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The Canadian

Courier



EDITED BY JOHN A. COOPER
COURIER PRESS, Limited, TORONTO



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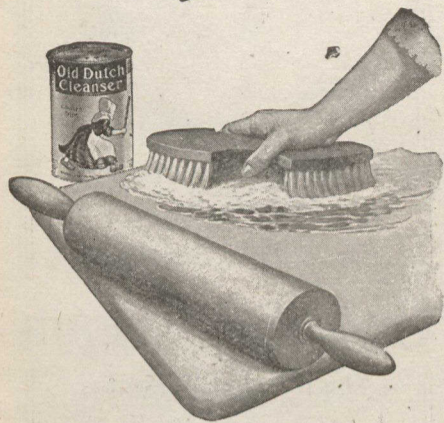
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The Canadian Courier

A National Weekly

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

VOL. XIII.

TORONTO

NO. 4

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Editor's Talk

THIS issue contains the regular monthly **Woman's Supplement**. The articles and photographs have considerable news value and should prove interesting to all classes of readers. There is no other publication in Canada which is attempting to present an epitome of women's work and activities such as may be found once a month in the "Canadian Courier." As would be expected in a national weekly, the purely local aspect of women's work and of social occurrences is not considered. Only those phases are touched upon which are of national interest or national importance.

The **Financial Review** of the year, which has been in preparation for some time, will be the feature of our issue of January 11th. Our financial department has been steadily growing and we find that our readers are taking greater interest in such financial news as is found in this journal from week to week. Because of this growing interest we felt that it would be opportune to publish a financial review of 1912 which would indicate the country's progress in the past twelve months. This review will be quite different from anything which may be published by the daily papers or the weekly financial journals. It will be written for the average reader. While it will deal with banking, life insurance, fire insurance, bond issues and trust company development, all these subjects will be approached from the point of view of the man on the outside, not from that of the man on the inside.

It is not often that we have to disappoint our readers by making a change in our pages, at the last moment. However, last week we were forced to hold over an article on the Royal Canadian Academy's annual exhibition, by Mr. J. W. Beatty, R.C.A. This feature appears in this week's issue, and will be found worthy of special attention.

During the next few weeks the most interesting political topic will be the navy question. While the policy of the "Canadian Courier" is well known, we are not averse to publishing the opinions of readers who may hold different views. Our columns are open to all those who wish to discuss the subject providing that the letters are not too long. The topic is of tremendous national importance and worthy of serious and thoughtful consideration.

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The Scrap Book

Rescuing Literature.—Albert B. Kelley, an advertising expert of Philadelphia, sat in the Markham Club turning the seventy or eighty pages—mostly advertising matter—of a weekly.

"Advertising is such an art," he said, "that many people actually buy periodicals as much for the advertisements as for the reading matter."

Mr. Kelley smiled.

"I sat in an editor's office the other day," he continued, "when a poet entered."

"'Glad to see you've accepted that sonnet of mine,' the poet said, feverishly pushing back his long hair. 'I do hope it will be widely read.'"

"'It's sure to be,' said the editor. 'It's sure to be. I've placed it next to one of our most striking ads.'—New York Tribune.

His Chance.—"Yes, my memory is getting very bad. By this time to-morrow I shall have forgotten everything I have done to-day."

"H'm! Could you oblige me with the loan of a fiver, old chap?"—Tit-Bits.

Disenchantment.

SHE had a face divinely fair,
A face to make an artist glad;
She had a wealth of auburn hair,
And oh, the figure that she had!
Her soulful eyes were big and brown,
A rounded softness graced her arms;
I fancied that in all the town
No girl could boast of rarer charms.

Her fingers tapered and were white,
I paused to gaze a little while,
And fancied that the day was bright
Because she had so sweet a smile;
But all my happy fancies fled,
And gloomily I went my way,
When to a passing friend she said:
"I seen your brother yesterday."
—Chicago Record-Herald.

"So Long, Mary."—A teacher in one of the primary grades of the public school had noticed a striking platonic friendship that existed between Tommy and little Mary, two of her pupils.

Tommy was a bright enough youngster, but he wasn't disposed to prosecute his studies with much energy, and his teacher said that unless he stirred himself before the end of the year he wouldn't be promoted.

"You must study harder," she told him, "or you won't pass. How would you like to stay back in this class another year and have little Mary go ahead of you?"

"Aw," said Tommy, "I guess there'll be other little Marys."—Weekly Telegraph.

Didn't Matter.—The night watchman of a large hotel saw an apparition in white moving along the hall at two a.m. He hastened his steps and tapped on the shoulder what proved to be a man.

"Here, what are you doing out here?" asked the watchman.

The man opened his eyes and seemed to come out of a trance.

"I beg your pardon," he said, "I am a somnambulist."

"Well," said the watchman, "you can't walk around these halls in the middle of the night in your night shirt, no matter what your religion is."—Ladies' Home Journal.

Answered at Last.—A Swede was being examined in a case in a town where the defendant was accused of breaking a plate-glass window with a large stone. He was pressed to tell how big the stone was, but he could not explain.

"Was it as big as my fist?" asked the nervous judge, who had taken over the examination from the lawyers in the hope of getting some results.

"It ban bigger," the Swede replied.

"Was it as big as my two fists?"

"It ban bigger."

"Was it as big as my head?"

"It ban about as long, but not so thick!" replied the Swede amid the laughter of the court.—Saturday Evening Post.

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The National Weekly



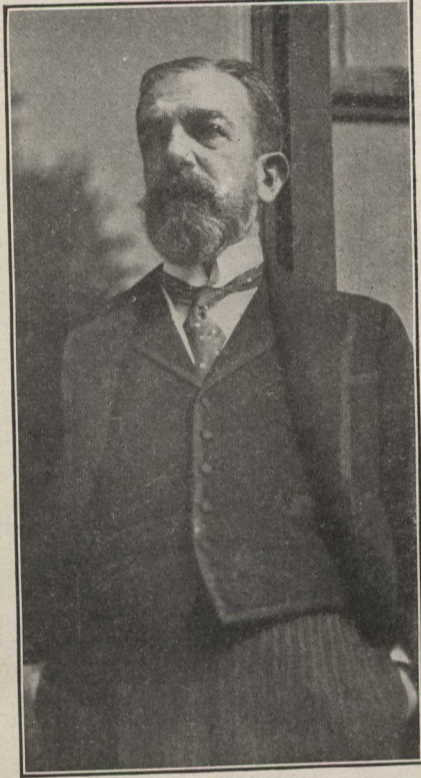
HERBERT
 P.D.R.

Vol. XIII.

December 28, 1912

No. 4

DELEGATES TO THE PEACE CONFERENCE AT ST. JAMES PALACE, LONDON



Rechid Pasha, Turkish Delegate.



Osman Nizami Pasha.



Tewfik Pasha, Turkish Delegate.



Dmitri Zokow, Bulgarian Delegate.

Men of the Day

THERE is a Peace Conference at St. James Palace, London—to see what can be done during the armistice in the Balko-Turkish war to adjust rival claims. Honorary President of the Conference is Sir Edward Grey, British Secretary of Foreign Affairs. Delegates went from the Turkey and the Balkan States. The Conference is an amiable and at least temporary substitute for what at several times has looked like an Armageddon of the great powers. Europe is much concerned over any settlement of those claims, whether favourable or otherwise. America and Canada are concerned—indirectly. The entire civilized world looks to the Conference, presided over by Sir Edward Grey, as it never looked to The Hague Tribunal, instituted by the Czar of Russia. The Hague is a theory. The Conference is a condition and a fact.

Up till Wednesday of last week there was a two-days deadlock because the Turkish delegates declined to include Greek delegates in the Conference. The Greeks had not signed the armistice. Therefore the Greeks, being still at war with Turkey, could not confer with Turkey. Bulgaria, Serbia and Montenegro demanded to include the Greeks. The Turkish delegates were compelled to refer to Constantinople for further instructions.

The claims include: cash indemnity, possession of forts, demarcation of boundaries, Turkish representation in territories passing to the allies with Ottoman courts for Mussulman subjects and the possession of numerous islands in the Aegean Sea. In general, the terms formulated by Turkey concede to the allies about four-fifths the territory which formerly made up Turkey in Europe. But behind this there is a long list of disputes and counter-claims, enough to prolong the Conference.

Most conspicuous of all is the desire of Serbia to fortify and occupy Durazzo, an outlet on the Adriatic and eastern port of the coming trans-Balkan railway. This may be taken as the most radical and typical example of what has really caused the war. Serbia has already an outlet at Salonika in foreign territory. Austria, her formidable neighbour, would give her only this. Serbia wants direct access to the Mediterranean through her own territory. Austria is determined that Serbia shall not regain her ancient territory in Albania, which the Emperor wants for an archdukedom. The clash between Serbia and Austria is the direct link between the war and the great powers. Europe is divided between the Triple Alliance, Austria, Germany and Italy, and the Triple Entente, Russia, France and England. Russia aims at the curbing of undue ambition in Austria. France chuckles over the allegation that German war methods as taught to the Turkish army by Von Goltz and his German officers caused the practical defeat of Turkey. One

writer alleges that the real cause was the Christians in the Mahometan ranks. Another scouts the absurdity of the great powers teaching Turkey her duty. He says: "Russia imprisons and kills the flower of her population; England coerces Egypt; Austria robs Turkey of Bosnia-Herzegovina, and Italy murders by hundreds the gallant Arabs of Tripoli." Some allege that Turkey has never reformed; some that Europe has no business to teach her. Some Turkish writers admit that Turkey has adhered to the principle, "What business has the foreigner in our house?"

The basic causes of the whole imbroglia affecting the Conference are the impact of modern European ideas on the Slav states, the influx of western commercial travellers into the Balkans, the desire of the Balkans for expansion and consolidation, and the flood of emigration, especially from Turk-ridden Macedonia to America—not excluding Canada.

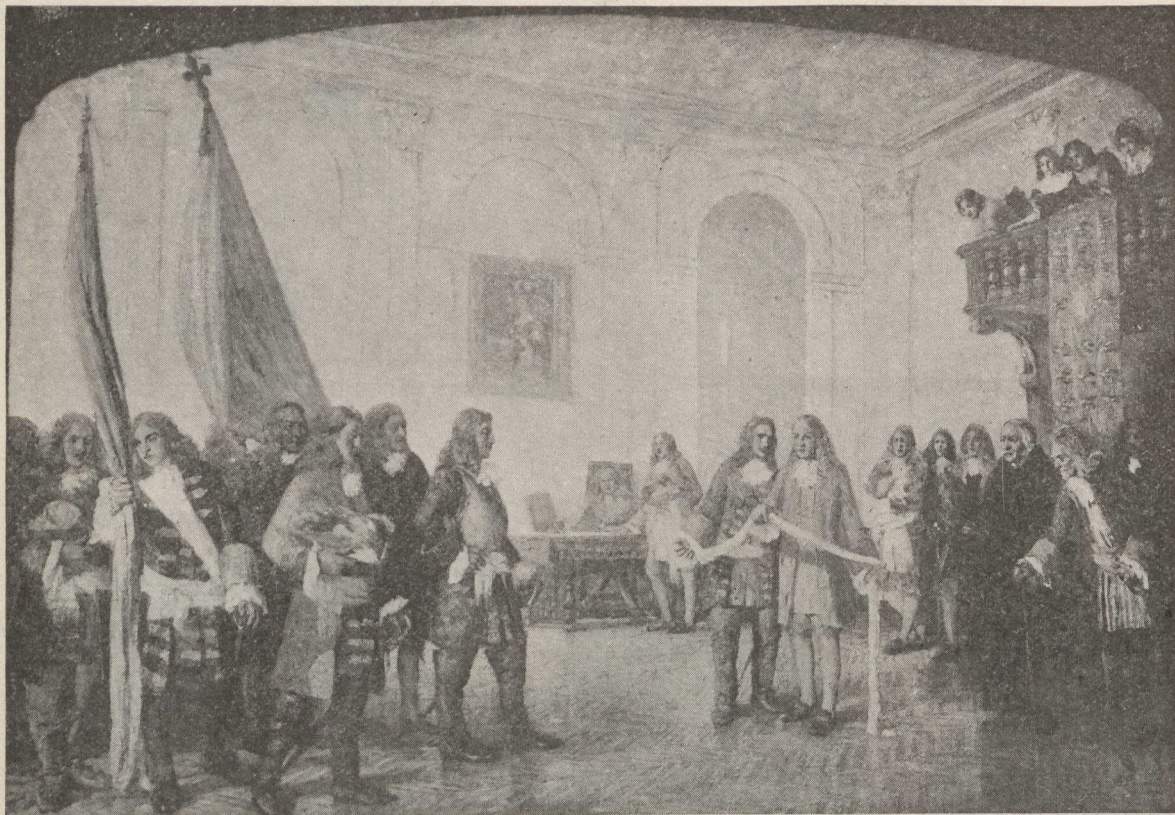
Historic St. James Palace has been chosen as the seat of conference, betwixt Nelson's monument and Buckingham Palace. Sir Edward Grey, most experienced among all diplomatists in foreign and empire affairs, has been wisely chosen as Honorary President. In his address of welcome, applauded by all the delegates, the Turkish delegates may have detected a slight leaning towards the Balkan interests. But Sir Edward Grey has the acute vision of the experienced statesman who, unmoved by either Oriental mystery or Slavic impetuosity, understands the value of being absolutely judicial.

The latest despatches indicate that Austria and Serbia have settled their disputes at Belgrade. If so, the work of the London Conference will be much easier. The compromise seems to be that Serbia and Austria will give Albania autonomy. Neither will annex it—just now. Serbia gets a commercial port on the Albanian coast connected with Serbia by a neutral railway.

Whatever the truth in this it is quite evident that the strain is lessening in Europe. No power wants war just now. The Balkan States have had pretty nearly enough. Turkey has had more than enough. This Conference will likely be a real peace conference. But will it?



Sir Edward Grey, Honorary President of Conference.



Frontenac Receiving Sir William Phipps' Envoy.

By William Brymner, P.R.C.A.

Canadian Art Appreciated

By J. W. BEATTY, A.R.C.A.

THE Royal Canadian Academy Exhibition of 1912, if it could be transported from the miserably-lighted gallery at Ottawa to any of the art centres of Europe, would furnish a real surprise to the painters and connoisseurs of that continent. This can be said truthfully even after one has about half seen this splendid show of pictures owing to wretched lighting facilities.

When will our builders of galleries in this country begin to learn from Europe that art, to be appreciated, needs to be seen in a good light; and that the appreciation of art is part of popular enlightenment and a liberal education?

Europe has not yet recognized Canada as a field of art. Probably most of Europe knows by this time that we can raise good wheat and turn out good lumber and minerals, and all that sort of thing. Perhaps a good many people in Europe understand that the Canadian Parliament has recently been engaged in a debate on a Navy Bill which aims to send \$35,000,000 for Imperial naval defense. But it's likely that you could find nobody in Europe who understands that Canada has got far enough along the road to art expression to produce an exhibition of paintings worthy to rank with the work of contemporaries in any country.

We can also picture the consternation in the minds of the dealers in Europe—supposing that these smooth, smug gentlemen could see the 1912 R. C. A. Exhibition at Ottawa and realize that Canada, the last dumping-ground that is left to them, is slowly but surely slipping from their grasp; that the intelligence of the people of Canada is gradually asserting itself; that in a short time the demand from this source for their mediocre modern pictures and their questionable old masters will have diminished to such an extent that it will no longer pay them to bother with it. It is to be hoped that our own dealers will awake to the fact that it is better to handle real works of art by native painters at a reasonable profit than to get rich by trafficking in merchandise of a poor quality and questionable authenticity.

This may appear on its face to be a rather scathing arraignment of the situation, but the facts of the case warrant an even more drastic statement. Just one concrete instance will prove.

J. B. C. Corot, the French landscape painter, produced, during his lifetime, counting pictures and important sketches, about fifteen hundred works. Yet in seven years the customs statistics of the United States show that there were thirty-one hundred works claimed by the importers to be genuine Corots, passed through the port of New York alone, and sold as such to the patriotic picture-buyers of that country and Canada. The prices realized were ten and even twenty times as great as those asked by the greatest of our Canadian painters for their best pictures of similar size, better quality, and undoubted authenticity. This is only one instance; many others such could be related did space permit.

THE present exhibition is being held in the Victoria Memorial Museum, in Ottawa, and was officially opened by H.R.H. the Duke of Connaught. It is well arranged, but the lighting is simply criminal. However, this is not the exception, but the rule, as there is but one gallery in Canada at present that is adequately lighted, the new gallery of the Montreal Art Association.

This handicap on art in Canada must be blamed upon governments, federal, provincial, and municipal, and an indifferent public. In spite of this, art-progress in Canada has made remarkable development. The present exhibition can truly be said to have reached as high a standard of excellence as that of any display of contemporary art in the world. Yet our picture-buyers stand back and admire in a half-hearted way and if the number of sold tickets are to be taken as an indication of their appreciation of this great fact, they should wake up or they are in grave danger of making themselves the laughing stock of the people of other countries, as they have been made the dupes of the

dealers for years past.

Is it the prices that are asked by Canadian artists for their works "being so ridiculously low in comparison with those that are quoted by the dealers for old masters" that makes them unfashionable?

The conditions under which the artists in Canada exhibit are vastly different to those governing the exhibitions in Europe. There all members of the society under whose auspices the display is held are entitled to have a certain number of works hung on the line regardless of merit. Consequently, many good things are rejected or skyed to make room for others of inferior merit. In Canada every exhibitor, from the president down, must submit his work to the jury for their judgment and approval. This jury consists of from three to five men artists of widely diversified tastes, and when they receive and hang a picture it is a sufficient guarantee of its excellence, for if a group of men who have spent their lives in the study of art and have risen to prominence in their profession are not competent judges then no such thing exists, and especially among the shop-keepers, bankers, railroad magnates or medical men of this or any other country.

IT is not the intention of this article to enter into an individual criticism of the works exhibited, as almost all of them possess exceptional merit; but there are some in which this quality is so marked and which contain a message of such great importance to the people of Canada that it would be a mistake to neglect to mention at least a few.

For instance, that wondrously beautiful picture by Mr. Suzor-Cote, "A Street in Arthabaska," in the catalogue; there is no painter living to-day in any country who can produce a higher, purer form of art than that represented by this little work. "A Study in Scarlet," by Mr. Curtis Williams, is another masterpiece that would grace any gallery. "A Prairie Trail," by C. W. Jefferys, full of glorious Canadian sunlight and fairly reeking with truth of character of our great west. "The Valley of the Hyne," by Alex. Jackson; "The Prodigal Son," by Jas. L. Graham, a picture honoured in Europe but without honour in its own country apparently as it is still unsold. "Craig St., Montreal," by Maurice Cullen, a man recognized in Europe and honoured by an associateship in the greatest art body in France, yet neglected in Canada, the land of his birth. A large, decorative figure, subject by the president, Mr. Wm. Brymner, of which Sir Edward Clouston is the happy possessor. "A Passing Gleam," an exquisite little canvas by J. E. H. Macdonald. "The Ravine Farm," by Homer Watson. Miss Carlyle's "Reading," Miss des Clayes' quite large canvas, a figure of a young girl out of doors. Brownell's "Cock-fight," and— But why go on, when almost every picture in the gallery might be mentioned? Suffice to say that as Canadians we should be proud of our country's art as placed before us in this splendid collection.

One noteworthy feature of the exhibition is the great interest displayed by their Royal Highnesses the Duke and Duchess as well as the Princess Patricia, who is herself a painter of no mean order and an exhibitor at this year's Academy.



Old French-Canadian Pioneer.

By A. Suzor-Cote, A.R.C.A.



The Confidante.

By E. Wyly Grier, R.C.A.

Sol Interferes With Cupid

Another Humorous Jewish Story

By ED CAHN

SOL BERGER looked at his watch, and, deciding that it was near enough to closing time to warrant it, dismissed his stenographer for the day.

"You better go it quick home, Miss Keonig," he said, kindly, "all day you been worrying me, so tired and pale you look it. If we didn't be so busy, I would already sent you home long ago. I guess maybe you got it such a headache—yes? I don't wonder at it, believe me. The waist business many times gived it me a headache too."

Miss Keonig smiled wanly and tried to thank him. "I'm awful sorry you noticed it," she stammered, "it's nothing, but I think I will go home anyway."

Just then the door burst open and Mrs. Berger came into the office. Her usually tranquil face was flushed with excitement and she was quite breathless. Sol stared at her in undisguised amazement.

"Esther! What's the trouble? Are you sick? Did you lost it your diamond brooch? Never in all my lifetime did you rush into *mein* office during business hours, like that!"

"Sol!" she cried as soon as Miss Keonig had gone, "Aunt Rachel has a beau! A young fellow! I don't believe he is twenty-five, if he is that. She is in love with him. *Oi Oy!* Sol, what shall we do about it?"

Sol stared at her as if she had taken leave of her senses while she fanned herself with her handkerchief, meanwhile talking as fast as she could make her tongue go.

"I came to tell you as quick as I could. I ran every step of the way from the car. Didn't I always say that old woman would do something foolish yet? No fool like an old fool, and she is certainly old—seventy-three if she is a minute.

"You know I went to the matinee this afternoon and I got there just as the curtain was going up, so the house was dark and she didn't see me, but if it had been lit up like everything she wouldn't a seen me anyhow, she was that full of this here beau of hers.

"Two girls sat next to me and I soon noticed them giggling, and no wonder! Just beyond them sat Aunt Rachel, all togged up like a girl of fifteen, and she was holding hands with the young loafer! Why Sol, so sure as I am alive, he is young enough to be her grandson.

"First, I thought it was some friend of hers, but Sol, the way they acted would sicken a cat. She is crazy in love with him, a blind man could see that, and he is making a fool out of her. I just simply could not forget them, I never saw a thing that was going on on the stage.

"As soon as the show was over, I quick put on my things and stepped back into the crowd. I went out just behind them and I heard him call her sweetheart! Think of it, Sol! A old woman, all wrinkles and—"

"Seventy-five thousand dollars," finished Sol. "While you are here taking up my time from business, Esther, don't forget it the money what Uncle Isaac left her. I bet that it what reconciles that young grave-robber to maybe a lot more wrinkles."

"Oh, I know it. Why didn't Uncle Isaac leave the money to the Orphans' Home? Then we shouldn't have to worry about baby lovers of the foolish old woman. If he knew this, he'd turn in his grave. Oh, I am so worried, but anyhow I'm glad I found it out."

"Well, I aint," said Sol, heavily. "You know I always say when ignorance is comfortable, to know somethings is a nonsense. Now, I suppose I shall hear it for breakfast, dinner and supper, nothing else but Aunt Rachel. It aint none of our business, Esther, and all we got to do is to let her alone. Don't you worry. She wouldn't maybe left us anythings, anyhow."

"Sham! I don't care if she don't, I'm satisfied as I am, but I hate to think of how everybody will laugh at us. It will be in all the papers. The yellower the paper the redder will be the headlines and the more about it. They always make everything ten times worse than what it is—and look how bad this is to begin with! Already I can see it in the morning paper—'Boy of Twenty-three Weds Woman of Seventy-three, Worth Seventy-five Thousand Dollars!!!' Yes, and that hateful Sadie Englebrecht and everybody will be tickled to death to think that we won't get nothing when she dies."

"Don't say nothing more! I heard it already

four times too much. Bridges you are crossing again long before they are built, or even the contracts let for them yet. Anyhow, if she is in love with him, she is in love with him, and that's allus, and if she gets married, she gets married, and I can't help it—can I? You better go it home and see about dinner, Esther, and let other people's *thorheit* alone."

"In one minute, Sol. Just as we were coming out of the lobby, Sam Posner comes along and sees this fellow, and calls out to him that he wants to see him. He calls back that he will be at his office to-morrow, and he should see him there. I don't think that Sam noticed in the crowd who the boy was with. I know he did see me. Now, Sol, I want you to find out from Sam who he is."

"So Posner knows him, hey? If there is any kind of trouble, that there feller is sure to be in it. Maybe, it is a good thing this time, Essie. If that ghoul is in this business maybe we can yet do somethings. Sam is coming in again at six o'clock and I'll ask him."

"*Dank mein lieb*, for that I will make a fine dinner for you." Depositing a hasty kiss on the end of Sol's nose, Esther departed with a lighter heart.

THAT evening, in spite of everything, Sol was disposed to take Aunt Rachel's love affair philosophically, but Esther was bitterness itself. Sol's news confirmed her worst suspicions, and the tears stood in her eyes as she listened.

"Sam Posner, he tells me this here feller's name is Sapstein and he works by Jaffee & Janowitz, as a clerk. He gets it maybe eighteen dollars a week, but Sam says he aint worth a cent more and comes it of a Kike family what aint no good, neither.

"He is a regular loafer what smokes it them there patent-leather cigarettes, drinks it these here foolish drinks what's ninety-nine per cent. poison and the rest bum boozers, and except when he's out somewhere with Aunt Rachel, goes it with womens what a decent cut-throat aint anxious to be seen with.

"Sam, he never knew that the old lady what he was talking about was any relation to me, and so he goes along and tells me everything what he heard it. And he says, for being such a fool she oughta get married to that feller, and that's what I think, too, Esther.

"He says Sapstein has told all the boys in the district about the rich old lady he has got it on the string and he is showing a diamond fob what Sam swears never cost it a cent less as \$500.00, what he says she give him.

"The boys have got it bets up, ten to one, that Sapstein gets her, or that he don't, and has promised them all a dinner onct he is married. I wonder

what Uncle Isaac would say it to that, when he never would limber up for so much as a glass *Vodka*, let alone champagne wine!"

"Aint that awiul! Oh the poor, foolish old *dopus*. What shall I do? Such disgrace to my mother's sister!" And to Sol's surprise, Esther put her head down on the table and sobbed.

"*Ach!* Esther, the idee wasting it besides worries, tears. Let her go ahead and make it a foolishness, it aint our fault. You know it every woman has got it onct to have a love affair and Uncle Isaac wasn't so awful nice, and he coulda been gooder to her. Maybe Saphead, I mean Sapstein, aint such a bad feller as what Sam says.

"Don't cry, Esther, I heard already of lots of young husbands what turned out good."

"*Jah*, but not to old wives," sobbed Esther, fiercely. "I know Uncle Isaac was about as loving as a boiled potato and about as easy to love as a porky-pine, but Aunt Rachel aint got no business to pick out a b—boy!"

"Why didn't she tell us she wanted to get married? We woulda got her a decent man, if we'd had to go to every *schatchen* in town. We got to stop this nonsense right away, Sol."

"Not much! We don't butt in on this game. Interferers always get no thanks. All we are going to do is to buy them a wedding-present."

"But Sol!"

"No buts about it and we don't butt in."

Seeing he was in earnest, Esther began to sob afresh.

"Esther, enough! Stop it making such a baby of yourself. I give up. You can do it anything you like."

"B—b—but what can I do all alone? Won't you help me, Sol?"

"Yes! Anything, *anything*, only stop it that crying!"

Her point gained, Esther was soothed, and began her campaign.

The next day at noon she telephoned Sol to say that Aunt Rachel was coming to dinner that evening and that he must be home betimes.

AUNT RACHEL was there when he arrived and Esther had only a moment to whisper, "No matter what I say, Sol, don't contradict me."

"Oh, all right. It wouldn't do me no good, anyhow. Have you found out if—"

"Sh! Go and bring her out to dinner." And Esther vanished kitchenward for a last word to Rifka.

"*Well, Gott in Himmel!*" ejaculated Sol at sight of Aunt Rachel, who was bewoiled and befrilled to disguise her too-evident years. "You look a whole lot differenter than what you did the last time I seen you."

She smiled happily, and Esther's entrance saved her vanity for the moment, but the more Sol saw of her make-up and heard of her "new-thought" chatter, the less he thought of her feelings and the more determined he became to save her from her own folly.

Finally, unable to contain himself, and despite warning looks from Esther, he said abruptly, "I heard that you are going to get married, Aunt Rachel."

"*Vass iss?*" cried Aunt Rachel, surprised into her German accent and dropping her fork with a clatter.

Esther felt her worst fears justified as she noted a dull flush mount from the withered chin to the scanty grey hair, but she hastily interposed, "Sol and me didn't believe it, of course. *We* know you got too much sense, but you got good grounds for a libel suit against the people what are talking about you."

"Who?" murmured Aunt Rachel.

"Everybody in the waist district," answered Sol, promptly. "This here feller what's started it is a young dub by the name Sapstein and he aint got any too good a repertashun to begin with.

(Continued on page 30.)

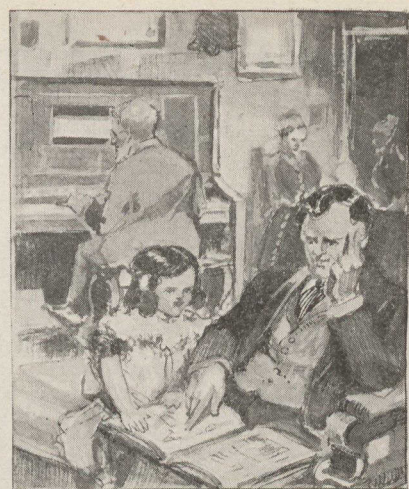


"Well, Gott in Himmel! You look a whole lot differenter than what you did the last time I seen you."



CHRISTMAS ON THE FARM

By Augustus Bridle.



CHRISTMAS in the spirit may be the same as it always was. And of all places in the world the farm is the place where it ought to be the same yesterday, to-day and forever. But a few years has made a large difference to the celebration of this great festival on the farm; a decade or so of progress—and the thing that was is now no more, because something else has taken its place. And the city man who visits the farm for his Christmas holidays is the one who sees this remarkable change, with all the vividness of novelty and all the concentration that naturally comes from the observance of Christmas.

Twenty-some years ago, when young Joe Smiles, at High School, decided to visit the old homestead Christmas time, he went down to the market, where the folk were sure to be with a sleigh-load of things. And he rode home twenty miles or less sitting on the wheat-straw behind the seat with a buffalo-robe over him—or a patchwork quilt. They got home by ten o'clock; horses bedded down and fed and a big supper.

Next day while Dad and brother Tom crosscutted stovewood on the chip-hill, the young man from town strolled over to Ebenezer Church to help the girls decorate up with evergreens, trim the coal-oil lamps and trig up the cedar tree hauled from the swamp. In the evening there was a final rehearsal of the programme for the Christmas Tree. Chording on the organ was a fine art. Sophie Smiles had it down to perfection. She was able to vamp to a mouth-organ in either D or G. A mouth-organ—sometimes called a harmonica—is peculiar that way; at least it used to be. No farmer's son could play a tune on any mouth-organ in any but the key stamped on the tin case. Hence it was a most unexpected muddle when Joe Smiles, with a mouth-piece in D, and Tom Snook, with one in G, essayed to play a duet at the Christmas Tree. Poor Sophie, with all her virtuosity as a vampist, couldn't play in more than one key at a time. Nobody recognized the piece—it was so mauled to smithereens by the two boys and by Sophie, who at last hit on the brilliant expedient of splitting the difference and playing chords in F. Which made it at least a million times worse.

The only other interesting item about the mouth-organs is that they cost fifteen cents apiece at the Tomtown corner store. But as Ma Smiles and Ma Snook swapped butter and eggs for such things as brown duck and gingham and spools of thread and brown sugar and Japan tea—when butter was fourteen cents a pound and eggs eleven cents a dozen, the two mouth-organs were not such an awful extravagance.

THIS brings up the whole delightful category of the commodities and customs that used to make the warp and woof of Christmas to Joe Smiles home from High School for Christmas. Joe was a great hand to sit in the kitchen and watch mother and Sophie prepare for mince pies and plum pudding. There were two grades of brown sugar. One was very dark and was much used for certain kinds of dusky cake and cider apple-sauce. The other went into the Christmas things. Joe had a knack of getting hold of a nice damp lump every once in a while from the bag when Sophie wasn't looking. But if ever he hooked any of the raisins that mother had stoned, he got a wallop with the corn broom and was sent out to lug in the wood.

The Smiles family always had a nice, plump flock of turkeys, that made a practice of roosting in the maple trees along the road—no matter how Dad Smiles kept routing them out. Sometimes they perched on the peak of the drive shed, on the coldest of winter nights. The gobbler did a good

deal to amuse the wood-sawyers by doing naval manoeuvres on the chip-hill with his tail fanned up for a sail and his wings down and his comb flopping red over his pink wattles.

But as Dad said, it was the pride that cometh before destruction. All the Smiles were pretty well versed in Scripture those days; especially Proverbs.

Well, the men folk didn't hurt themselves working in Christmas week. There was too much going on in the kitchen. All up and down the line the main business was wood-sawing, an occasional hog-killing, hauling up drags from the bush, somebody filing a crosscut saw to be ready for the sawlogs.

MOST of the barns had good strawstacks, and none of them very big. But it's well-remembered what a thrifty picture those strawstacks made for a mile and more; how Dad Smiles could tell from the way some neighbour let his cows eat holes into the oat-straw near the bottom and the hogs burrow into the caves of the straw, just what a poor coot that neighbour was. Smiles always had his stack in a pole pen. Thriftily at the beginning of winter he mounted to the peak with the straw-knife and kicked off a patch of snow. Carefully he heaved off the frozen lumps of wheat-straw and cut his way down a ledge to the dry straw that used to have in it a good deal of foxtail and ragweeds and very often chess; for in those days of stump farming it was hard to keep the fields clean. And along about Christmas time quite a few of the folk had started to cut those ledges in the stacks. It was just becoming the custom, too, for the cows to find binder-twine in the straw, though a good many farmers still bound the wheat by hand; and it was a well-to-do farmer that could afford a self-binder all his own. In fact some of the neighbours made a practice of clubbing together, going snooks on a binder; and they kept the old four-rake reapers for cutting clover seed.

I think Dad Smiles still had in his drive-shed the double-seated family cutter that the hens used to lay eggs in of a summertime. It was getting middling rickety twenty-three years ago, however, and he had to drive it out to the Corners blacksmith shop to get new irons and new shoes on the runners and a fresh coat of paint. The light double driving harness had to be cobbled and tinkered a good bit, too; new back-bands and collars and tugs and martingales—in fact about the time Joe went to High School there wasn't much left of the original set but the buckles and the eye-holes. Ma still had the old buffalo robe, but it looked like an old cow that had rubbed off patches of hair on the fence-corners. So far as anybody round that neighbourhood knew there were still lots of buffaloes out west; though there wasn't one left in the whole Saskatchewan valley—and that was a part of the world that the Smiles family knew a good deal less about than they did about Judea and Samaria.

Anyway there was enough of the family cutter and the harness and the buffalo robe left for Dad to hitch up the logging-team and take the family out for a long drive on Christmas afternoon. They went back the side-road through the bush where the boys were popping down black squirrels with ramrod guns, out back to the Corners at Tomtown where there was a shooting match for turkeys and home again.

Seems to me that Christmas twenty-three years ago came pretty close to Sunday. Anyway, the Ebenezer choir and the organist, Sophie Smiles, had made ready a good, hefty service of music—counting, of course, on Joe Smiles, who, since going to High School, had been blowing about being a member of the town choir that sang knotty, big anthems,

full of demi-semi-quavers and incidental solos and all sorts of accidentals.

Joe felt a little dubious about taking his place in the old country choir that was still led in a sort of cantankerous, bull-headed way by Dave Durnan. Dave's real role was sliver-on-a-rail basso; but there were big, doubtful moments on a heavy hymn or a ponderous selection from Excell's Anthem Book when he flung the whole weight of his influence on to the soprano part.

The first hymn that Christmas Sunday morning was one that Joe Smiles had first persuaded the choir to sing on such an occasion—"Hark! the Herald Angels Sing." But before the first verse was half over Joe felt sorry he had done it. The tenor and the alto, such as there were, got lost in the woods of unusual harmony. The soprano part got up around G and went right to pieces. Dave Durnan, pounding out a whole lingo of errors on a bass part he didn't know at all, kept casting vicious glances at Joe, who knew every note of it but hadn't voice enough to keep Dave on the course. So while the preacher—who had two more appointments to preach that day—read the second stanza, Dave nudged Joe in the ribs and said, *sotto voce*:

"Say, you hang on to the bass. I'm goana take a whack at the air. She's goin' plumb to pieces."

He did it. But the high notes got him. On the first lot with the choir in unison he got a frog in his throat. On the second series, one note higher, where the harmony came in, his voice slivered into two parts and slid up into a yodel. Dave turned red as a beet and stopped entirely. The congregation looked up from their books and the preacher actually turned half round to glance over his shoulder; and everybody thought the terrible squawk must have come from Joe Smiles who also blushed and wished he could sneak out of a back door; but to that choir loft there wasn't any such exit.

I don't remember what the anthem was; but the choir had practised that: besides, it had a solo for Dave, who, by that time, had got the kinks out of his voice and gave young Joe an exhibition of how anthem solos could be sung in a country church quite as well as in town.

All of which was very new in those days, and along with the self-binder and the patent hay-fork and the barrel churn, was the beginning of a new era on the farm. And the new era has been developing prodigiously ever since; while Joe worked his way up through the High School, teaching a country school, up through college and on into a salaried job of twenty dollars a week. The Christmases as they came and went marked a long, strange procession of changes even more peculiar in the neighbourhood of Tomtown than in the city.

THE bicycle was one of the most disturbing innovations. Dave Durnan paid over a hundred dollars for a safety that caused Dad Smiles to predict blue ruin for his career. Other lads picked up second-hand wheels in town; and there soon began to be a squad of them desecrating the Sabbath along the line, organizing long runs into rare places, getting back very often too late for church—for by this time Ebenezer had two services a Sunday. When a century road race was run from the High School town to some town fifty miles west and back again, right past Ebenezer—Dave Durnan was in it. But to the great satisfaction of Dad Smiles he got badly beaten by a slimpy young coon from town who sucked some sort of stimulant through a tube without stopping at the corner hotel.

By that time every barn of any account had a patent hay-fork slung in the peak and every farmer worth shucks had a self-binder. Ma Smiles got both a barrel churn and a patent washer.

Granulated sugar became so common for canning fruit and putting in the tea—even for cooking cakes—that Dad Smiles predicted that a lot of folk would come to a premature end from diabetes. Whenever a funeral was held at Ebenezer there was a mile of rigs on the road and half of them were top buggies, some with red wheels. Some of the neighbours whose bush had got down to a thin neck of firewood timber stopped trying to split black-ash rails. When they wanted a new fence they bought some sort of wire rigamajig; and the whole vicinity of Tomtown became an experimental station for at least seven sorts of wire fence, none of which seemed able to keep animals from getting into the wrong fields.

Dad Smiles tile-drained his front fields; which so improved his crops that the neighbours began to do likewise. They all got rid of chess in the wheat and began to keep down the deadly Canada thistles. Some of the young lads took a course at the Ontario Agricultural College and came back with shrewd devices for killing wild mustard, spraying the San Jose scale out of the orchards, and preventing cholera among the hogs.

Which was about the time that Ebenezer became so prosperous an offshoot of Tomtown that the circuit could afford a smart young college man for preacher with a B.A. following his name. And they began to lose faith in the howling revival that had done time with the old-fashioned country hoe-down enlivening the long winters.

Tomtown itself got a lot of new features. The old blacksmith shop grew into a carriage factory. The corner store was rebuilt and another went up on the south-east corner. Somebody started a hardware store, where the farmers could buy hay-forks and castings and plows and binder-twines and washing machines. Somebody else put up a modern gristmill along the track with rollers instead of stones; and Dad Smiles predicted that everybody would have dyspepsia now because the flour was too fine. Nevertheless Ma Smiles made whiter and better bread than ever she had done. And to keep things evened up a smart young coon from college started a drugstore at Tomtown; afterwards marrying the young milliner who had flirted a good bit with the butcher that sent his rig twice a week with fresh beef out Ebenezer way.

In fact Tomtown land had come to eating beef. Pork was too expensive. The farmers had quit raising the kind of hog that used to eat their heads off. They took to the lean red Tamworths, selling them at seven and eight cents a pound on foot. The Durnans went in for swift, classy horses, worth two hundred dollars apiece. And from end to end of that prosperous neighbourhood there had begun to be the inauguration of a tremendous change in the manner and the cost of living.

CHRISTMAS, 1911, Joe Smiles decided to spend a few days visiting round Tomtown. In the some years since he had been there the folk at home—Tom and Sophie were both married now—had come to think him a pretty successful man in business. They knew he was paying sixty dollars a month rent for a house, getting a couple of thousand a year, and with his small family able to take an occasional summer holiday at the seaside or somewhere in the mountains.

He knew that the home folk were well off; modern farmers who took a couple of daily papers and kept track of what was going on in the world, counting themselves part of the procession. But his city wife Emily was not well posted on the economics and social development of Tomtown. She had never been there and none of Joe's folk had ever been down to the city.

"Oh, I suppose they'll meet us at the station with one of those old-fashioned sleighs you read about," she said, wearily. "Hadn't you better write them a letter a couple of days in advance?"

"Oh, I don't think I'll bother."

"Mails are awfully slow in the country, you know."

"Yes, that's a fact, Emily—they are pretty slow."

"I wish we weren't going."

"Oh, you'll get over that."

"Besides, we're going to miss one of the biggest concerts of the season—"

Joe's wife had a mild mania for grand music.

"Yes, I'm sorry about that. But you know, dear, you've never seen the old farm and they've never seen you except in a photograph. Great Scott! I think it's about time we gave the folk on the old homestead a mild sort of jolt."

"Oh, that's all very well, Joe. But I'm no missionary. Why don't they come to the city and see a few things once in a while instead of poking up there in that Slabtown?"

"Well, farm folk are very peculiar."

"Besides, I can't pack a lot of dresses into a suit-

case, and it would look silly to be taking a trunk."

"My dear, they'd think you a dream if you had only one dress to your name. Don't worry."

Joe was smiling to himself at the eye-openings that would happen to his young wife—considerably younger than himself. But he reckoned it would be more fun to keep her in the dark till she got to Tomtown.

"Yes, but don't you know it's frightfully stupid for a town woman to visit the country? I won't have a thing to show them. Can't take them to a concert or a play or down to a cafe for supper—"

"Yes, but think of the joy of sitting round the old kitchen stove cracking hickory nuts on the end of a fire-wood stick. And the pan of Northern Spies on the table; bread and milk before going to bed; up at daylight to see the cows milked in the stack-yard—by George! it'll be such a change you'll think you're the wife of a stock-broker."

"Oh, well, we won't stay more than a day, Joe. We must get back for that concert. You must get the seats before we go, too, or we'll never get good ones."

Joe sniggered to himself when he bought the railway tickets; and he chuckled at the children half the way up on the train. It was a four-hours ride on a grey day; to Mrs. Smiles rather wearisome, wishing they were on the way to New York.

"Now, I do hope they'll be on hand at the station," she said. "It will be just horrid to sit and wait."

"Oh, well," he said, "we can probably get a chance out with a sleigh, or hire a livery rig or stay all night at the little hotel."

"Oh, horrors! I'll take the first train back."

"Now, don't be foolish."

"Are you sure you sent the letter?"

"Sh! Here we are. Here's Tomtown"—he grabbed the luggage and Mrs. Smiles bundled the children into their wraps.

THE train stopped. Several folk got off. The Tomtown platform was alive with people; almost as much handshaking and kissing to the square inch as one might see in a city station. Mrs. Smiles was very much excited to see a motor-car whizz away from the station.

"Oh, Joe! doesn't it look—just lovely?"

"Now, dear," said Joe, "we'd better step into the station for a few minutes."

The train pulled out. The people drifted away into the village.

"I just knew they wouldn't be here to meet us," she pouted. "Joe, I think this is perfectly dreadful!"

"Oh, well, accidents will happen, you know. Maybe the folk had a busy day in the bush. They'll be along soon."

As soon as he got them settled down by the station stove Joe smuggled himself away to a telephone. He rang up the exchange and got Henry Smiles at Ebenezer on the rural line.

"Hullo, Dad! Say, I've got the family at the station. Can you send a rig out—in ten minutes?"

Mrs. Smiles didn't hear him; in fact she wanted to know what in the world he had been doing.

"Oh, just having a little confab with the agent. He says the folks will be here very shortly."

"But how does he know?"

"Oh, well," as he lighted a cigar, "there are a few things about country life that even city folk don't quite understand, you know."

Joe dug out some oranges for the children while

his wife fussed about the station, peering out of the windows, scolding and fretting and fuming—delightfully. He had trouble keeping his face straight; especially when the children wanted to know all sorts of things about Grandpa, the kind of boots he would have, and would he have long, white whiskers, with hayseeds in them?

"Surely that isn't motor lights on the road?" she said, quickly.

"Oh, perhaps," said Joe. "Likely one of the store-keepers getting home."

But he knew better.

"COME and look after the children, dear," he said. "I'll run out and ask the man in the motor if he saw anything of a bob-sleigh crawling along the road with a hayseedy old man on the seat."

He stepped out. Sure enough in from the road came the lights of a motor-car. He knew whose car it was. It stopped. Joe saw his wife and children at the window. But they couldn't see under the top of the car, Dad Smiles and his son Tom that owned the car—and suddenly the door opened.

"Come on!" shouted Joe. "The sleigh's here!"

He grabbed the baggage and hustled them out.

"Here, Dad," he said, in a loud voice. "Here she is—the woman you never saw except in a photograph. Here are the grandchildren you've never seen. Emily, this is my father. Children, kiss your grandpa. Kiss Uncle Tom, too. Climb in, now"—and he heaved the grips into the tonneau.

Such a racket of shouting and gasping and exclaiming and excitement of the engine, that the whole family of the junior Smiles were just beginning to arrange themselves in the car when it turned and shot away to the road, while the station-agent stood grinning at the door and yelling—"Merry Christmas!"

"Well, upon my word, Joe Smiles!" laughed his wife, as they shot out to the road and went full speed ahead along the smooth, snow-hard track of the town line towards Ebenezer. "What in the world—?"

"Ha-ha-ha!" roared Joe. "This is one on you, Emily. This is—rich!"

Dad Smiles turned his white whiskers back into the tonneau.

"Yah," he said, big bushwhacker voice as ever he had, "I guess this is a noo kind'v a bobsleigh all right. Let 'er out, Tom. Gosh! we got a git supper over in time to hev an hour'v grand op'ry on the phonograph. By gum; we got a hull sh'bang'v Caruso an' Melba an'—what's the rest'v'm, Tom?"

"Oh—Gorgonzola and Scotti and Sousay and Paderewski and Koobelik—lord! I furgit the rest. I got'm all mixed up with the records on my pianola."

Tom twiddled the steering-wheel.

Joe just sat back and laughed and pinched his wife and hugged the children, and generally acted like a big tomfool out for a shindig.

And before Mrs. Smiles had come to herself the car was in sight of the vast, red barn of the Smiles clan, with a cement silo like a Martello tower behind, a windmill on top; two huge brick houses out in front with lights glaring in every window from kitchen to parlour. And Joe Smiles said to himself that all day Christmas when Dad's \$300 phonograph or Tom's \$800 pianola wasn't playing, he would tell his wife all about the way the old farm used to be at Christmas time only twenty-three years ago.

Who Pays the Fire Tax?

CANADA and the United States burn up a \$5,000 house every ten minutes every day in the year—is the graphic way Franklin H. Wentworth, of Boston, has of telling the people of Canada and the United States that the annual fire loss is \$250,000,000 a year. This figures out at \$500 a minute.

Who pays this fire tax?

The consumer pays for it in the price of every article he purchases. It makes cottons and woollens more expensive. It adds something to the price of everything we wear, everything we eat, and everything we use.

Few people realize that when they see a fire or read about one, that the cost of that fire comes out of their pockets. The public must pay for this awful waste. The fire insurance companies do not pay it; they simply collect from the public to pay the losers.

The average per capita cost of fires in Europe is 33 cents. In the United States it is \$3.00, and in Canada \$3.07. In Berlin, Germany, the annual fire loss is \$175,000; in Chicago it is \$5,000,000. The fire department in Berlin costs \$300,000 a year; in Chicago it costs \$3,000,000. What is true of the United States is equally true of Canada: "We are

a nation of spenders." We get our wealth easy and it goes easy.

In the United States they are grappling with this problem by teaching fire prevention in the schools. They have a special day in many states known as Fire Protection Day. In some cities they have an officer known as a Fire Marshal, whose business it is to investigate fires and place the blame where it belongs. Canada should make some move in this matter. An unnecessary and useless fire, should be made a penal offence.

One of the first reforms should be the absolute prohibition of all matches except those which light on the box. This would save the lives of many children and also millions of dollars annually. No factory should be permitted to exist in a town or city with waterworks which is not equipped with the sprinkler system. The height of buildings should be regulated—as yet this is not done in a single city in Canada. Tall buildings are looked upon with pride; in reality they are a menace.

"Above all," says Mr. Wentworth, "we must begin to place individual responsibility for fires. The man who has a fire in his place must be regarded as an offender and a pickpocket."

A Tale of Two Cities

By W. A. CLARKE

Put a Montreal man away from his city and put him in Toronto; he pines for Montreal. Cut a Toronto man's ties for his city and make his post-office Montreal; he sighs for Toronto. Yes, there are exceptions in both instances, but, generally speaking, the rule holds.

The people of either of Canada's first and second cities are, when placed in the other, like fish out of water.

"Montreal is noisy and dusty," says the man whose work is in that city, but whose heart is still in Ontario's capital.

"Toronto can't compare with Montreal for business, and it is dead on Sundays," declares the man who has moved to the big city on Lake Ontario, but who still loves the bigger one on the broad St. Lawrence.

A former Montrealer, who had "endured" Toronto, and a Torontonion, who was "existing in Montreal in the hope of getting back to Toronto," met in Toronto recently and in more or less amiable fashion—and by means of more or less truthful statements—aired their preferences as follows:

"We do more business in Montreal in a day than you do in Toronto in a week."

"Rubbish! And business is all you think of in Montreal. Your millionaires are your gods. Montreal is a dirty-looking city except when the rain washes it or the snow covers it."

"Toronto is clean, but dead."

"Montreal is noted for infant mortality."

"Take care that it doesn't get you. Better stay in your mediaeval Ontario."

"There's atmosphere and character about Montreal's streets and buildings. A child with building-blocks could make a Toronto."

This last remark somewhat "got the goat" of the man who belongs to Old York, and this was his come-back: "Do you remember the parody of the escaped Montrealer on the 'Back to Montreal' poem at the time of the 'Old Home' celebration? I wish I had saved his verses. He said he would always make sure to keep his back to Montreal, and he ended his parody with, 'I'd rather go to Hades than go—back to Montreal.'"

The disputants found plenty of other alleged facts to bolster up their cases. The Toronto man played his city's lake location and lake trips against Montreal's mountain and her St. Lawrence outing places. And the Montrealer declared that the Georgian Bay Canal would put Toronto off the map. The former said that Montreal is poorly governed and knows but little about handling street traffic. The latter stated that he wouldn't care to live beside "a bay full of sewage" and under the pall of smoke in the business section of "the Queen City." They talked sports and manners and everything else that either could think of in praise of his own city and in disparagement of the other.

PEOPLE who are less emphatic in praising or "knocking" either city sometimes agree that Toronto is preferable in summer and that Montreal is the better city in winter. Montreal is said to resemble English cities more than Toronto does. The former is declared to be the better place of residence "if you have plenty of money." And Toronto folk often get the reputation of being "more sociable" than the people of Montreal.

The Torontonion in Montreal wonders "why there are not more people killed" in the latter city, for he has trouble in keeping out of the way of vehicles that dash in any direction with apparently no traffic rules to obey. The Montrealer in Toronto is made homesick by the "newness" and lack of variety in the looks of the city on Lake Ontario. Each feels as if in a foreign country, and while the exile in Toronto finds Sunday slow, the transported Torontonion—especially if he be a member of the Lord's Day Alliance—is shocked to find cigar stores, billiard parlours and moving-picture theatres open on the first day of the week.

Years from now, these two cities probably will still be disputing as to which has the better—or worse—street car system, and no doubt each will still be finding something to crow about over the other in the matter of sport.

The general feeling one gets in Toronto will always be different from the feeling one gets in Montreal. So the topic, "Which is the better city—Toronto or Montreal?" ought to be, for many years, a better subject for debate than the old favourites such as "Resolved, that summer is preferable to winter," or "Which is the greater agency for good—

the pulpit or the press?" And if the debaters want to obtain material calculated to crush each other let them hunt up the Toronto bank clerk who has a hearty grudge against his institution because it moved him to Montreal or the Montreal man in similar work who is bemoaning the fate that shipped him to Toronto.

TORONTO and Montreal are both good cities, yet if they would stop comparing their virtues and vices, Winnipeg might possibly begin to talk out loud. In fact, Winnipeg is already wondering just how soon it will be able to say, "Look out, there, you old-fashioned dubs." Already, it is counting its gold and its factory hands. As for climate, every Winnipegger knows that it is preferable (if you live there) to either Montreal or Toronto.

Then Montreal should not forget that even Port Arthur has a shipyard and is building ships while Montreal has been talking. Also St. John and Halifax are to have millions spent on their harbours. But there, I am talking as if I lived in Toronto.

International Unions

Second Article

By A FORMER MEMBER

WHEN some member of the International Union in Canada desires to defend the organization and to show how advantageous it is for the workmen of this Dominion, they generally take Toronto, Nova Scotia, or some single city or district and retail the amount of money paid in any particular strike or lock-out to Canadian workmen in that city or district, and show how many members of the Union are affected. This way of calculating works out so that it appears that the city or locality got a much larger amount from the International Union than they paid to that organization. This is a convenient but not a fair way of stating the case for the International. A proper calculation is to get the number of members of the Union all over Canada, the amount which they have paid to the International Union, and the amount paid out by that Union to them. Then add to these amounts the total sums paid by the various Canadian unions to the International funds, set against the total amount which the International has paid to Canadian workmen.

It is very difficult to get the exact number of International Union members in Canada, because the number fluctuates, and unless you get the report of all the separate unions there is no publication in Toronto giving the statistics, but from the figures carefully collected for several years this fact is clear that had the Canadian unions remained independent bodies, federated with the whole Dominion, pooled their funds in the same way that they do when paying to the International body, they would have had probably eight or ten millions of dollars in their treasury to-day and would have had much better conditions in the trades, which have had to fight and to depend for support on international organizations.

It is only necessary just to refer to the exposures of the dynamite gang of international workers in the States and to remember that Canadian money was paid to that organization, and for anything known to the contrary is still being paid to it. Not only is this the case, but Canadian unions are not allowed to conduct their organizations with a free hand and according to conditions in this country. They must do as they are ordered by men who do not understand Canadian matters, and whose object seems to be to show that they are bosses.

To-day it is a British union of Carpenters and Joiners, with its splendid organization, and its invaluable benefits to its members, which has aroused the greed and jealousy of the International Union, and that International Union has had the audacity to attend a Canadian Trades Congress, to demand the expulsion and crushing of a British labour organization because, forsooth, its members will not do what the alleged International Brotherhood demands.

The Secretary of the British Society of Carpenters and Joiners very aptly describes this so-called International Brotherhood, when he points out that it never was a real labour organization, that it has never shown the slightest sympathy with

labour in any of its struggles, and its one object is to humiliate and annoy British workmen. When International Unions can show that they are honestly conducted, that their hands are free from the stain of the blood and ruin associated with such organizations, when they can show that they really are trade unions, and not secret organizations urged to do the bidding of whatever trust thinks it worth while to buy them, and when United States workmen can point to improved conditions in their own ranks, and to benefits which are worth speaking of, it will then be time enough for them to take Canadians to be their colleagues in organizing labour on this continent as it ought to be. In the meantime they are simply using Canadian money for the benefit of the International leaders and not for the benefit of organized labour.

Sir George Cartier on Defence

WHILE we are discussing the problem of defence, let us hark back to Sir George Cartier, one of the heroes of Confederation. They are to raise a grand monument to him soon in Montreal. What had this great citizen to say of national defence?

On February 7th, 1865, he addressed the Legislative Assembly on the subject of Confederation. He was then Attorney-General of the Province of Canada. He referred to the fear of the colonies that they would be drawn into the American Federation, or perhaps forced in, and spoke as follows:

"We knew the policy of England toward us—that she was determined to help and support us in any struggle with our neighbours. The British provinces, separated as at present, could not defend themselves alone, and the question resolved itself into this: Shall the whole strength of the empire be concentrated into Prince Edward Island or Canada, as the case may be, in case of a war with the United States—or shall the provinces be left to fight single-handed or disunited? We were not sufficiently united. We had our duties with regard to England to perform. In order to secure the exercise of her power in our defence we must help her ourselves. . . . When we had organized our good defensive force, and united for mutual protection, England would send freely here both men and treasure for our defence."

And in the Confederation Debates, p. 55, it is chronicled that at this point there were "Cheers." Sir George Cartier stood for home-defence. He wanted all the North American colonies to confederate so that they could defend themselves. When they were able to defend themselves they could ask Britain for aid.

That should be the spirit of to-day. Let us defend ourselves. We are now able to do this moderately on land. Let us be able to do it on the sea. This confederation that Sir George Cartier helped to build must learn to defend itself and to spurn the cowards who say we can not build ships nor man them.

Mr. Morrison's Family

Canora, Sask., December 14th, 1912.

Editor, CANADIAN COURIER:

Dear Sir,—In your Christmas Number, page 21, Corridor Comment, you refer to Alex. Morrison's lonely and uncongenial surroundings in the House of Commons as member for Macdonald, and state that "he would ever so much sooner be back on the prairie farm, in the bosom of his family," etc.

This is, indeed, pathetic, in view of the fact that Sandy Morrison is a bachelor.

H. M. SUTHERLAND.

The Naval Resolution

The formal resolution of which Premier Robert Borden gave notice in the House of Commons recently regarding the navy, is as follows:—

Resolved—That it is expedient (in connection with the bill now before this House intitled "An Act to authorize measures for increasing the effective naval force of the Empire") to provide,

(a) That from and out of the consolidated revenue fund of Canada there may be paid and applied a sum not exceeding thirty-five million dollars for the purpose of immediately increasing the effective naval force of the Empire;

(b) That the said sum shall be used and applied under the direction of the Governor-in-Council in the construction and equipment of battleships or armoured cruisers of the most modern and powerful type;

(c) That the said ships when constructed and equipped shall be placed by the Governor-in-Council at the disposal of His Majesty for the common defence of the Empire; and

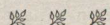
(d) That the said sum shall be paid, used and applied and the said ships shall be constructed and placed at the disposal of His Majesty subject to such terms, conditions and arrangements as may be agreed upon between the Governor-in-Council and His Majesty's government.



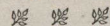
Through A Monocle

THE JOY OF LIVING

THE other morning at breakfast, the Lady Who Does Not Look Her Age and the Gentleman Who Does Not Feel His, fell into a discussion as to whether our enjoyments are as keen when we have reached the age we do not look or feel, as they were when we were boys and girls—or, indeed, when we were young married people. As is common in discussions, one of them took one view of the matter, and the other took the other—but I shall not tell which took which. One insisted that there was now a slackened keenness, both of disappointment and enjoyment, in the matter of pleasures. The other replied that this might well be due to the fact that we had now more pleasures, and that consequently the individual pleasure did not seem so important, either in the tasting or the losing. The one remarked that giving a reason why a thing was so, was hardly a proof that it did not exist; to which the other answered that the real question at issue was not whether our enjoyments were less keen, but whether this lessened keenness was due to the Age We Did Not Feel or Look. Had our pleasures been multiplied when younger, the same effect would have followed.



THE discussion was neither won nor lost. Both camped on the field with all the honours of war. If I were the editor of this mighty journal, however—which is now quoted in Parliament with all the dignity of a blue book—I would ask that section of my readers who have reached the height of that Age None of Us Look or Feel what they think about this subject. Do they enjoy things as much as they did; and, if not, why not? It is customary to tell an elderly gentleman like myself, when he fails to find the sort of pumpkin-pie which delighted his youth, that he has grown older and that his taste is not so keen. There is not much reply to this, even if you do not believe it. But your skepticism is strengthened from time to time by finding dishes that you enjoy quite as much as you did—that is, when you get the same dish. For example, for a long time, I was persuaded that my taste for sardines—to take a simple thing—had fallen off. I liked sardines as a boy; but I could not get the same effect now. In fact, I took to eating anchovies in order to approach it; but—to use a golfing phrase—these rather over-approached it. They were too vivid, too spicy, too wickedly titillating. I said that the reason was that the dealers no longer sold real sardines, but merely young fish of other varieties done up in oil like sardines. I was told—well, you know what I was told. I was referred to the passing years. But the other day I discovered a brand of true sardines; and I liked them quite as much as ever. They were the real thing with the real taste; and I ate them with the same old relish. Years had nothing to do with it. I was not changed. The dishonest dealers had merely changed the fish in the can.



HOW are you on oysters? I do not seem to be able to get the oysters now that Father used to dig out of a can. Certainly bulk oysters are nothing like it. Sometimes oysters taken from half-shells and cooked immediately, seem to approach it. What is the matter? Is it old age? Or is it the pleasing custom oyster-dealers have to-day of swelling their bivalves with fresh water—and often none too pure water at that? In any case, I positively deny that it is old age. However, let us not dwell too long on gastronomic pleasures. Envious and dyspeptic people might begin to say “nasty” things. Turn to the delight of the eyes. Do you like looking at beautiful things as much as you did when young? As for me, I like it much more. Nor is this all due to the fact that my eye has probably been educated to new appreciations through the years. Much of it, I think, is due to the more intimate fact that youth is disturbed in its enjoyments by all sorts of interruptions and distractions. Youth is so apt to be thinking of something else—say, whether it will get to the foot-ball field in time, or if a certain young lady (or man) will be at So-and-So's to-night—that its eye cannot dwell upon the natural or architectural beauty before it with that same satisfied, wholly absorbed appreciation and enjoyment which is possible to the “arrived.”

THE “arrived”! There is an inspiring word. That, I think, has much to do with the difference between youth and—well, Age that is not Felt. Youth is always looking forward so eagerly that it cannot see what is immediately in front of it. The riper in years do not look forward so constantly—they look about them—they “carpe” the “diem,” as Dr. Colquhoun would say. Not that Dr. Colquhoun would have any need to say so—he is still in the first bud of youth. Even the “Dr.” cannot disguise that. To hark back, I was always conscious as a boy that my elders were getting more quiet enjoyment out of what was going on, or what was appealing to the senses of all of us, than I was myself. They seemed to taste it more slowly and more fully. I hardly had the patience to taste it at all—I was hurrying forward to what I confidently believed to be matters of greater importance ahead. They were not always pleasures by any means—not often pleasures, perhaps. But they were mightily important—until I had got to them.

IF you gave Youth a rose, there might be a more instant impact of keen pleasure in its perfect beauty than Age could quite rise to; but Youth would quickly pull it into its button-hole and forget all about it. Roses forsooth! There was a grim “redoubt” to be stormed just ahead. But Age would fondle the rose longer, drink deeper of its fragrance, and return to it again. It had stormed so many “redoubts” that it had learned that they were nothing but extinct lime-kilns. Then Age has so much wider a range of enjoyments. Enjoyments must be vivid, simple, primitive, to attract Youth. What does Youth commonly see in the facade of a Gothic Cathedral—hear in the “boom” of a Wagner opera—find in a “memoir” which it needs much history to appreciate, or get from the music of names that come to Age, laden with memories? Of course, specific youths can be trained to appreciate these things with the swift, touch-and-go recognition of youth. They can “know” a good facade, and they can tell Age all about a German opera; and I shall not say they do not enjoy it. But I believe that those same Youths, when they reached the slower years of Middle Age, will get far more enjoyment out of these very things. I think that if a wise man had the power of prolonging his life indefinitely from any particular age, he should not dream of trying to be young again—he should wait until he had reached the greatest age possible just before his physical decadence began to afflict him, and then live on forever at that altitude.

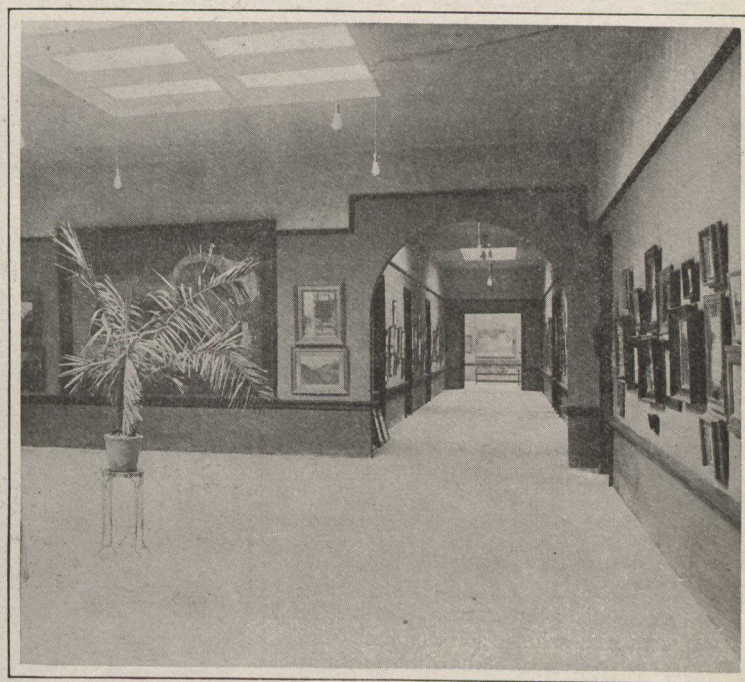
THE MONOCLE MAN.

First Civic Art Gallery in Canada

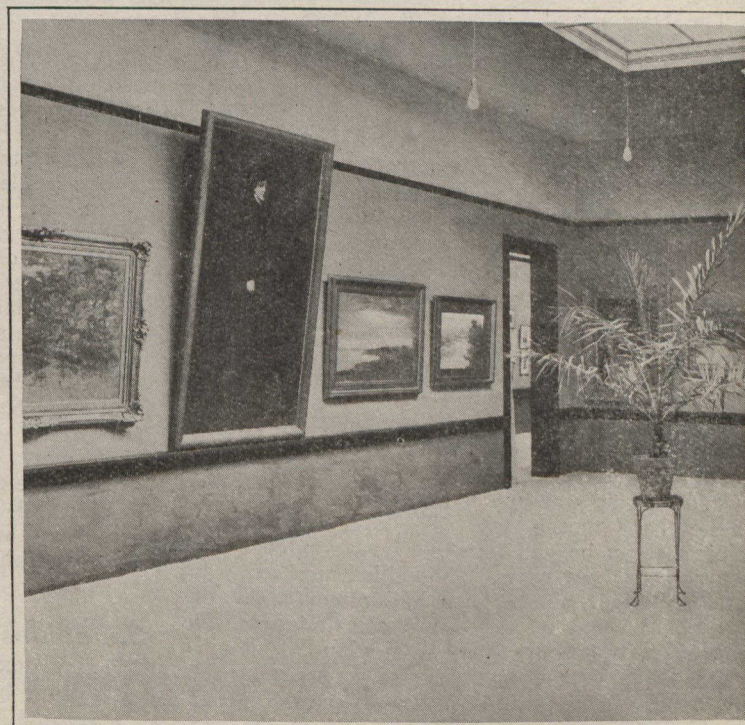
Opened Recently in Winnipeg



General View Corridor.



Reception Room and One of the Corridors.



What Appears to be a Well-lighted Room.

REFLECTIONS

By THE EDITOR

Sir John on Separation.

THOSE who claim to see in the Canadian navy policy a move towards separation should remember that this fear is an ancient one. It was present in this country in 1865. Sir John Macdonald and his colleagues met it then and vanquished it. In his celebrated address on Confederation he says (Confederation Debates, p. 43):

"One argument, but not a strong one, has been used against this Confederation, that it is an advance towards independence. Some are apprehensive that the very fact of our forming this union will hasten the time when we shall be severed from the mother country. I have no apprehension of that kind. I believe it will have the contrary effect. I believe that as we grow stronger, that, as it is felt in England we have become a people, able from our union, our strength, our population and the development of our resources, to take our position among the nations of the world, she will be less willing to part with us than she would be now. . . . I am strongly of the opinion that year by year, as we grow in population and strength, England will more see the advantages of maintaining the alliance between British North America and herself. . . . And when by means of this rapid increase we become a nation of eight or nine millions of inhabitants, our alliance will be worthy of being sought by the great nations of the earth. . . . The colonies are now in a transition state. Gradually a different colonial system is being developed—and it will become, year by year, less a case of dependence on our part and of overruling protection on the part of the mother country, and more a case of a healthy and cordial alliance. . . . And England will have this advantage, if her colonies progress under the new colonial system, as I believe they will; that, though at war with all the rest of the world, she will be able to look to the subordinate nations in alliance with her, and owing allegiance to the same sovereign, who will assist in enabling her again to meet the whole world in arms, as she has done before."

Sir John was not afraid that Canada's growing greatness would lead to separation. He resented the imputation. And so those who are advocating a Canadian navy must again resent the charge and go on strong in the feeling of loyalty which animated the prophetic utterances of Sir John Macdonald fifty-seven years ago.

That Canadian Canoe.

MR. MICHAEL CLARK is no protectionist; but even a free-trader can see where self-reliance and self-respect part from subordination and inactivity. The Doctor says that if Canada is able to build nothing better than a canoe, let us build a Canadian canoe.

The Doctor and I have not always been able to see eye to eye on public questions, but we are together in this. I would build some Canadian boats no matter how small or unsatisfactory they might be. I would build them so that we might learn how to build, and I would man them so we might learn the trick of naval engineering and naval management.

England sends to Germany and to France for military aeroplanes. So let Canada get Dreadnoughts from Britain if it is best to do so. Let us also get from her armourplate and big guns for our cruisers and smaller vessels if necessary. But let us build some of them, or the hulls of some of them, ourselves. Then we shall know how it is done. When they need repairs we shall know how to do the work and have the necessary equipment. We want the industries and we want the experience.

To tell the truth, I believe Canada could build as good cruisers as any nation in the world if she set her hand to the task. The equipment for our shipyards can be got here to a great extent. The iron and steel we have. The skilled mechanics are here, and their number can be augmented by importation. What we need most are designers, and we can easily procure these in England.

Yes, I am for a Canadian canoe if we cannot do any better. But we can do better. Give the Dreadnoughts at once if you will, but add to the programme some Canadian vessels built in Canadian shipyards to be manned by Canadian seamen. Cana-

dian enterprise and courage were never wanting.

The Borden Ship-Building Plant.

THE Borden proposition for the building of ships in Canada is most curious. The shipyards are to be established by British firms. The ships are to be built here by Great Britain, if the authorities there so decide. The difference in cost as between building in England and in Canada is to be paid by Canada. The ships when built are to be British.

Was there ever a more curiously constructed ship-building policy? Can you imagine the tortuous movements of the mind or minds which constructed it? Can you imagine the political exigencies which led to its framing?

"Of course there must be shipyards," said the Cabinet. "But if we build Canadian ships, then we must put Canadians aboard them and that would not suit some of us." It was quite a puzzle. Then some one suggested "Establish the shipyards and let the British Government order ships there." General applause. "Fine idea." "Great." "But the British Government will not order ships here because they would cost more," said some doubting Thomas. "Never mind," retorted the brilliant one, "we'll pay the difference." And there was the policy.

HIS OFFER



Wilfy: "I got no snow shovels to give away, but I'll help shovel snow." —Sam. Hunter, in Toronto World.

What a wonderful compromise, even in this the age of compromises. Canadians haven't the brains or ability to establish shipyards and to build ships, hence the Borden administration proposes to get Britishers to build here, order here, take the ships away; while all Canada has to do is to pay the extra cost.

There are shipyards to-day at Kingston, at Toronto, at Collingwood, and at Port Arthur. At the latter place they are now building their first big boat—the largest passenger boat in the Canadian Great Lake service. And that away up at the head of Lake Superior, where a few years ago there was only a fishing station.

We are building as fine locomotives as are found anywhere. We are building to-day at Amherst, N.S., marine engines for use in all parts of the world. We are building farm implements for Great Britain and Germany. We are building automobiles for Australia. And then they tell us we cannot build warships in Canada!

Canadians Not Seafarers.

THAT excellent weekly, *Truth*, edited until his death by the famous "Laby," has come out frankly in the navy discussion. It admits that Canada's fleet should be in its own ports, and that such a policy would be best for "England and the

Empire generally." This is good sense; or at least it seems such to many Canadians.

But—alas that there should be a "but." *Truth* says Canada and Australia could not man a navy just now, because we "have not the seafaring instinct." The editor must have been thinking of the United States. Canada has always been a great shipping nation. Away back in 1863, before confederation, the sea-going tonnage of Canada, New Brunswick and Nova Scotia combined amounted to five million tons. One-half of this was in use between St. Lawrence ports and foreign ports.

In those days, Canada built her own boats very largely. In 1874, we built 490 boats, and in 1875 we built 480. Since then there has been a steady decline, because the big steel vessel put the wooden boat out of business.

In the year 1894, the sea-going shipping entering and clearing at Canadian ports, not including boats in the coasting trade or in the lake trade, was as follows:

	Tons.	Men.
British	4,146,645	112,090
Canadian	2,334,081	115,887
Foreign	4,779,810	202,588

In the year 1910, there were 14,857 Canadian sea-going entrances and clearances at Canadian ports, with a total tonnage of 3,500,000 tons. So that there has been considerable expansion in recent years.

Do these figures, taken at random from the blue-books, show that we are a nation of land-lubbers? Ask the president of the Canadian Pacific Railway, with its fleet of seventy-five boats or more, ploughing nearly every sea and ocean.

Besides all this ocean-going shipping, what about the coasting trade and the lake shipping? Does *Truth* know that more tonnage passes through the Sault Canal than through the Suez?

Not seafarers! What bosh!

The Three Steps.

THREE steps in the naval development of Canada are described by the *Toronto Evening Telegram*. "Money represents the first step." "The construction of a Canadian navy may be the second step." "The discovery and development of Canadian sailors may be the third step."

Note the *Telegram* uses the word "may" in connection with steps two and three. The people of Canada will answer that the word is "must," not "may."

If Mr. Borden will say that the next step will be the development of a Canadian navy, there would be less ground for criticism. Mr. Borden does not say that. Neither do his ministers. Even the *Toronto Telegram* is unwilling to say that "Canada will have a navy of her own." The *Telegram* hedges—as does the Borden administration.

British Pressure in Malay.

A REPORT has been current in London that pressure from the "home government" was at the back of the Malay gift of cruisers for the British navy. Absolutely untrue, of course. The Government did not exercise the pressure. This pressure came from a group in London, mostly outside present government circles. The same group has been working in Canada, in New Zealand, and in Australia. Every prominent man in Canada knows who are in that group and knows also that it is more a matter of "social influence" than "government pressure."

Jebb on Empire Development.

RICHARD JEBB wrote a book about two years ago on the development of the Overseas Dominions. It is the sanest presentation of the imperial problems that has yet appeared. His articles in the London papers are also very fair, although he is a strong advocate of "Empire Development."

In a recent paper, published in the journal of the Royal Colonial Institute for December, Mr. Jebb has this significant phrase:

"By respecting autonomy and tolerating diversity we are most likely to procure a harmonious and effective association of the Britannic nation-states."

Good. Those Canadians who would sacrifice Canada's autonomy in their zeal for the Empire should take these words into their consideration.

WOMAN'S SUPPLEMENT

A FEW PAGES PREPARED TO MY LADY'S TASTE

The Editorial Table

Woman and War.

ALTHOUGH we have just celebrated the festival of peace and good-will, the theme of war seems to be discussed more widely than it has been, since the dark days more than ten years ago, when Briton and Boer were making havoc of the Transvaal. To woman, war is a frightful spectre, for it means the destruction of home and the loss of the sturdy young sons who have been the hope of the household. In his address on "War and the Human Breed," Dr. J. A. Macdonald, of Toronto, brings home most vividly and picturesquely the evils of depletion and exhaustion which follow in the train of the fighting troops. It is the fittest who go first, and those who are left to carry on the work of the race are the feeble and the handicapped. Lonely Scottish glens, forsaken Irish valleys and deserted English villages are telling the same sad tale of the desolation which follows the drafting of the regiment.

Perhaps you can recall the days of January and February in 1900, when we gazed week after week on the pages of English illustrated papers filled with photographs of young officers who had fallen on the veldt. How pathetically boyish and brave they were, those spirited faces of "Britain's best breed," and what a ghastly large space they filled in the special editions!

Speaking at New York, Rabbi Wise asserted that "if women had the say there would not even be a threat of war between Austria and Servia," and that when women have the say it will be the war-breakers who will be hailed and not the war-makers. A distinguished woman writer, Olive Schreiner, who has certainly known much of war's horrors, expressed the same opinion in her recent book. Editorial comment and criticism, however, apparently differ from the rabbi and the writer. Most masculine observers seem to be of the opinion that the influence of woman has always been to the deification of the soldier and that there is no sign that woman has changed either her mind or her heart, so far as the charms of the warrior are concerned—whether he be Tommy Atkins or the "officer gentleman." It would be quite useless to deny that the soldier is a favourite figure with womankind. Down in the bottom of her wayward and complex heart, woman admires bravery, above all other attributes, in the man of the race. She will forgive anything else—but not cowardice. It is true that she will often shield and pity the coward and be stubbornly loyal, in an attempt to hide his defects. But she does not love him—and he knows that he cuts but a sorry figure in her sight.

The Militant Spirit.

BUT the soldier is not necessarily brave, some will say, and the heroes of peace outnumber those of war. While this will be admitted, the critic of feminine admirers of the citizen militant may be reminded that the soldier is a concrete expression of courage, and woman, like her brother man, is much impressed by the obvious. The drab-dressed, plain citizen, who sits next to you in the street-car, may be a hero in grey tweed, who would stay on the sinking ship and put the women and children in the life-boats; but you are quite sure that the men in the King's uniform who march off to the troop ship to the tune of "Rule Britannia" are ready to give their lives for the service. We are all willing to admit the horrors of war and to deplore its ravages—but we like the soldier and have an admiration for the uniform, which is as natural as the young man's devotion to a pretty actress like Billie Burke, or Phyllis Neilson-Terry. To blame woman for

not opposing war with all her strength of sentiment and conviction is to assume that we hate that which harms us most. On this principle, man might be expected to have a horror of the punch-bowl and a rooted dislike for the decanter. It is not war itself, but merely its panoply, which attracts and fascinates woman. If we could see the actual battlefield or watch the wounded as they were conveyed to shelter, the glamour which surrounds the strife would be ruthlessly dispelled.

Ruskin said once—and no one arose to contradict him—that if the guns which tore apart the bodies and the souls of men did but crack the china in the drawing-rooms of England war would disappear at once. A Californian critic quotes this famous assertion once more and concludes: "Those who suppose that the military cult will be discouraged by the advent of women are building upon the sand."

However, in discussing the whole matter of the growth of peace sentiment it is well to take large views and to remember that the Europe of 1813 was far more belligerent than the Europe of 1913 is likely to prove. Tennyson, who dreamed of the day when the war-drum would throb no longer and the battle-flag be furled, also reminded an impatient generation—

"Forward, then, but still remember
how the course of Time will
swerve,
Crook and turn upon itself in many a
backward streaming curve."

The forces which make for peace are working silently but surely in many of the dark places of the Earth, and the war spirit of the future will be turned to a constructive power.

Winter Exercise.

WITH the approach of that snowy season which Canadians are so shy of mentioning, we notice that, in several of our Ontario towns, the girls have organized walking clubs, which aim at the simplest exercise as a means of physical culture. The only danger about these clubs is that the girl who has not been taking long walks suddenly sets forth on a ten-mile tramp and finds herself consequently wearied. The English girl gives us an excellent example in this respect. From her childhood, she is accustomed to long walks, and is not unskilled as a mountain climber. Let us be outdoors as much as we possibly can, but use a little discretion as to sudden change of habit, in the matter of athletics or exercise. The

best trainers tell you "to make haste slowly," and to observe moderation, both in changes of diet and degree of physical exertion. The athletic girl is never more attractive than in autumn or winter days, when she is fresh from a November tramp or a January ski-ing. But let her arrive by easy stages at the proud pinnacle of championship.

It is interesting to notice in an article in the Christmas number of *The Strand* that Madame Bernhardt, Miss Terriss, Madame Cavaliere and others noted for their preservation of youthful form and looks, when asked how to keep young, declared to the extent of several paragraphs: "Don't worry, and get plenty of fresh air."

In fact, all the advice of the beauty doctors, the faith healers and the New Thinkers seems to resolve itself into those two commandments, which are linked indissolubly. If you have all of "God's own out-doors" which you need, it is impossible to give all your mental powers to considering your own petty woes. They are wafted away on the morning breeze or lose themselves on the lake shore. The world is all too wide, too wonderful for grief or worry, says a wise old poet, and when we are outdoors we agree with him absolutely.

An Ottawa Hostess



Madame Lemieux, Wife of the Hon. Rodolphe Lemieux, Whose Reception Following on the Opening of Parliament Was One of the Brilliant Events of the Social Season.

Western Women as Educationists

By MABEL BURKHOLDER

IT has been jokingly asserted that if one made mention of William Shakespeare to a westerner he would politely inquire where that gentleman's quarter section was located—so much larger does real estate loom in his mind than literature. On my recent western trip I overheard this remark made by an Edmonton lady: "These western cities are entirely given over to buying, and selling, and making gain. Not much music or art yet—but that will come."

If this statement has been true in the past it will not remain so much longer. Judging from the vast sums of money westerners are willing to spend on their new universities, we infer they are setting about the acquiring of higher education with the same determination which in the past decade has given them sidewalks, electric lights, bridges, and railroads. When this desirable state of affairs comes to pass in the west it will be due in a large degree to its splendid women, native-born or adopted from older countries, who carry their love of poetry and art right out into the new towns, and see to it that the rising generation will have nothing to unlearn, but on the contrary will inherit those traditions dear to cultured people everywhere.

Every city of the west has been peculiarly fortunate in securing among its prominent educators women of sterling worth and lofty ideals. Many of these, succumbing to the fascination of prairie or mountain, have been enticed from high positions in eastern colleges; others are native-born.

Winnipeg has always been associated in my mind with a galaxy of brilliant women. Their name is legion, and they go in for every phase of education with an astonishing verve. Those three might be mentioned who best represent the university, the collegiate, and the public schools.

WESLEY COLLEGE has indeed been fortunate in securing the services of Miss Mary Rowell, until recently the sole woman on their staff. Miss Rowell, who is a sister of N. W. Rowell, Liberal leader for Ontario, is a specialist in modern languages, and has travelled extensively in Europe while pursuing her studies, beside visiting many noted women's colleges in the United States with a view to obtaining the most up-to-date ideas in woman's work.

Miss Margaret Johnston, teacher of history and literature at the Central Collegiate Institute of the same city, perhaps has had more to do in actually educating the youthful western mind than any other woman. She has a marvellous genius for giving out of the riches of her well-read, well-travelled mind just those truths which impress themselves and stick. This in large measure is due to her settled belief that "a teacher must travel and have interests outside of school if she is to avoid the rut and to appear before her pupils with something bright and fresh every morning." Miss Johnston modestly confesses to being one of the busiest women in her city; and, truly, her work seems the result of two or three minds rather than one. A member of the Y. W. C. A. board since its incep-

tion; for several years conducting a class in literature in that institution for business girls; teacher of a large Sunday-school class of boys "at the awkward age, but most interesting," as she enthusiastically describes them; an active member of the University Women's Club, the Women's Musical Club, the Canadian Club, and the Western Art Association, this lady makes more stagnant brains quite reel with fatigue.

Representing the public schools Miss Nellie Parsons stands out, as described by a friend and admirer, "a marvellous teacher, well worthy of a place among leading educationists."

There are some people who seem to belong to no A LECTURER-EDUCATOR.



That a Public-spirited Matron Need Not Have a Jellaby Spouse, Witness Mr. Robert Curtis Skinner, Who Is Mr. R. C. Skinner and Not Merely the Husband of Mrs. Genevieve Lipsett-Skinner, Although His Brilliant Wife is a Platform Speaker on Immigration.

one place, but are claimed by the world at large, so widespread are their activities. Such a person is Mrs. Genevieve Lipsett-Skinner, a young westerner of remarkable achievement along educational lines. Although she has been a teacher of young Canadians in the shape of newly-arrived foreigners, her most notable work has been on the lecture platform. Recently appointed by the Min-

ister of the Interior to deal with women's side of the immigration question in the old country, Mrs. Lipsett-Skinner had a fine opportunity of educating the English mind to appreciate the opportunities offered by Canada. She makes this statement of her work: "I lectured, showed Canadian limelight views to back up my arguments, gave interviews, and answered thousands of letters of inquiry. Although I was advertised to speak on the opportunities for women in Canada, fully half of my audiences were men. Beside my work among possible emigrants, I had the honour of addressing many august bodies—none of which I appreciated more than the Institute of Journalists in London."

FARTHER afield, let us search for the womanly influence in the newer prairie cities which are helping to direct thought above the merely commercial and materialistic. Calgary responds with Miss Margaret Graham, of Mount Royal College. I suspect that Calgary has a poet in Miss Graham, so if the city develops into a nest of singing birds we will trace the cause back to its leading teacher of English literature and moderns. Miss Graham tells me at the age of five she showed a bent for her life work "by teaching a school of pansies beside the rain-water barrel" at her home in Elora. She continues thus: "I sent the good ones boat-riding at recess, and in every way they were very real to me. Sometimes now as I look into the faces of my flower-garden of girls the reality fades, they lose themselves in a mist of purple and gold and blue, from which evolves my old pansy class again." Happy girls, say I, to have such a teacher of English literature!

The city of Edmonton is bound to feel the gentle influence of one of its newest educationists, Miss Nettie Burkholder, whom its allurements recently induced to resign a high position as lady principal of Ontario Ladies' College, Whitby, in order to accept the honour of being lady principal in the new Alberta College. Her best work has been in fitting girls for exacting social positions. Miss Burkholder is keenly interested in forward movements for young women, especially those movements which enable the struggling girl to obtain an education.

In passing let me say that Miss Binnie-Clark, of Fort Qu'Appelle, is a pioneer educator in an almost uncultivated field. While she claims to educate young women in the elements of farming, she is really giving a lesson to all Canada in the elements of common sense, and to Canadian men in particular concerning the possibilities of their countrywomen.

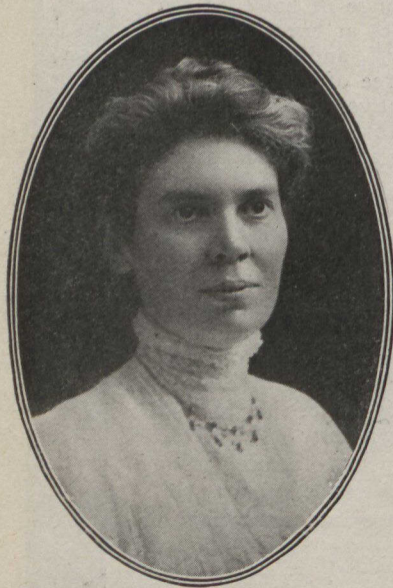
In looking at the beautiful coast cities one instinctively feels that their inhabitants will never verge too far on the dangerous ground of materialism. Mountains and the sea!

"Each a mighty voice:

In both from age to age thou didst rejoice,
They were thy chosen music, Liberty!"

These two influences have ever been the inspiration
(Continued on page 22.)

FOUR REPRESENTATIVE TEACHERS



MISS MARY ROWELL, B.A.
Sister of N. W. Rowell, Liberal Leader for Ontario, and Specialist in Modern Languages at Wesley College, Winnipeg.



MISS NETTIE BURKHOLDER, B.A., S.B.
Who Recently Resigned the Lady Principalship of Ontario Ladies' College, and Assumed That Office at the Alberta Ladies' College.



MISS MARGARET JOHNSTON
A Prominent Member of Clubs in Winnipeg and Teacher of History and Literature at the Central Collegiate Institute.



MISS MARGARET GRAHAM, B.A.
Teacher of English and Moderns at Mount Royal College, Calgary. Miss Graham is Also Suspected of Being a Poet.

Enter the Debutante!

By MADGE MACBETH



MISS URSULA FOLEY.



MISS HELEN DOWLING.

debutante? Is she a pretty girl? Decidedly! We answer rather confusingly that she is a petite, stately, fair, dark, vivacious, langorous, sporty, bookish, rollicking, sedate and wholly fascinating girl! She enters Society's Arena feeling that at last her due is to be meted out; or perchance she shrinks in her secret heart at the necessity for so much public notice. She begrudges the hours spent away from her music, painting, reading or such; or, she wonders why the day can only crowd in one luncheon, seven teas, a dinner and a dance!

And the puzzled little boy, not being enlightened by that definition,

A THRONGED Senate Chamber, a mellow glow of light, the subdued hum of voices, the frou-frou of satins, laces and brocades, the glitter of uniforms, a slight pause in the measured tread as an announcement is made, and then—a curtsy and another, a quick sigh of relief, and you have done it, Miss Debutante!

Their Royal Highnesses' second Drawing Room eclipsed the first. A far-travelled visitor to Ottawa, one who has seen the brilliancy of many continental courts, was heard to remark that the pageant he witnessed on the night of November 23rd was by no means the least gorgeous among them, or words to that effect, and while we Canadians have always felt that such was the case, many of us were glad to have our opinions confirmed by so reliable a critic.

Much of the credit for the beauty of the scene belongs to the debutantes. The girls who but a few months ago were only "sweet girl graduates" stepped forth into the limelight of criticism with such grace and dignity as many a seasoned dame might have envied. If they were nervous they did not show it. Their bearing seemed to argue the inalienable right to typify their country's fairest womanhood and to stand unafraid in comparison with any other nation.

A little boy has asked the question, What is a



MISS MARION ROBERTS-ALLAN.



MISS EUGENIE LECOURT.

looks in the dictionary and finds that a debutante is some one who makes a beginning; therefore he asks again, Is a debutante a girl who "starts something?"

Certainly! She starts something by having her own visiting cards, by graduating from the "sewing girl"; she starts something in the way of a shock when her father sees her arrayed in shimmering satin and veil and feathers, forcing him to realize that his little girl has grown up. She starts something in the train of memories which flood through her grandmother's mind, remembering the night her loving old fingers performed like feminine services for the mother of this chit of a girl. And she starts something more—a vague sense of loss in her mother's heart; the child is gone and the woman is come. She, too, will go to a home of her own.

And the mother looks into the flushed face of her debutante daughter, and tries to keep the tears out of her voice, as she says, proudly,

"I think she will do, don't you, father?"

What else is a debutante? She is the mainstay of a great nation; her privilege, in being a woman, places more power in her hands than she, as yet, realizes. But after a year or two she will look about her, will sense her responsibility to the

country her father and his father served, and she will turn her energies toward the spot in which she finds the greatest need!

Miss Ursula Foley, a debutante of our group, is a daughter of Mr. James Foley, Clerk of the Crown in Chancery, and Mrs. Foley. This petite blonde is a devotee of art.

Miss Helen Dowling, daughter of Mr. D. B. Dowling, F.R.S.C., and Mrs. Dowling, is a tall and graceful brunette, with a preference for outdoor life.

Literary and musical is Miss Eugenie Lecourt. Her connections include numbers of persons well known in circles of church and state. Her parents are Mr. and Mrs. Eugene Lecourt.

Miss Marion Roberts-Allan, eldest daughter of Mr. and Mrs. Roberts-Allan, was educated abroad and possesses a repose of manner which many an older woman well might covet.

The glowing and vivacious embodiment of youth is Miss Frances Chauvin, youngest daughter of Hon. Mr. Justice Chauvin. She confesses to being "fond of everything."

Miss Edna Boudreau is a daughter of Mr. Rodolphe Boudreau (Clerk of the Privy Council) and Mrs. Boudreau. Simplicity and sincerity are among her many graces.

An ardent out-door girl is Miss Jean Fleck, youngest daughter of Mr. and Mrs. A. W. Fleck.



MISS FRANCES CHAUVIN.



MISS EDNA BOUDREAU.



MISS JEAN FLECK.

Cooking My Way Through Canada

By VIOLET BERTRAM

Editor's Note:

Both Canada and the Motherland are putting forth every effort to induce British women of good birth and cultivation to come to this country and try their luck in the West. Many such "gentlewomen" have established themselves with success.

The following letter interests, however, from rather the opposite standpoint, while narrating the doings in Canada of one such woman who ventured.



The Background Was Made by the Foreground When Miss Bertram Camped at Banff.

Vancouver, Dec. 16th.
My dear Smathers:

YOU will remember I came out to Canada to see if it were possible for a single, educated woman, with a small capital, to make a tiny farm, worked on the Danish or intensive agricultural system, pay better than a similar farm is known to pay in England.

When you hear people speaking of making farming "pay," it is highly important

to take note of the social status of the speaker. For what would be comfort and wealth to women who have not been delicately nurtured, would be but the barest pittance to the gentlewoman. It is on account of this difference between points of view that so many apparently contradictory reports are afloat with reference in particular to small farming, as fruit-growing, poultry-raising, and such occupations are called. Now I am, as you know, over forty years of age, small, slight, not muscular, and there is only one of me! I found that under these circumstances the advantage in farming lies in the Old Country—for the would-be's.

But Canada is indeed so vast, so beautiful, so thrilling, that I was altogether unwilling to return to my native shores without having first become a student-on-the-spot of its geographical wonders, its diversified agriculture, and, greatest, the grand struggle of its pioneers. But, alas! the living is far from cheap; the endless distances make travelling most costly, and I am more or less "unwealthed," as the Americans delicately put it. I decided, therefore, to invest my little capital and to make use of my certificate of the Edinburgh School of Cookery—the acquiring of which some years ago amused you—to pay my way in seeing the Canadian West.

I regret to state that domestic work is socially looked down on, here, to almost the same degree that exists in the old land. At home, where house-keepers are illiterate as a class, or, at best, are only half-educated, there is reasonably some excuse for the attitude. But here, where every matron is her own house-keeper, perforce, if not every day as a regular matter of course, at least between her frequent changes of help, the idea is ridiculous, and I look for a social leader to rise up and set the matter right. In the meantime cooks in Canada—even educated ones—must reckon on the disparagement of domestic work which prevails.

From Calgary I started my cooking tour. I had lodged there at the Young Women's Christian Association, one of the best of those splendid hostels, dotted all over the country, which are harbours of refuge and help to the woman worker. This is how my adver-

tisement was worded: "Inexperienced help wants temporary post." I got a situation at seventeen dollars a month with a handsome, clever, broad-minded woman, from Montreal, who taught me all I required to know and whose husband helped me invest my funds with security and success. To their kindness and encouragement I owe a meed of thanks.

Next I applied for a post as experienced temporary house-keeper on an English mixed farming ranch in Alberta, one hundred miles north from Calgary. The engagement was made by telegram. On the evening of starting, I went to have my shoe repaired at a certain little cobbler's—a brother Scot. These remarks occurred in the conversation: "An' what wull ye be working at? House-keeping? An' what wull they pay ye? Twenty-five dollars a month? No sic thing (in indignation)! Ye'll ask thirty dollars an' no a cent less. I ken them. They canna get help, forby they'll overwork ye. Noo, mind what I'm saying. Thirty dollars ye'll ask and thirty dollars ye'll get!" Fortified by which good advice, called after me down the street, I asked thirty dollars, and promptly got it. But the hours were long—five in the morning to eight o'clock at night. The willing worker is never spared in the west.

In ranch life a dinner is swiftly thrust into the oven and the house-keeper puts through a large washing, ironing, or house-cleaning—the constitutional thoroughness which the trained

cook possesses being frequently felt to be a serious drawback. The Canadian man's predilection for sitting about in the kitchen I found, at first, to be likewise disconcerting. That there are seldom any chairs does not deter him. He sits about on the table, window-sill, children's high-chair, or the baby's cradle—for kitchens are the only nurseries there—with equal equanimity, and, to do him justice, without upset or damage. Uninformed of the usual limits prescribed to a house-keeper's duties even in



The List of a Housekeeper's Duties on an English Ranch in Alberta Left Little to the Imagination Save the Feeding of Motherless Lambs.

ranch life, I had said frankly I could milk, churn, also attend to poultry. I found I was expected to perform all three exactions, in addition to keeping the house in order, cooking for four men, and seeing to the dairy. Milking and poultry-feeding were entirely out of the question; but I did all the rest and brought up two motherless lambs. This ranch was situated in a lonely lake and wood country. Wild ducks of many kinds and laughing loons from the Arctic were included among the denizens of the lake surrounding the house. The blackbirds, with splashes of red and orange on their shoulders, and wild canaries from Florida, were most interesting. I was at the ranch for Victoria Day and went to the nearest town for the celebrations. The same included broncho-busting and a genuine Indian Pow-Wow—both new to me. Also, it was here I learned how it is that the English gentleman's ranch so seldom pays.

My next post was as help companion on an American horse-breeding ranch, again at thirty dollars a month. Here I stayed only one month, as I found what the mistress of the house really required was not so much a certificated cook as a strong woman to do rough, heavy work. This ranch was on the bald-headed prairie, but chapleted—to continue a phrase—with the most fantastic and exquisite wild flowers. The Americans come into Canada with large capitals and have large farms. My employers had rented all their arable, retaining the pasture land and a broad valley, a creek running through it for the horses. These were bought as two-year-olds at Calgary and other sales, and were brought home on the corral, on which my window luckily looked, so that I witnessed the singling, lassoing and branding. Afterwards the bunch would be let out to pasture and sold next year again as three-year-olds, ready for breaking. Horses were also bred here. This style of farming, I discovered, requires the most capital and demands the least amount of labour.

Then ensued a season of off-time gloriously expended in learning the art of camping among the Rockies. Excursions included trips to Laggan, Louise, Field, and Kicking Horse Pass. I determined to go south for the winter to see Crow's Nest Pass and to seek a situation as house-keeper among the miners at Fernie. I reached Fernie only to find the town still in the throes of a long drawn out coal strike, and the miners unable to afford house-keepers for some months to come. So I journeyed on to Rossland, where I got some work by the day, the rate of payment two dollars for eight hours. I investigated the little town, once so flourishing, and took a trip down the largest of the gold mines.

(Concluded on page 18.)

Dan Cupid's "High Life" Bag



Quarry Worthy the Arrows of the Hunter of Human Hearts Were Lady Evelyn Grey, Daughter of Earl and Countess Grey, and Mr. Lawrence Jones, Eldest Son of Sir Lawrence Jones, Baronet, of England. The Photograph Pictures the Pair at the Post-marital Reception.

The Matinee Girl

By MARGARET BELL

A Frank Confessionist.

WHEN Grace George brought her latest attempt to Toronto to try it out on the canine species of audience with which that city is credited, she brought with her a clever little girl, whose frankness of opinion is refreshing. Her name is Margaret Field, and her ambition to become leading lady for John Drew.

Now, we all know that every ingenue has that ambition tucked away in her sleeve of secrecy somewhere, but not everyone is brave enough to express it. Miss Field had the only part in the "Carnival" hotch-potch worth playing, besides Miss George's, that is—of the feminine parts. There were a few roaring, ranting masculine characterizations which were so ridiculous that the audience laughed itself happy in the midst of the most tragic dilemmas.

Miss Field sat breaking dainty bits of toast into daintier bits, with two or three even more dainty fingers. Between nibbles of the bits and sips of tea, she gave expression to a few truths and experiences of stage life.

"It is hard to keep Debussey as one's favourite composer of songs and Browning of verse when one's livelihood depends on one's interpretation of George Cohan and Harry B. Smith, isn't it? The road to theatrical fame is bordered with briars of disappointment much more often than contentment and satisfaction. The greatest aid in getting a job on Broadway is the ability to lock one's conscience up carefully in the chest of forgetfulness before one leaves the attic

room for the manager's office, and substitute a storehouse of nerve and flippancy. Nobody who has never tried it can imagine the humiliation of trudging from one manager's office to another, trying to make him believe you are the only one for a certain part."

Miss Field was among a number of players who were left in a Southern town one time without a cent, while the company manager sped quickly back to New York. In order to raise the necessary ticket of transportation to the same little village, the company were obliged to give an improvised vaudeville performance, Miss Field doing a singing and dancing act. They were overwhelmed to see, as a result of their efforts, a sufficient bunch of greenbacks to pay for a dozen tickets of transportation to the glamour of the Gay White Way. It is these little touches which give the zest to the life of the travelling player. One could never become great if one were denied the luxuries of a supperless night or moneyless pocket. The dreaming matinee girl who yearns for fame behind the footlights should never forget that fame without fame is a poor thing indeed.

As was hinted at above, Miss Fredericks played the role of domesticated housewife for three whole years. Just after we had seen her name and photograph in all the magazines as a probable soon-to-come great personage in the ranks of Thespianism. And just then she decided to quit the stage for a time and live as any ordinary married woman. And she has come back to the old life—thanks be! For her public was beginning to become lonesome.

In her hotel habits, Miss Fredericks is a luxurious sort of person. One thinks of all kinds of feminisms when one thinks of Pauline Fredericks. Bits of costly lace, extravagant jewels, Beauty roses, made solely for her pretty fingers to pull to pieces; expensive fruits, and lissome negliges. Not to forget a coquettish French maid, with black eyes and bobbing curls, the kind of very maid identical with so many heart-throb novels. Anna was her name.

As was hinted at above, Miss Fredericks played the role of domesticated housewife for three whole years. Just after we had seen her name and photograph in all the magazines as a probable soon-to-come great personage in the ranks of Thespianism. And just then she decided to quit the stage for a time and live as any ordinary married woman. And she has come back to the old life—thanks be! For her public was beginning to become lonesome.

A Successful Vampire.

I HAD never seen Robert Hilliard's success, "A Fool There Was," so when it came along to the popular-priced house that seemed my only opportunity. One does not think of finding any particularly brilliant performer at the "second" houses, but one does not always know. It happens that the theatrical profession is overcrowded just now, and some conscientious members prefer to go out in the second companies rather than endeavour to exist on nothing but unpaid bills in New York.

The woman who played the Vampire that night of my first visit to a "second" house was one of these. She was an Australian by birth, and had just come to this country to try her luck at American theatricals. Before giving her an engagement, the managers wished to see what she could do, consequently she consented to appear in a second-rate company. With the result, that many of the stellar figures over at the "first" houses in the city could very well hide their mechanical heads. I congratulated myself on finding a really great actress on my first visit to a second-rate house. Such finish, such subdued emotion, are certainly hard to find in the modern tragedy-drama of today. She was the Vampire, in laugh and words and toss of head. And her name was Elsie Jane Wilson. We shall certainly hear more about her, if we listen, and watch out for next season.

A Truly Effeminate One.

THEY seem to be abolishing the stellar system of things in the most successful plays. And those productions which are headed by satellites are beginning to follow up the leading star with secondary ones. I am thinking of that charming play, "At Versailles—1780," not so

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NORMAN RICHARDSON, TORONTO,
12 E. Wellington St.

The Canadian Women's Press Club

FOR many years Miss Florence Lediard, of Winnipeg, wrote under the name of "Dame Durden" in The Farmer's Advocate, and numbers of the prairie women counted her as a warm friend. It will be sad news to these women of the West, as well as to the members of the C.W.P.C., to hear of Miss Lediard's death in November. In July last Miss Lediard became Mrs. Ernest Clutton, and removed with her husband to a beautiful farm home on the shores of Lake Erie, on Pelee Island, Ontario. Mrs. Clutton was a charter member of the Winnipeg Branch of the C.W.P.C., and was for many years the Treasurer of the C.W.P.C. At the time of her death she was its Auditor. In addition to her work on The Farmer's Advocate, Mrs. Clutton did a considerable amount of general writing, characterized by a discriminating and kindly humour. Indeed, among her press friends she was often referred to as "the girl who sells jokes." Mrs. Clutton was a woman of warm, generous nature, and will be greatly missed.

MRS. H. R. SHARMAN (Abby Lyon Sharman) is the new President of the Winnipeg Branch of the C.W.P.C.



MRS. H. B. SHARMAN,
(Abbie Lyon Sharman, Ph. D.)
President of the Winnipeg Branch of the
C. W. P. C.

Mrs. Sharman is a doctor of philosophy from the University of Chicago in the departments of English literature and history, and for three years held a fellowship in English in the same university. Mrs. Sharman has met with conspicuous success in book reviewing.

CANADA, published in London, England, calls attention to the fact that Miss Mary E. Durham, who has been doing such splendid work for The Daily Chronicle, as war correspondent in the Balkans, is not the "first lady war correspondent," as has been stated. That honour, says Canada, may be claimed by "Kit," Mrs. Kathleen Blake Coleman, of Hamilton, Ontario, who served as war correspondent for the Mail and Empire in the Spanish-American war. "Kit's" brilliant letters from Cuba are still remembered with admiration.

LORD NORTHCLIFFE was the chief guest and principal speaker at the annual dinner of the Society of British Women Journalists, held on November 2nd at the Criterion Restaurant, London. Mrs. Charles Perrin, the President of the Society, presided. The Society, which has its own rooms in St. Bride's Avenue, Fleet Street, has now a membership of over four hundred. Lord Northcliffe said that he considered women to be ideal journalists. This, because of their quick observation, their sympathy, and their persistence. Lord Northcliffe also expressed the opinion that women's work in journalism had been a strong influence in creating the clean and independent press of to-day.

He pictured the situation if women's work were suddenly removed from newspapers and magazines, making the statement that, if this should happen, the output would be reduced by 50 or 60 per cent.

THE Women's Canadian Club of Winnipeg reserves a special table for the press women at its luncheons.

THE Winnipeg Branch of the C.W.P.C. is now having weekly At Home days in its pretty club room, which, as readers of The Courier will recall, was the first club room to be opened by any C.W.P.C. branch in Canada, the club room in Toronto being the second.

MRS. WATT, of William Head, B.C., one of the Victoria members of the C.W.P.C., known through her writing as "Madge Robertson," has been in Toronto as a delegate from the Women's Institutes of British Columbia to the meeting of the Women's Institutes of Ontario. Mrs. Watt is the official representative of the Women's Institutes of British Columbia in the British Columbia Department of Agriculture, and is also a member of the Senate of the new University of British Columbia. During her stay in Toronto, the Toronto members of the Executive Committee of the C.W.P.C. entertained Mrs. Watt at luncheon. Mrs. Watt was also the guest of honor at one of the weekly teas of the Toronto Branch, when she spoke on "Opportunities for Women in British Columbia." Mrs. Watt also addressed the University Women's Club.

MISS MARSHALL SAUNDERS writes from Halifax of the visit to that city of Mrs. Wyckoff Rogers, of Amherst, N.S., the author of "Stories of the Land of Evangeline," and other books. Senator Dennis, of the Halifax Herald, invited a group of the literary women of Halifax to meet Mrs. Rogers. Selections from Mrs. Rogers' stories are used as supplementary reading in the schools of Scotland, England, and the United States.

AT the November meeting of the Toronto Branch of the C.W.P.C., an address was given by Mr. John A. Cooper, of The Canadian Courier, on "The Making of National Periodicals." Mr. Cooper spoke of some of the things Canadian papers need from women writers, and emphasized the value of specialization. If a woman is known as an authority on any one subject an editor can then turn to her for material on that subject. Mr. Cooper suggested almost a score of subjects, ranging from Domestic Science and Suffrage to Astronomy and Music, on which women might readily specialize.

MRS. WILLIAM G. BALE, of Winnipeg, who is an expert with the camera, has compiled a Kodak Calendar of Canada, containing fourteen illustrations, eleven of which are from her own pictures. The calendar contains, also, appropriate quotations. Copies may be had from Mrs. Bale, at 69 Maryland Street, Winnipeg.

MRS. ETHEL CODY STODDARD (Lady Van), of Vancouver, is vice-president of the Local Women's Council, literary secretary of the Women's Canadian Club, and secretary of the organization which has for its object the erection in Vancouver of a suitable women's building.

THE new members of the C.W.P.C. are: Miss Florence B. Steiner, writer of the "Style Letters" for the Winnipeg Free Press; Miss Frances C. Boardman, press agent of the Orpheus Theatre, Winnipeg; Miss Maud McKenney, who is "Penelope" of the Edmonton Bulletin; Mrs. Ambrose (Jessie E.) Dickens, social editor of the Edmonton Journal; Miss May L. Armitage, also on the staff of the Edmonton Journal, as is also Miss Anne Merrill, who edits the Woman's Page.

Cooking Through Canada

(Concluded from page 16.)

My exchequer now beginning to get low I hurried on to Nelson, where I secured a post at once as cook in a first-class boarding-house, the proprietress of which indulged in a much-needed rest. Remuneration was fifty dollars a month. Then followed a period of unwilling idleness. For in the small towns steady work is precarious in winter, even where it is plentiful in summer. Having invested some money in lots in Fort George and urged by the tales I had heard long since of the daring of trappers and Indians on the old Cariboo trail, I decided to take a trip up there in the spring.

The venture was made in April, the journey being via Sloear Lake, Revelstoke, Ashcroft and Quesnel. The former part of the travelling was by coach; but at Quesnel I stuck ten days before essaying the trip up the Fraser as the boat was as yet in its winter stays on the bank. Finally it was launched and we steamed up the river through the two exciting canyons of Cottonwood and Fort George. South Fort George is a little, hustling, typical pioneer town; but I pitched my tent, a home-made one, at Fort George proper—one of a group of twenty-six women among three hundred men. The journey had been, and living was, expensive; and work, as I quickly discovered, was very uncertain. Luckily, I got temporary posts, cook in two different restaurants, both at sixty dollars a month. The hours were long and the work was hard, but the wages were sufficient to take me to Vancouver—enriched with the knowledge of how pre-emptors live.

At the present time I am busy in Vancouver and am looking out for a post as cook in a lumber camp till spring.

Yours very sincerely,
VIOLET BERTRAM.

Recent Events

THE recent mass meeting of Calgary women electors was better attended than any other municipal campaign meeting of the year. So declares "The Morning Albertan." The audience consisted of persons well-posted and thoroughly up-to-date. They asked pertinent questions, promptly and clearly, and insisted on securing real answers. The city fathers who inserted



MISS PAULINE E. JOHNSON.

in the constitution a clause providing that in municipal affairs women should have the same rights of voting as men were wise.

AN ardent interest is, at present, being revived in the authorship of Miss Pauline E. Johnson. This Canadian of Canadians—because she is Indian partly—is living in Vancouver in an enfeebled condition of health. This, no doubt, accounts for the general sympathy toward her and the present renewal of interest in her work. The Duke of Connaught called on Miss Johnson, recently,

when west; which may also account, in part, for the gracious awakening.

MANY people are busy making New Year's resolutions. There also exists a society of "Spugs." "Spugs" is derived from the four initial letters denoting the Society to Prevent Useless Giving. How lucky it is that New Year's comes post-Christmas!

MISS M. A. Keeling, an Oxford graduate, is the new dean of the Women's residence at the University of Alberta. Miss Keeling is a specialist in English. She is well fitted by both training and temperament to fulfil the important expectations of her position.

The Franchise Corner

Canadian Women Voters

By ESTELLE M. KERR

THE time of the great municipal electoral contests throughout Canada is approaching and the nominees are discussed by men in the clubs, on the street, in the offices and going to their work. Women hear their husbands discussing them at home, but, having no vote, take little interest; and women without husbands are inclined to say: "We wouldn't know whom to vote for anyway!" and so dismiss the subject.

This year a great effort is being made by the Suffrage societies to bring the women to the polls. No matter for whom they vote, it is a great thing to get them to use their ballot, for that will arouse interest and next year they will vote more wisely.

Women voters should attend the nomination meetings in the Town Halls and in the wards in which they vote. There will be also special meetings where the candidates will speak to the women voters and discuss with them questions of particular interest to women. In Toronto there are between thirteen and fourteen thousand women voters, so the candidates feel that they are a power to be reckoned with in the coming election.

Quiet Words on "Votes."

By ELIZABETH ROBERTS MacDONALD

LET no one think, because we women are quiet and polite, that we are not in earnest about having the vote! We are polite (of course) because it is our nature to be so; we are quiet because of our deep and firm conviction that, unless civilization is to be a mockery and a failure, right must triumph. Our calm is not the calm of acquiescence, but of determination. I am as sure that Canadian women will soon have the vote as I am that Canada is destined to be one of the great world-powers, if she but holds, for the next few years, to a self-reliant, unentangled course.

Among educated men, all but those whose minds are as narrow as a geometrical line, or smothered in dead but still unburied prejudice, are now willing that all women who wish the vote should have it. And surely no one will try to force those ladies who are over-burdened with bridge and afternoon teas, to leave their business long enough to cast a ballot! It will be always only those who wish to vote who will do so. But so long as there is universal manhood-suffrage (and I suppose that could not be qualified without a riot!) there should be universal womanhood-suffrage also. No one can persuade me that I am not as well-qualified, intellectually, for the franchise as (let us say) the men who clear away my ash-pile and dig my drains—excellent fellows though they are—nor yet that I am morally less to be trusted with the franchise than saloonkeepers or the proprietors of gambling dens.

The biggest argument in favour of equal suffrage, if it needs any argument, is the undeniable and undeniable fact that all the liquor and allied interests are opposed to it with savage bitterness.

There is no danger that we shall not have the franchise, since the world does not progress backward; but the harder, the more faithfully, the more uncompromisingly we work for it, the sooner shall we get it!

ANNUAL MEETING

Union Bank of Canada

HELD AT WINNIPEG, DECEMBER 17, 1912.

The annual meeting of the Union Bank of Canada was held at noon, Tuesday, December 17th, at the head office of the institution on Main street, Winnipeg, and the forty-eighth annual statement presented to the shareholders. The meeting was largely attended. John Galt, President, presided and delivered an able address, in which he reviewed the progress of the Union Bank of Canada and dwelt on the general conditions obtaining at the present time.

George H. Balfour, General Manager, spoke of the more direct affairs of the bank and also compared its condition with that of a year ago.

During the year, the head office of the Union Bank of Canada was moved to Winnipeg from Quebec, and it was the first annual statement on that account presented since the change. Because of the extensive branches throughout the country and especially in Western Canada, and the rapid strides the institution had made, and particularly during the past few years, the report commanded more than ordinary interest, not only to the shareholders, but to the general people of Canada as well.

The statement shows net profits for the year of \$706,832.73, after making the usual deductions. This, with \$47,580 as premium on new stock, together with \$71,975.33 carried forward from last year, left \$826,388.06 available for distribution. Four quarterly dividends at the rate of 2 per cent. each and totalling \$397,964.30, were paid: \$195,360 and \$47,580, the premium on new stock, and totalling \$242,940, were trans-

ferred to the Rest account; \$100,000 was written off bank premises account; and \$10,000 was contributed to the Officers' Pension Fund. In addition \$75,483.76 was carried forward.

The total deposits were \$55,643,353.98. Of this \$41,219,540.83 is interest-bearing, and \$14,423,813.15 not bearing interest. The paid-up capital is \$5,000,000 and the Rest, \$3,300,000. Government, municipal, railway and other debentures and stocks, were \$3,782,063.70, and call and short loans on stocks and bonds, \$6,345,476.07. Other current loans and discounts totalled \$45,015,074.74. Bank premises account stands at \$1,019,061.70.

There were present Wm. Price, R. T. Riley, E.E. A. DuVernet, K. C. M. Bull, G. H. Thomson, Stephen Haas, Edward L. Drewry, W. R. Allan, John Galt, F. E. Kenaston, Geo. Wilson, J. W. Hamilton, J. G. Vicq, J. S. Hiam, F. W. Smith, R. H. Baird, F. W. S. Crispo, D. M. Neeve, H. Veasey, F. K. Wilson, E. E. Sharpe, E. O. Denison, R. Alleyn, Rev. D. A. B. Stoddard, R. J. Macpherson, S. P. Clark, W. W. Macmillan, H. J. Pugh, H. E. R. Rogers, Hon. W. H. Montague, C. M. Simpson, C. H. Whitaker, J. D. McArthur, C. P. Wilson, Jas. Fisher, K.C., C. A. Flower, E. F. Stephenson, Geo. A. Metcalfe, Lorne J. Elliott, George Carr, C. D. Shepard, S. R. Tarr (Canadian Finance), E. E. Hall, Andre Gouze, Robert McKay, E. L. Taylor, Thos. Tudhope, F. W. Drewry, W. A. Windatt, D. W. Buchanan, W. H. Williams, N. T. MacMillan, H. A. Mullins, Geo. F. Tweed, J. H. Turnbull.

Forty-eighth Annual Statement, 30th November, 1912.

Profit and Loss Account

Balance at credit of account, 30th November, 1911	\$ 71,975.33
Net profits for the year, after deducting expenses of management, interest, due depositors, reserving for interest and exchange, and making provision for bad and doubtful debts, and for rebate on bills under discount, have amounted to	706,832.73
(Being slightly over 14 per cent. on the average paid-up capital during the year.)	
Premium on new stock	47,580.00
	<hr/>
	\$826,388.06

Which has been applied as follows:

Dividend No. 100, quarterly, 2 per cent.	98,919.70
Dividend No. 101, quarterly, 2 per cent.	99,044.60
Dividend No. 102, quarterly, 2 per cent.	100,000.00
Dividend No. 103, quarterly, 2 per cent.	100,000.00
Transferred to rest account	\$195,360.00
Transferred to rest account premium on new stock	47,580.00
	<hr/>
Written off bank premises account	100,000.00
Contribution to officers' pension fund	10,000.00
Balance of profits carried forward	75,483.76
	<hr/>
	\$826,388.06

General Statement

LIABILITIES.	
Notes of the bank in circulation	\$4,711,534.00
Deposits not bearing interest	\$14,423,813.15
Deposits bearing interest	41,219,540.83
	<hr/>
Balances due to other banks in Canada ..	55,643,353.98
Balances due to agencies of the bank and to other banks in foreign countries ..	256,737.45
	<hr/>
Total liabilities to the public	\$60,773,048.05
	<hr/>
Capital paid up	5,000,000.00
Rest account	3,300,000.00
Reserved for rebate of interest on bills discounted	157,337.63
Dividend No. 103	100,000.00
Dividends unclaimed	2,358.53
Balance of profit and loss account carried forward	75,483.76
	<hr/>
	\$69,408,227.97

ASSETS.	
Gold and silver coin	\$ 690,161.30
Dominion government notes	5,937,622.00
	<hr/>
Deposit with Dominion government for security of note circulation	230,000.00
Notes of and cheques on other banks ..	4,074,920.33
Balances due from other banks in Canada	414,051.49
Balances due from agents in United States	536,192.42
Balances due from agents in the United Kingdom	779,557.78
Government, municipal, railway and other debentures and stocks	3,782,063.70
Call and short loans on stocks and bonds	6,345,476.07
	<hr/>
Other loans and bills discounted current	\$22,790,045.09
Overdue debts (estimated loss provided for)	45,015,074.74
	<hr/>
Real estate other than bank premises ..	118,108.24
Mortgages on real estate sold by bank ...	305,045.34
Bank premises and furniture	66,073.52
Other assets	1,019,061.70
	<hr/>
	94,819.34
	<hr/>
	\$69,408,227.97

G. H. BALFOUR, General Manager.

The President, Mr. John Galt, having taken the chair, Mr. F. W. S. Crispo was requested to act as secretary, and Messrs. S. P. Clarke and C. P. Wilson were appointed scrutineers.

The following were elected as directors for the ensuing year: Hon. John Sharples, Mr. John Galt, Messrs. Wm. Price, R. T. Riley, Wm. Shaw, George H. Thomson, E. L. Drewry, F. E. Kenaston, W. R. Allan, M. Bull, Samuel Barker, E. E. A. DuVernet, K.C., Stephen Haas, Lieut.-Col. John Carson, F. W. Heubach.

At a subsequent meeting of the newly-elected board the Hon. John Sharples was elected Honorary President; Mr. John Galt, President; Mr. William Price, and Mr. R. T. Riley, Vice-Presidents.

During the year the head office of the bank was transferred from Quebec to Winnipeg.

During the past year forty-three branches and agencies of the bank have been opened in the following provinces—Ontario, 13; Alberta, 9; British Columbia, 4; Manitoba, 5; Saskatchewan, 12.


Two branches in Ontario, which proved unproductive, have been closed. The total number of branches is now 285.

The customary inspections of the head office and of all branches and agencies of the bank have been made.

JOHN GALT,
Winnipeg, 17th December, 1912. President.

Dr Aram Kalfian

By
Effie Adelaide Rowlands



SYNOPSIS OF OPENING CHAPTERS.

DICK EMBERSON, aged twenty-five, of Ardwell Court, Sussex county, England, has become engaged to Enid Anerley. He is summoned to London by a letter from Denise Alston, a widow, whom he had loved and who still loves him. He tells her of his engagement. She says that she will not give him up, and she shows him a letter which greatly worries him. Soon after his return, his home burns down, and his father's body—the head missing—is found in the ruins. Searching about Dick found a sleeve link bearing the initials "A. K." His attitude towards his friends shows a decided change. The arrival of a detective from Scotland Yard makes Dick's position more difficult. He finds it harder to maintain the incendiary story. The detective believes there is a mystery to be solved.

CHAPTER VIII.

The Anonymous Letter.

"COME into the garden, Mr. Alston; it is beautiful there now before the sun becomes too powerful; and I want to ask your advice about something."

The last words were whispered by Enid in an undertone, so as not to be overheard by the Colonel, who had taken up his usual position on the verandah, and commenced what was to him a labor of love, the slow absorption of the daily news as presented to the British public in the voracious pages of the Telegraph.

Mrs. Anerley was within on household cares intent; and Dick, immediately after breakfast, had announced his intention of going up to London for the day, so that the two young people were practically thrown upon their own resources.

Ted had offered to accompany his friend, but had met with the rather ungracious reply that the speaker preferred to be alone.

"I shall really have to be saying 'good-bye,'" he murmured regretfully. "You have been awfully kind to me, and so have Colonel and Mrs. Anerley; but, you see, Dick won't allow me to be of any use to him—he shuts me out of his confidence; so there is no object in my staying on."

"What, not when I want you to do so?" she queried—then, without waiting a reply, added persuasively, "Have a little patience; wait a few more days at least. It is such a relief to me to have someone to whom I can confide my worries. You see, neither mother nor father understand Dick as you and I do, so they can't be expected to make the same allowances for him. If I were to say a word to them, they would at once become angry with him and demand an explanation." She paused and seemed a little uncertain how to proceed.

"Is there anything new—any special worry?" he asked.

"Well, yes; that is what I wanted to tell you; I received an anonymous letter this morning."

Ted's eyes rounded with amazement. "An anonymous letter!" he echoed. "You, of all people in the world! Why, what about?"

A scarlet flush swept over Enid's face; she turned her head away from her companion, and plucked nervously at the folds of her dress.

"About Dick," she answered in a low voice.

"Speaking against him?"

"Ye—es."

"There is but one way to treat an epistle of that sort; put it in the fire and think no more about it."

Enid shook her head. "That is more easily said than done," she answered slowly. "I can burn the letter certainly, but that would not settle the doubt which it has raised in my mind."

"A doubt? and about Dick?" he murmured reproachfully.

"I want you to read the letter and tell me what you think about it," continued Enid, speaking with a nervous haste as she drew an envelope from her pocket and extended it to him.

Ted made no attempt to take it, but fell back a step, colouring hotly over cheek and brow.

"Forgive me, Miss Anerley," he said; "but don't you think you had better show it to Dick himself? He might be hurt, and justly, if he heard later that you had taken me into your confidence about a matter which particularly concerns him."

"In a general way you would be right, Mr. Alston," she answered. "If Dick were well and happy, I should have gone straight to him with this letter; asked him if he could guess the writer, and, if so, whether there was any particle of truth in her story."

"Oh, it is a woman, is it?" interposed Ted, sotto voce. "Of course I might have guessed it would be."

"But seeing him as he is, I have not the heart to add one jot to the troubles which oppress him. That is why I ask you—his friend—to advise me."

Ted silently put out his hand and took the letter, eyeing it distastefully. It looked like a circular or tradesman's bill in a plain, long envelope of rather inferior quality. The address and contents, which at first he had thought to be typewritten, proved on closer inspection to have been printed by hand.

"A friend of Miss Anerley's who has faith in her goodness of heart and sense of justice, thinks it only right to inform her in the event of her still being engaged to Mr. Richard Emberson, of a circumstance about which she has no doubt been kept in ignorance, viz., that that gentleman is bound by every tie of honour to another woman, whose life he has blighted by his desertion."

"A traitor once—a traitor always! Miss Anerley had best think twice before she trusts her fate to such unworthy hands—and also remember that a happiness bought at the expense of another's misery is seldom a lasting one."

Ted read the letter aloud—his voice betraying an ever-rising indignation.

"Well, of all the abominable effusions it has ever been my lot to come across, that takes the cake!" he exclaimed with his usual boyish slang; then more seriously, "My dear Miss Anerley, I can't understand how a sensible girl like you can for a moment allow herself to be made uncomfortable by such an idiotic and gratuitous piece of spite. Dick is a good-looking fellow, and popular. I have no doubt there are lots of girls hanging about who would have liked to have become Mrs. Emberson. Is he to blame for that? Or, because one more crack-brained than the rest chooses to think herself aggrieved and her life blighted by his engagement to another woman? He is no flirt; I can assure you of that; and I have never heard his name connected with another woman. We have been so chummy, that if there had been anything serious such as is hinted at in this letter, I must have heard of it—if not from him, through other people."

"You had never heard of me before you came down here," said Enid in a low tone, voicing a thought which had recurred to her many times since Ted's arrival.

"You can't draw any inference from that," he answered stoutly, "for you yourself told me that nothing was settled until a few days back."

"But it would have been natural for him to have mentioned my name to you—his best friend."

"I have seen very little of Dick since his father came into the property; and he was never much of a correspondent. If I had been the one to be in love, I have no doubt I should have sent him reams full of the lady's perfections and charms; but his is a more reserved and self-contained nature. I know just how he would feel; he would lock the girl's name up in heart—in his holy of holies—as one too sacred for utterance."

A misty haze dimmed for a moment the crystal-like limpidity of Enid's blue eyes—as she raised them to the young man's face.

"Dick has a staunch friend and advocate in you, Mr. Alston," she remarked. "I hope so," he answered low.

The subject seemed to have ended—a silence fell between them. As they wandered down the paths Enid gathered an armful of flowers from the now riotous wealth of blossoms—for spring and summer had met and the result was a feast of colour and sweetness. Stooping low, she plucked a bunch of forget-me-nots, whose vivid blue made a bright patch of colour against her white gown—next a handful of white syringa; then halting, facing the rockery made beautiful by the white blossoms of the mountain sandwort, she picked some half-dozen of the first little crimson sun-roses.

Ted started guiltily when Enid's voice broke the stillness, saying—

"I hope you do not think I doubt or mistrust the man I love, because I cannot ignore that letter. I had hoped that you, who knew him so well, would have been able to give me some information—some clue as to the writer—some proof of the untruth of her assertion; but you are clearly as much in the dark as I am. That being the case, I suppose I must wait with what patience I can muster until I can question Dick himself."

"I should ask him at once if I were you."

"No; that is just it; if you were me you would not, because you would think of him before yourself, whilst you are only bent upon saving me pain without counting the cost to him."

"The cost—that sounds almost as if you did partly believe this tissue of lies!" he exclaimed, raising as he spoke the letter which he still held in his hand, and emphasizing his words with two contemptuous flicks of his forefinger.

"No, no, I do not! I do not!" she answered vehemently; "but I know how sensitive Dick is. I see how changed—how overwhelmed his is already by this grief which has come upon him—and I would not for the world just now add to that grief by telling him that such an accusation had been launched against him."

"We seem to be arguing in a circle," remarked Ted. "Since—like me—you are convinced that the accusation is false—and since you feel that it would not be advisable at the present juncture to acquaint Dick with it, I see no other course but to revert to my first proposition. Put the letter in the fire and forget it."

Enid pushed the flowers she was arranging aside with an impatient hand, and, planting one elbow on the table, rested her chin in the cup of her palm as, regarding her companion with challenging eyes, she propounded the question—

"Can you always govern your thoughts? Will they allow themselves to be bridled and led as you wish?" He

(Continued on page 25.)

The Uncertainty of the Future

Actual statistics show that only six per cent. of those who reach old age accumulate sufficient funds to maintain themselves in comfort without the aid of relatives and friends.

And yet this contingency is one that can be readily met by the exercise of a little self-denial in using a comparatively small part of each year's income to purchase one of the attractive Endowment policies of

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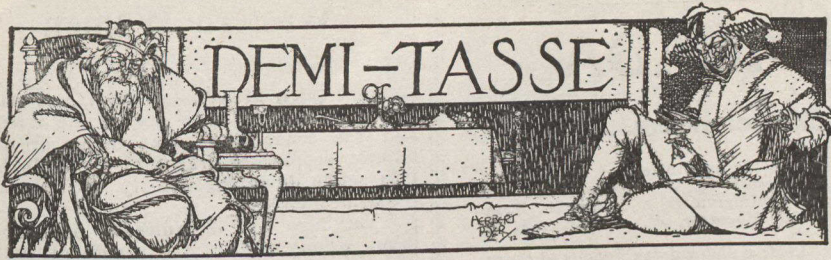
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Courierettes.

Woodrow Wilson has intimated that he wants to be addressed as plain "Mr." Evidently he is afraid that Sam Hughes had designs of tagging a "Col." on him.

Indian boys in the west are becoming Boy Scouts. History merely repeating itself.

Kansas City priest who conducts matrimonial bureau says 85 per cent. of applications for partners come from women. The old style of women fleeing and men pursuing is sadly out of date in this age of suffragettes.

Mrs. Carrie Chapman Catt says that 50,000 New York women support their husbands, which helps to explain where the burlesque theatres and ball games get their crowds.

Calgary is booming an anti-treating movement, and didn't even ask Sir James Whitney's permission to use his patented temperance policy.

London is said to have 90,000 deaf people, not including the Asquith Cabinet, which won't listen to the suffragettes.

The Inevitable Pun.—Frank Chance, former manager of Chicago Cubs, is the new manager of New York Americans at \$20,000 per year. Now listen for the chorus from all the smart paragraphers to the effect that New York is taking a costly chance.

The Afterword.—Christmas comes but once a year—and clears parental pockets clear.

Another Use For It.—Toronto has bought a snow plough for its civic car line, but may need it on New Year's night to dig out certain by-laws and candidates who are destined for burial beneath a snow-bank of ballots.

The Witty Wife.

"WOMEN are the weaker vessels"—So the haughty husband spoke, But his better half retorted, "Nix—the men are oftener broke."

Her Exploration.—"Wife explored my trousers' pockets last night." "What did she get?" "What explorers always get—material for a lecture."

The Difference.—Before marriage man is a free talker. After marriage he is a free thinker.

Politeness Pays.—Governor of Arkansas pardoned 360 prisoners the other day. They have very polite prisoners in Arkansas. Whenever they speak to the Governor they say: "Pardon me."

Getting Out of a Corner.—The gentle art of "stalling" is one that in these days of hecklers and interrupters nearly every candidate seeks to master.

Controllor J. O. McCarthy, of Toronto, tells a humorous little story of how when merely "sparring for time" at a ratepayers' meeting he got out of a rather ticklish situation.

"It was in my first campaign for aldermanic honours, and I was speaking to a big audience of West End voters. I got along very well until a chap half way down the hall spoke up: 'How do you stand on the question of single tax?'"

"Now what I knew just then on the single tax question was mighty little, and I was, so to speak, up against it. But I had to give some kind of an answer, so I looked straight at the questioner and replied, 'Now, before I answer your question, will you please define what you mean by single tax?' This single taxer was an enthusiast and he proceeded to explain what he meant in detail, taking nearly five minutes to do it. The crowd was not

disposed to listen to a speech from him and soon there were shouts of 'put him out!' 'sit down!' etc.

"When I could make myself heard above the uproar, I said: 'I'm sorry, my friend, but the audience does not seem to want to hear about single tax. You and I will have to talk it over privately some other time.'

"The crowd was content and there was no more mention of single tax."

A Joke On the Comedian.—Clarence Harvey, the comedian who is one of the fun-makers in "The Passing Show of 1912," and who is well known in Ontario cities, where that show is now appearing, tells an amusing story, the point of which is rather at his own expense. Harvey has also had a weakness for the race-track, and likes to place a little bet with the bookies occasionally. Not long ago he dropped into a New York pool room to look over the betting sheets and perhaps put up a dollar or two. He had chosen an inopportune moment for his feat in high finance. The police at the same time were swooping down on the resort. Harvey was just looking over the sheets when the doors were smashed in by axes in officers' hands. With employes and patrons of the place, the comedian was bundled off to the police station. There the usual questions were asked of the prisoners. Each in turn answered, "Bill Jones" or "John Smith" or some such fictitious name, and gave vacant lots as their addresses. When Harvey's turn came he answered rather petulantly that he was Clarence Harvey, son of Harvey, the well-known Washington restaurateur.

The police were not quite satisfied with this story. They wired Mr. Harvey in Washington about his son. This was the answer that came back and crushed the comedian:

"I have no son, and if I had, his name would not be Clarence."

Popular Bibles.—When Inspector MacDonald, of Calgary, was a plain policeman in the Royal North West Mounted Police, and seeking a chance for promotion, he noticed one day on a Canadian Pacific train a traveller appearing to bite a Bible, highly tooled in gold. On closer investigation he discovered that he was mistaken—the man was drinking from it—not words of wisdom, but something of a liquid nature. The drinker, looking up, tried guiltily to hide—not the Truth, but what resembled it. MacDonald's curiosity was not to be denied, and the "book" was produced, as fine an imitation as could be desired and containing a very good brand of imitation whiskey, the sale of which in the then Territories was without the pale.

The source of publication was sought and one hundred and fifty bibles were found in the care of the news agent, which MacDonald took out of circulation.

When it became quite safe and legal to sell the real liquor in the Territories, the oldtimers longed for the old order of things, when they used to get whiskey with some fire to it.

Lost Opportunity.—They were on their honeymoon trip.

"You have never been over this road before, have you?" asked the young wife as her lord and master resumed his seat after a moderately lengthy stay in the smoking compartment.

"Oh, yes, several times," he answered.

"Well, then," said his better half somewhat icily, "why weren't you here when we went through that tunnel?"

The Origin of Clinking Glasses.—What is the origin of clinking glasses before drinking? Various theories have been advanced to explain this. But the most ingenious was that of a connois-

seur who explained it to a Canadian friend in this way:

"You see, it's all a matter of psychology. A good drink must make its appeal to all of the five senses."

"I don't see how that can be?" "Well for example—Your real fastidious drinker takes hold of his glass, and if he is a connoisseur he will observe how delicately the glass is moulded and balanced. His sense of touch is satisfied. He raises it to the light and notices how the colour scintillates. His eye is pleased. He passes it under his nose—deftly. Before he gratifies the sense of taste, he clinks the glass with his neighbour's—and his sense of hearing is delighted."

Courtesy Saved His Life.—A smoking-car passenger relates how politeness once saved a friend's life. His friend was changing from a train to an electric car in the town of Cairo, Ill. In front of him was a woman with a huge bundle. He stooped to lift the bundle and carry it to the car. Just on the instant four pistol shots startled him in rapid succession. When he straightened up to see what had really happened, he found that a negro porter in a quarrel had sent four bullets in the direction of the conductor. By actual measurement, he discovered that if he had not stooped to lift the bundle, he would have got at least three of the four bullets—none of which hit the conductor.

An Interview and—Some Bumps.—Controllor Geo. H. Wilson, of Ottawa, who is this year a Mayoralty candidate, was formerly a newspaperman. They tell a story of the days when journalism in the capital was quite unpretentious and Wilson was a "cub" reporter. A well-known citizen's wife had eloped, and Wilson was delegated to get the story. More important still his city editor insisted on Wilson interviewing the irate husband.

"Ask him if his wife has eloped?" admonished the city editor.

Wilson did. It was a case of bearding the lion or losing his job.

Some few minutes later Wilson, standing not at all upon the order of his going, bumped every step from top to bottom of the citizen's residence.

The lady of the house had indeed eloped.

Reliable Statistics.—H. Franklin Wentworth, who has been stirring up citizens and civic authorities on the subject of fire cost and prevention, tells how he lost his regard for what is popularly known as statistics. His investigations led him into close corners with a lot of dry figures which it was his business to make interesting to other folks.

"But I haven't got the same unqualified regard for statistics that I once had," said he reminiscently. "No, I've heard people say that figures are the biggest liars in the world, and that whether a government or a municipality or a company has a profit or a loss is all very largely a matter of expert book-keeping. But I was never officially convinced of the utter fallaciousness of mere figures till one day when I was digging round in the statistical department at Washington.

"A messenger came in and said to the chief clerk, 'Senator Jones wants to get some reliable statistics on'—I've forgotten the subject, but the clerk looked puzzled and I didn't understand why.

"Don't see just what it is the Senator wants," he said dubiously. "Hanged if I do!"

"Why it's plain enough. What he wants—is—the most reliable—"

"Yes, yes, young man, I know," interrupted the clerk. "I've heard that kind of thing before. Most any kind of man some time or other in his life wants to get back to figures as a first principle. I guess even the poets find figures pretty handy things once in a while. This is an age of statistics."

"The messenger just stood back and looked blank."

"Well—can't the Senator get the statistics?"

"The clerk twiddled his spectacles."

"Young man," he said with a dry humour, "you tell me what it is the Senator wants to prove, and I'll get him the figures. Yes, sir, I can get figures in this department that'll prove anything. What I'm lookin' for is something that'll prove the reliability of the figures."

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MERCHANTS' BANK OF CANADA

Proceedings at the Forty-ninth Annual Meeting of Shareholders.

The forty-ninth annual meeting of shareholders of the Merchants' Bank of Canada took place at the head offices of the Bank on Wednesday, December 18th. Among those present were the following: Sir H. Montagu Allan, Messrs. K. W. Blackwell, Thomas Long, A. Barnett, C. C. Ballantyne, A. J. Dawes, F. Howard Wilson, J. Patterson, E. Fiske, J. Piddington, D. A. Lewis, R. Campbell-Nelles, W. A. Pilon, C. R. Black, T. E. Merrett, A. D. Fraser, R. Shaw, H. B. Loucks, D. C. Macarow, W. R. Miller, J. M. Kilbourn and A. Dingwall.

The President of the Bank, Sir H. Montagu Allan, was asked to take the chair, and Mr. J. M. Kilbourn was appointed secretary to the meeting. The notice calling the meeting was read.

The minutes of the last annual meeting were presented and taken as read.

THE DIRECTORS' REPORT.

The President then read the annual report of the Directors as follows:

"I beg to submit the Annual Report of the Directors and the Profit and Loss and General Statement of the Bank covering operations for the past twelve months.

"On an average paid-up Capital of \$6,498,332, there has been earned the sum of \$1,338,844.62. Adding the balance brought forward from last year, there is \$1,397,722.80 to be disposed of. This has been dealt with as follows:—Dividend of 10% on the paid-up Capital, \$649,004; written off Bank Premises, \$100,000; contributed to the Officers' Pension Fund, \$50,000, and added to Reserve Fund, \$450,000, enabling us to carry forward \$148,718.27 in the Profit and Loss Account. Your Directors consider this a favourable showing.

"Our Reserve Fund this year has been further augmented by the premium on new stock (issued at 175), amounting to \$560,760, bringing it up to \$6,410,760, or a fraction over 95% of the paid-up Capital.

"During the past year we have opened offices at the following points, viz:—
in Ontario: Delburne, Alberta Avenue (Edmonton), Hanna, Hughenden, Redcliff, and Walsh; in Saskatchewan: Battleford; in Ontario: Bratford, Guelph, and Walkerville; in Quebec: Centre Street (Montreal) and St. Jovite.

We have not closed any agencies. All the offices of the Bank have been inspected during the year.

"During the year we have lost two of our esteemed Directors, one by death and one by retirement—Mr. Charles M. Hays, whose death we greatly deplored and whose loss was national, and later on in the year, our valued colleague, Mr. Jonathan Hodgson, resigned, on account of advanced age. Mr. Hodgson has served on the Board of this Bank for over thirty-five years, and his advice at the Board's councils was very highly esteemed. During the last ten years he was our Vice-President. We hope Mr. Hodgson, in retirement, may enjoy many years yet of health and happiness.

"These vacancies on the Board have been filled by the appointment of Messrs. Andrew J. Dawes and F. Howard Wilson.

"Your Directors and the General Manager have had under consideration for some time the advisability of asking your permission to change the termination of the financial year from the 30th November to the 30th April, as the general conditions in this country, in the Spring, are not so congested as in the Autumn, when the pressure on the resources of Canadian Banks is at its height. With this end in view, an amendment to the By-Law will be submitted for your consideration, changing the end of the financial year to the 30th April, and changing the date of the Annual Meeting from the third Wednesday in the month of December to the third Wednesday in the month of May.

"The Board of Directors of the Bank has hitherto consisted of nine members, and we have decided to ask you to increase the number to twelve. The necessary change in the By-Law will be submitted to you for your assent.

"Another By-Law increasing the amount of the Directors' remuneration to \$25,000 per annum will also be submitted to you. Most of the Western Branches during the past summer, accompanied by a great deal of additional information bearing upon our business and I may say that the trip was full of instruction, and we returned with extensive interests in the West than we have had heretofore. We on a sound basis throughout the country. We were impressed with the business is being capably handled.

"We have much pleasure in testifying to the continued excellent work of the staff, in recognition of which, and in view of the satisfactory results of the business for the past year and the strong representations of the General Manager, the Board have decided to depart from the policy hitherto followed and have granted a bonus to the staff.

"All of which is respectfully submitted. "H. MONTAGU ALLAN, President."

Statement of the Result of the Business of the Bank for the Year ending 30th November, 1912.

The Net Profits of the year, after payment of charges, rebate on discounts, interest on deposits, and making full provision for bad and doubtful debts, have amounted to.....	\$1,338,844.62	This has been disposed of as follows:	
Premium on New Stock	560,760.00	Dividend No. 98, at the rate of 10 per cent. per annum..	\$151,902.63
The balance brought forward from 30th November, 1911, was	58,878.18	Dividend No. 99, at the rate of 10 per cent. per annum..	162,685.12
Making a total of	\$1,958,482.80	Dividend No. 100, at the rate of 10 per cent. per annum..	166,530.50
		Dividend No. 101, at the rate of 10 per cent. per annum..	167,886.28
		Transferred to Reserve Fund from Profit and Loss Account	\$649,004.53
		Transferred to Reserve Fund from Premium on New Stock	450,000.00
		Written off Bank Premises Account	560,760.00
		Contribution to Officers' Pension Fund	100,000.00
		Balance carried forward	50,000.00
			148,718.27
			\$1,958,482.80

Statement of Liabilities and Assets at 30th November, 1912.

LIABILITIES.		ASSETS.	
1. To the Public.		Gold and Silver Coin on hand	\$2,346,728.79
Notes in Circulation	\$6,861,496.00	Dominion Notes on hand	4,529,797.75
Deposits not bearing interest..	\$17,340,321.41	Notes and Cheques of other Banks	5,267,033.20
Deposits bearing interest.....	44,322,560.99	Balances due by other Banks in Canada.....	3,046.32
Deposits by other Banks in Canada	783,596.72	Balances due by Banks and Agents in the United States	534,944.20
Balances due to Agents in Great Britain...	62,446,479.12	Call and Short Loans on Bonds and Stocks in Canada	\$5,209,327.05
Balances due to Agents in the United States and elsewhere	1,051,532.51	Call and Short Loans on Bonds and Stocks elsewhere than in Canada	4,002,969.67
Dividend No. 101	279,828.49	Government, Municipal, Railway and other Bonds and Debentures	9,212,296.72
Dividends unclaimed	167,886.28		5,733,593.74
	2,526.84		
	\$70,809,749.24	Current Loans and Discounts (less Rebate of Interest reserved)	\$27,627,440.72
		Loans and Discounts overdue (loss fully provided for)	53,374,824.64
		Deposit with Dominion Government for security of Note Circulation	184,290.54
2. To the Stockholders.		Mortgages and other Securities, the property of the Bank	306,000.00
Capital paid up	\$6,747,680.00	Real Estate	118,816.17
Reserve Fund	6,410,760.00	Bank Premises and Furniture	27,998.26
Balance of profits carried forward	148,718.27	Other Assets	2,427,331.06
	13,307,158.27		50,206.12
	\$84,116,907.51		\$84,116,907.51

It was then moved by the President, Sir H. Montagu Allan, and seconded by the Vice-President, Mr. K. W. Blackwell, that the report of the Directors as submitted, be and is hereby adopted, and ordered to be printed for distribution amongst the shareholders.

In making the motion, the President said: "I think you will all agree with me that this is a very satisfactory report. This statement of the result of the Bank's business for the year is better than at any time during the history of the Bank. You all know that no matter who the Board of Directors may be, or how clever they may be, there is very little that can be done by them except through the assistance of Staff, and I may say that our General Manager has proved himself not only on this occasion but on various other occasions one of the best, and one who has devoted himself entirely to your interests. I have great pleasure in testifying to the energy and zeal of the whole Staff.

"We travelled through the West this Summer, the Vice-President, Mr. Long, and myself. We had an enjoyable trip with beautiful weather. We travelled as comfortably as we could, but we had hard work to do, all the same. We stopped at twenty-one places in twenty-six days; and we went over the business of the Bank in these places and discussed matters with the Managers. We found everywhere that the enthusiasm was tremendous, and that all were profoundly impressed with the prosperity of the country and with the prosperity of the Bank, and that all were entirely devoted to the interests of the Bank, which was a very satisfactory state of affairs, indeed."

The General Manager, Mr. E. F. Hebdén, made a few remarks in regard to the report and the business of the Bank. The following by-laws were then taken up and considered and the amendments passed unanimously:

By-law No. I. That the Annual General Meeting should be held on the third Wednesday in the month of May in every year.

By-law No. III. Increasing the number of directors to twelve.

By-law No. VI. Providing for the remuneration of the directors.

In reply to a question by Mr. Patterson as to the period to be covered by the next statement, the Vice-President said that it would cover five months and then the regular annual state-

Messrs. A. Piddington and J. Patterson were appointed scrutineers, and one ballot was cast electing the following directors: Sir H. Montagu Allan, K. W. Blackwell, Thomas Long, Alex. Barnett, F. Orr Lewis, Andrew A. Allan, C. C. Ballantyne, Andrew J. Dawes, F. Howard Wilson, Farquhar Robertson, George L. Cains, A. B. Evans.

On motion of Mr. C. R. Black, seconded by Mr. A. Piddington, a hearty vote of thanks was passed to the President, Vice-President and Board of Directors.

It was also moved and seconded by the same gentlemen that an expression of warm appreciation of their services be tendered the General Manager and the staff. Passed unanimously.

The President then declared the meeting closed. At a subsequent meeting of Directors, which followed immediately after, Sir H. Montagu Allan and Mr. K. W. Blackwell were re-elected President and Vice-President respectively.

Western Women

(Concluded from page 14.)

of the poet, artist, statesman, and patriot. So potent has proved the charm of the coast cities that many of our finest people are drawn to them, finally to settle down contentedly within their charmed circle.

Yet here the destinies of education, not wholly left to the beneficent influences of nature, are presided over by some of the most splendid women that ever blessed a young province. Irreparable as seemed the loss of Agnes Deans Cameron in educational circles, other literary women, as writers, lecturers, and teachers, are rapidly stepping into the breach. Mrs. C. R. Townley, of Vancouver, is this year just finishing up a lecturing tour for the Government throughout the province. There are at present two ladies prominent on the University Senate, Mrs. Watt, of Victoria, and Mrs. J. W. Debeque Farris, of Vancouver, who is at present the president of the Women's University Club. These ladies well represent the high standard of work done by educationists of British Columbia.

What the West sows to-day she will reap to-morrow. In her future poets, novelists, artists, musicians, statesmen, etc., will be the harvest for which these noble women educators are now patiently planting the seed. The soil is as fertile as the black loam of her prairies. It is not possible to bestow too much care and labour on the crop.

About Player People

IN a recent interview, at her beautiful English home, Maxine Elliott said that she might possibly return to the stage, if she could find some play which suited her. She is living the simple life now, romping with her three nieces, the children of her sister, Gertrude Forbes-Robertson.

May Irwin has some rather interesting things to say about the members of her own sex. Here is one quotation, "Woman's sphere is exactly the same as man's—that is the world. Woman isn't trying to be a man. She doesn't want to be. She's trying to get herself and man to stop thinking she's just a piece of household machinery." And there's quite a lot in it, too, isn't there?

Jane Cowl is winning all kinds of laurels for herself in her portrayal of Mary Turner in "Within the Law." One of the critics said she looked like a young Maxine Elliott, the other night, when she came on the stage, and also made the statement that there isn't a finer actress on the boards to-day.

Julie Opp is an exception, perhaps because she is such an extreme optimist. She says that travel across country, from one town to another, has a fascination for her. She enjoys it more because she travels for work, than if she were a blase globe-trotter, always on the lookout for some new place to discover. Simply because she can turn to her work, when she becomes tired of gazing from car windows. But that is because she has arrived at the enviable position of star. To the eighteen-per-week chorus girl, a rumbling ride in uncomfortable day coaches is very often void of any fascination.

In these days of extensive dramatic school study and mechanical devices for producing actors, it is refreshing to hear George Lederer, one of the Continent's largest producing managers, say that one cannot succeed on any stage with only such coaching. When he first met Edna May, she was a little country girl, who had never had any idea of acting. But she had that indefinable everything called personality. So that is the answer to the ambitious girl's question as to what is most necessary to a success behind the lights. If you have no bit of charm, stay out of it. So says Lederer. Which is not bad advice.

Missionary: If you are about to kill me, let me sing a hymn.
Cannibal: No, sir—ee. No music with meals in this joint.—Life.

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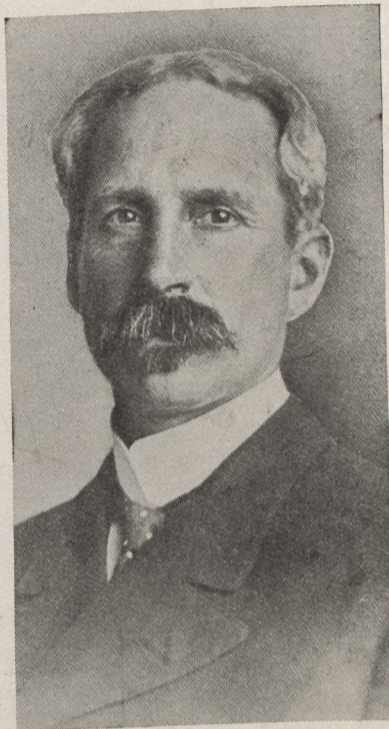


MONEY AND MAGNATES



Canada Locomotive Company.

THE annual report of the Canada Locomotive Co., for their first year, which ended June 30th last, showed net earnings of \$326,380. After paying bond interest and preferred dividends there was a surplus of \$105,000. The public are interested in the fortunes of this company, as they are anxious to know whether Mr.



MR. AEMILIUS JARVIS
President Canada Locomotive Co.

Æmilius Jarvis was justified in the optimism which inspired his reorganization in 1911.

The company has been building extensions and additions which, when completed, some time early in 1913, will increase the output from 75 to 216 engines a year. The company is paying for these extensions by selling bonds it owns. In 1911, \$775,000 in municipal and other bonds were in the treasury.

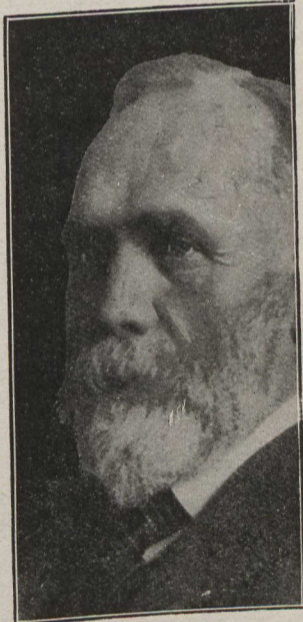
The \$5,000,000 capital of the company is divided into \$1,500,000 bonds, \$1,500,000 seven per cent. preferred, and \$2,000,000 common stock.

The company cannot, at present, fill all the contracts it has offered, but when the extensions are completed and in operation more contracts can be accepted, and there will, no doubt, be sufficient work to keep the plant working at capacity. The product of the Canada Locomotive Co. is generally recognized to be a "valuable article," as good as any engine manufactured on the continent, in fact. The future, therefore, seems pretty bright for the concern, and it is expected as a result of the increased capacity when all the new machinery is in operation that the earnings of the company should be fairly large, justifying a dividend on the common stock. The common stock is quoted at 59½ just now. For a non-dividend

payer this is generally considered a good price.

Further Bridge Facts.

IT is said that the plans of the Dominion-National merger are practically completed. The Dominion are issuing \$1,040,000 new stock. This will make the total capital \$6,240,000. The \$1,000,000 stock of the National, which are being redeemed in the ratio of one Dominion share for every four National, will be bought with a portion of this new issue.



MR. JAMES ROSS
President Dominion Bridge Co.

The directorate of the Dominion Bridge Co., with Mr. James Ross, of Montreal, as president, includes the names of the following gentlemen: Messrs. Phelps Johnson, vice-president; R. B. Angus, D. Forbes Angus, J. K. L. Ross, G. H. Duggan, C. B. Gordon and John M. McIntyre.

Mr. Ross is known as a cautious, yet bold, financier, and is identified with various business enterprises, so numerous that to mention all but a small portion of them would be nigh impossible. He was the contractor supervising the construction of the C. P. R. from Winnipeg west over the Rockies in 1883-5. Toronto Railway, Montreal Street Railway, Birmingham Electric Railway, Edmonton and Calgary Railway, railways in London, Winnipeg and other places; and Dominion Coal Co., all show his handy work as he, with other prominent men, organized them. A director of the Bank of Montreal, Canadian General Electric Co., Laurentide Paper Co., Montreal Rolling Mills, Royal Trust Co., and connected in various ways with a long list of other concerns, much is expected of the re-organized Bridge Co. under his able guidance.

As will be noted, Mr. Ross has a strong directorate to stand by him in this big undertaking.

Brief Comments on New Bank Act.

ON Tuesday, December 17th, the much talked of amendment to the Bank Act of 1902 was laid on the table in the House of Commons.

Many new and useful clauses are in the new bill but no very radical changes are apparent. Among the innovations put forth in it is a clause permitting farmers to borrow on threshed grain and live stock, and one to authorize loans to a liquidator, with or without his personal liability, with the goods or property liquidated for security. Further, the Canadian Bankers Association is empowered to appoint a committee of three trustees to work in conjunction with a trustee appointed by the Minister of Finance. This committee is to have charge of a fund comprised of Dominion notes and gold coin which banks will deposit with them. This fund will be used, for one thing, as security in case a bank's circulation should go over the limit, i.e., exceed the amount of the total, unimpaired paid up capital. Any bank can

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Ask us to send you Circular N, giving particulars.

Murray, Mather & Co.

85 Bay St., Toronto

THE CANADIAN BANK OF COMMERCE

Head Office: TORONTO

Paid-up Capital, \$15,000,000; Reserve Fund, \$12,500,000

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L. President.

ALEXANDER LAIRD General Manager.

JOHN AIRD Assistant General Manager.

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

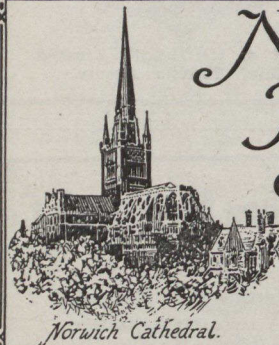
Travellers' Cheques

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

\$10 \$20 \$50 \$100 \$200

and the exact amount payable in the principal countries of the world is shown on the face of each cheque.

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



**NORWICH UNION
FIRE INSURANCE
SOCIETY LIMITED**

Norwich, England

Norwich Cathedral.

:: Insurance Against ::

Fire - Accident and Sickness - Employer's Liability - Plate Glass

Head Office for Canada

Norwich Union Building

12-14 Wellington St. East, Toronto

J. W. FLAVELLE, President
W. E. RUNDLE, General Manager

Z. A. LASH, K. C., } Vice-
E. R. WOOD, } Presidents

The Safety of Trust Funds

THE greatest precaution should be taken to safeguard funds that are held in trust. This company is prepared to offer to trustees and fiduciary officers many helpful conveniences and much valuable assistance.

**National Trust
Company Limited**

TORONTO

Montreal Winnipeg Edmonton Saskatoon Regina

THE STEEL CO. OF CANADA LIMITED

PIG IRON BAR IRON BAR STEEL

RAILWAY TRACK EQUIPMENT

Bolts and Nuts, Nails, Screws, Wire and Fencing

HAMILTON TORONTO MONTREAL WINNIPEG

draw on this fund if no circulation has been issued against it. Under the old act banks could allow their circulation to exceed the amount of their paid-up capital to the extent of 15 per cent. of total of their paid-up capital and reserve. But interest at 5 per cent. was charged on this 15 per cent. surplus amount, and the new measure, providing a cheaper method of extending the circulation of their respective banks, meets the approval of bankers in general. Another clause is that providing for an outside inspection of the banks. This last clause is perhaps the most important item in the whole new bill. The main point set forth therein is, that the shareholders of each bank shall appoint an outside auditor who shall look into the affairs of their respective banks. Some banks have already been practising this, but the new act makes the practice compulsory. Mr. White held that although it is possible for the directors to appoint an auditor themselves, friendly to their interests, public opinion would demand the requisition of an auditor of good standing, and, moreover, it would be preferable to have a man who was acquainted with the banks' affairs to some extent than to have one who, being strange to the institution's methods, might pass something.

A number of less important clauses are included in the bill; among these are those relating to a more severe supervision of new banks, extension of existing banks' charters to July 1st, 1923, and penalties for directors' negligence.

On and Off the Exchange.

New Director for Molsons Bank Board.

MR. C. B. GORDON'S resignation from the Molsons Bank Board, recently, has left a vacancy there. Mr. W. A. Black, of Montreal, recently of Winnipeg, has been appointed to fill the vacant place.

Mr. Black is general manager of the Ogilvie Milling Co., of Montreal, and is also connected with various other industries and activities. He is a member of the Winnipeg Board of Trade; a councillor of Winnipeg Grain and Produce Exchange; a director of Home Savings and Investment Co.; also a managing director of Kaministiquia Power Co.; president Manitoba Cold Storage Co., and vice-president of Keystone Transportation Co.

Although only fifty years of age, Mr. Black's appointment to its board gives the Molsons Bank a man of wide experience and great business ability. He is famed over the Dominion for his keen and expert knowledge of the grain business.

For some years at the beginning of his career he was connected with the traffic departments of G. T. and C. P. Railways. In 1882 he entered the service of the Ogilvie Flour Mills, in Winnipeg, and in 1902 was appointed general manager of the western division. In 1910 his election as a director was followed in 1911 by his appointment as general manager of the whole great concern.

Bank of Ottawa.

LAST year the Bank of Ottawa began paying dividends at the rate of 12 per cent. per annum. This indicates that the directors were certain of the bank's prosperity. This prosperity is reflected in their annual report issued last week. The net profits for the year ending November 30th were \$640,220, being about 17 per cent. on their paid-up capital. In 1908 the earnings were 14.32; in 1909, 13.85; in 1910, 15.21; and in 1911, 17.00. This steady progress reflects great credit upon the management.

The balance carried forward to Profit and Loss Account is \$269,559. With the premiums on new stock the Rest Account now stands at \$4,325,480, which is \$500,000 more than the paid-up capital. Deposits increased over \$3,000,000 as compared with last year.

Union Bank Progress.

ON December 17th the annual meeting of the Union Bank was held in Winnipeg. This is the first meeting of the bank that has been held in this city. Previous to this year, since the founding of the bank in 1865, the head office was in the city of Quebec, and meetings were held there. Owing to the predominance of the bank's interests and branches lying in the west, the head office was moved to Winnipeg early in the current year.

The president, Mr. John Galt, stated that the bank had had a very profitable year, the net profits being \$706,832, or 14 per cent. on the paid-up capital. As compared to 1911 figures this shows a decided increase, last year's figures being \$662,437. The bank has assets amounting to \$70,000,000, and the liabilities come to just a little over \$60,000,000.

Merchants Bank Statement.

WHEN Sir Montagu Allan read the annual statement of the above bank at the forty-ninth annual meeting of the institution, at its head office, in Montreal, on December 18th, the earnings of the operations for the year were shown to be in excess of those of 1911.

Net profits for 1912 were \$1,338,844, as against \$1,179,581 for 1911. Percentage on capital earned this year was 20.9 and last year 19.66. Deposits amounted to \$61,663,000, and \$148,718 was credited to Profit and Loss account. Our Canadian banks seem to be making progress, and this institution has increased its earning powers steadily since 1908.

Are Our Banks Too Greedy?

THOSE who think the banking system of Canada breeds monopoly, that the rate of interest on deposits is too low, and that the banks should pay a tax on their circulation, should read what a United States financier said in New York last week:

"We have a bank failure every four days. During the twenty-year period, 1890-1910, nearly 400 of our national banks became insolvent. Nearly 1,400 state and private banks and trust companies failed. That is, in the United States we have an annual average of about twenty failures of national banks, and of about seventy banks other than national. No other civilized country in the world has such a record. During that period Canada had only seven bank failures, while Great Britain, France and Germany and other civilized countries hardly know what a bank failure is."

The speaker, Mr. McLeary, formerly congressman from Minnesota, says that the enormous losses in United States panics are due to their weak banks, which are a "series," not a "system," as they are in Canada.

Dr. Aram Kalfian

(Continued from page 20.)

made no answer; indeed, Enid seemed scarcely to expect one, for she continued after a very slight pause: "There are two sentences in that letter which ring in my ears perpetually; and thus effectually prevent my carrying out the second portion of your very excellent advice: the first is that in which my correspondent expresses her faith in my sense of justice—the second to where she bids me remember that happiness bought at the expense of another's misery is seldom lasting."

"I don't quite understand," began Ted feebly. "Of course, this woman, whoever she is, has used the phrases she thought most likely to impress you; clap-trap phrases enough, but always effective."

"Is it justice?" asked Enid gravely, "to shut one's eyes and ears doggedly to the possibility of there being something at the bottom of this story, one ought to know?—not necessarily disgraceful to Dick," she hastened to add—"that I would never believe; but something that his great love for me had tempted him to withhold. I am not a woman who could buy happiness at the expense of another's misery, for the simple reason that it would no longer be happiness, but torture to me."

"In plain terms, you mean that you would break your engagement if you thought this woman had a prior claim on Dick?"

"I trust that I should have the strength to do so."

The words, simple as they were, carried conviction by reason of their quiet earnestness. As he listened, a sudden thought presented itself to Ted—a thought which caused hope like a flash-light to illumine, for him, the whole world—which made his blood course quickly and set his pulses beating almost to suffocation. He was convinced that his friend was incapable of any shameful action; but supposing, as Enid had said, there was a something in the story after all—a something sufficient to cause a girl of her sensitive conscience to break with Dick—might there not then, after all, be a chance for him?

For a moment with half-closed eyes he yielded himself to a madness which set his brain whirling; but gradually sober reflection forced itself upon him, and close on its heel came something very like remorse—as he realized that for a few brief seconds he had been at heart a traitor to his friend. Surprised at his long silence, Enid turned her head again in his direction.

"Are you not well, Mr. Alston?" she asked with evident concern. "You look quite pale suddenly."

"I'm all right," he answered brusquely. "Nothing ever ails me."

Ted was himself again—he had beaten down temptation—his young voice rang out true and clear, his eyes met hers fully and frankly. He was about to return her the letter which he still held when he noted for the first time the remarkable clearness and regularity of the printed page. Examining it more closely, he exclaimed—

"By Jove! the unknown is an expert with her pen! I have seen nothing like this since the days when I was a kid and used to have printing matches with my mother."

"Printing matches!" repeated Enid in surprise.

"Yes; I don't know how it was, but as a youngster I taught myself to print with pen and pencil long before I could write decently. I was proud of the accomplishment, and a favourite amusement of mine was to make my old nurse read out a page from some book whilst my mother and I raced to see which could get it down first on paper. By-the-bye, speaking of my mother, it occurs to me that she might perhaps be able to throw some light upon the point which troubles you. She is as fond of Dick as if he were her own son, and at one time saw a lot of him. She would know many of the girls he must have met in London; and if there had been any pronounced flirtation with any one of them, she would in all probability be able to tell you all about it. Really, I don't think you could do better than take her into your confidence."

"Oh, I could not do that!" exclaimed Enid, with a perceptible shrinking from

THE BANK OF OTTAWA

THIRTY-EIGHTH ANNUAL MEETING

The thirty-eighth Annual Meeting of the Shareholders of the Bank of Ottawa was held on Wednesday, the 18th day of December, 1912, the President, Mr. David Maclaren, in the chair.

Report of the Directors

The Directors have pleasure in submitting the Thirty-eighth Annual Report and balance sheet to 30th November last.

Balance at credit of Profit and Loss Account on 30th November, 1911, was	\$118,167.44
Net profits for the year ended 30th November, 1912, after deducting expenses of management, and making necessary provision for interest due to depositors, unearned interest on current loans and for all bad and doubtful debts and contingencies ...	640,220.43
	<u>\$758,387.87</u>

Appropriated as follows:

Dividend No. 82, Two and three-quarters per cent., paid 1st March, 1912	\$ 96,250.00
Dividend No. 83, Three per cent., paid 1st June, 1912	105,000.00
Dividend No. 84, Three per cent., paid 3rd Sept., 1912	105,000.00
Dividend No. 85, Three per cent., payable 2nd Dec., 1912	113,182.74
Applied in reduction of Bank Premises and Furniture	54,395.49
Transferred to Officers' Pension Fund	15,000.00
	<u>\$488,828.23</u>

Balance carried forward at credit of Profit and Loss Account	\$269,559.64
--	--------------

The Rest Account on 30th November, 1911, was	\$4,000,000.00
To which has been added premium on new stock issued	325,480.00
	<u>\$4,325,480.00</u>

The Directors have to record with great regret, the death during the year of Mr. H. F. McLachlin, who became a member of the Board in 1910. Mr. Russell Blackburn of Ottawa, was elected to fill the vacancy on the Board.

Since the last Annual Meeting, branches of the Bank have been established at:

Danforth Ave., Toronto;	Robson St., Vancouver;
Englehart, Ont.;	Scarth St., Regina;
Hintonburg, Ottawa;	St. Isidore, Ont.;
Riceville, Ont.;	Westboro, Ont.

The branches at Ossington Ave., Toronto, and at Timmins, Ont., have been closed.

Commencing with the quarterly dividend payable at the beginning of June last, your Directors deemed it advisable to increase the rate of distribution to twelve per cent. per annum, and they trust that the Bank's business may continue to justify the payment of a dividend at this rate.

Under the authority given by by-law on 11th December, 1907, the Directors decided to issue on 3rd September last five thousand shares of new stock at a premium of One hundred per cent. Of this issue 3,578 shares have been subscribed for.

Permanent premises have been secured during the year for the occupation of the branches at Sudbury, Tisdale, Danforth Ave. and Ashdale Ave., Toronto, and the increase of business at Winnipeg has rendered necessary the purchase of a piece of land at the rear of the premises owned by the Bank in that City, and occupied by the branch there since 1893, on which is being erected an extensive addition to the office.

The completion of buildings in progress at the time of the last Annual Meeting accounts largely for the balance of the increase in Bank Premises.

The Head Office and branches have been inspected as usual, and the independent audit alluded to last year has been continued, as will be seen from the certificate furnished by Messrs. Price, Waterhouse & Company at the end of the Balance Sheet.

The officers of the Bank continue to perform their duties to the satisfaction of the Directors.

DAVID MACLAREN, President.

General Statement of Liabilities and Assets AS ON 30th NOVEMBER, 1912

LIABILITIES.

	1911	1912
Notes in circulation	\$3,743,395.00	\$3,960,040.00
Deposits bearing interest	\$29,398,282.01	\$32,076,827.07
Deposits not bearing interest	5,465,864.49	6,080,849.64
	<u>34,864,146.50</u>	<u>38,157,676.71</u>
Deposits made by, and balances due to, other Banks in Canada	387.24	2,786.35
Balances due to Agencies of the Bank or to other Banks or Agencies elsewhere than in Canada and the United Kingdom	32,428.25	134,792.55
Other Liabilities not specified under the foregoing heads		2,400.00
	<u>\$38,640,306.99</u>	<u>\$42,257,695.61</u>
(Capital subscribed 1911	\$3,500,000)	
(Capital subscribed 1912	3,857,000)	
Capital paid-up	\$3,500,000.00	\$3,825,480.00
Rest	4,000,000.00	4,325,480.00
Dividends unpaid	96,914.75	114,126.49
Reserved for interest and exchange	4,023.80	6,201.29
Rebate on current discounts	99,125.00	110,700.00
Balance of Profit and Loss Account carried forward	118,167.44	269,559.64
	<u>\$7,818,230.99</u>	<u>\$8,651,547.42</u>
	<u>\$46,458,537.98</u>	<u>\$50,909,243.03</u>

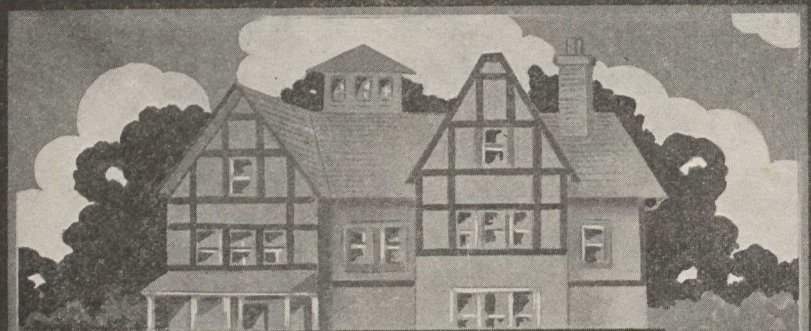
ASSETS.

Specie	\$1,005,178.64	\$1,029,164.34
Dominion Notes	3,218,468.00	2,886,395.50
Deposits with Dominion Government for Security of Note Circulation	175,000.00	180,250.00
Notes of, and Cheques on, other Banks	1,256,476.90	1,389,320.62
Deposits made with, and Balances due from other Banks in Canada	2,202,920.89	2,233,273.32
Balances due from Agencies of the Bank, or from other Banks or Agencies elsewhere than in Canada and the United Kingdom	855,499.62	749,959.03
Balances due from Agencies of the Bank, or from other Banks or Agencies, in the United Kingdom	63,615.75	177,314.63
Dominion and Provincial Government Securities	1,346,566.25	1,309,584.03
Canadian Municipal Securities and British or Foreign or Colonial Public Securities, other than Canadian	1,403,115.31	2,115,050.81
Railway and other Bonds, Debentures and Stocks	797,775.33	886,717.37
Call and Short Loans on Stocks and Bonds in Canada	1,068,340.15	1,404,318.53
	<u>\$13,392,956.84</u>	<u>\$14,361,348.18</u>
Current Loans in Canada	31,582,328.81	34,851,113.99
Overdue debts (estimated loss provided for)	95,018.48	82,645.94
Real Estate, other than Bank Premises	76,885.50	76,288.63
Mortgages on Real Estate sold by the Bank	62,561.52	36,846.29
Bank Premises	1,247,786.83	1,500,000.00
Other Assets not specified under the foregoing heads	1,000.00	1,000.00
	<u>\$46,458,537.98</u>	<u>\$50,909,243.03</u>

GEORGE BURN, General Manager.

We have examined the books and accounts of the Bank of Ottawa at its Head Office and at five of its principal Branches, and have been duly furnished with certified returns from the remaining Branches, and with all information and explanations required by us. The Bank's Investments and the Securities and Cash on hand at the Branches visited were verified by us as at the close of business, November 30th, 1912. And we certify that the foregoing General Statement of Liabilities and Assets as at November 30th, 1912, is in agreement with the books, and in our opinion exhibits a true and correct view of the state of the Bank's affairs according to the best of our information and the explanations given to us.

PRICE, WATERHOUSE & CO.,
Chartered Accountants.



IT matters not what heating system you use—Steam, Hot Water or Warm Air, you cannot get that much desired gentle, restful and wholesome atmosphere without proper humidity.

WATER SHOULD BE
EVAPORATED FREELY

and the

GOOD CHEER

WARM AIR FURNACE
with its big
CIRCLE WATERPAN

holding from four to six gallons, presents the one heating medium which does afford a really comfortable and healthful warmth.

Catalogue Mailed on Request.

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Woodstock, Ont. Western Branch: Winnipeg, Man.

the idea. "Are you not a little inconsistent, Mr. Alston? You suggest that I am wronging Dick by consulting even you on this subject, and yet you wish me to discuss it with one who is, after all, to me a stranger."

"You misunderstand me; I only thought it advisable for you to enlist my mother's aid in finding out the writer of this anonymous slander. She is older than you—has more experience of the world, and would be glad to help you for Dick's sake. Putting this matter entirely aside, I should like you two to meet. You must allow me to introduce you to her."

Ted spoke in all good faith and honesty of purpose; yet, had he been Dick's bitterest foe, he could not have given advice more disastrous to the latter's interest—could not have suggested a course of action more likely to be fraught with fatal consequences.

CHAPTER IX.

Dick Interviews Dr. Aram Kalfian.

MR. ALBERT SCREED, disdaining the attractions of "The Black Bull," had secured apartments in the village at a point just overlooking the turn of the road leading to the station. When within, he passed most of his time at the open window—watching—watching—much after the fashion of a cat at a mouse-hole. He took his meals even without deserting his post, much to the astonishment of his landlady, Mrs. Skeggs—who considered him quite demoted.

"He don't seem able to take his eyes off that there road, even for bite or sup!" she told her cronies; "and what does he look to see, I'd like to know; there ain't much coming and going at Bingleford."

Had the worthy Mrs. Skeggs overheard her lodger issuing his commands to his subordinate—a man in plain clothes who had been sent down from headquarters by Mr. Screed's special request—she would probably have been more mystified still. The substitute was left on guard when the detective's business took him from the house; and his standing orders were that if any member of the "Lindens" household attempted to leave Bingleford, he was to follow, shadow their movements, and, when opportunity served, wire results to his superior.

The detective was still lingering over his breakfast one morning, with the table as usual drawn up close to the window, so that no stray dog or cat could pass without his perceiving it, when Dick Emberson's stalwart figure came into sight. The latter's head was bent as if in deep thought as he walked quickly up the hill towards the station. A smile of satisfaction spread over Mr. Screed's face as he watched him.

"Making a move at last, are you?" he muttered. "Well, my fine fellow, you shall have a long rope."

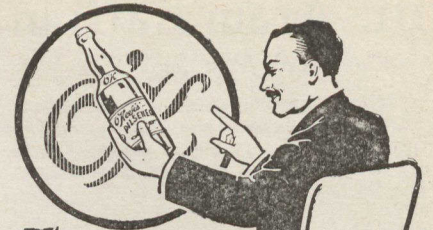
To summon his assistant, who lodged near by, send him flying up the hill, and follow himself at a more leisurely pace, was for the detective only the work of a moment. He did not enter the station, not wishing to put young Emberson on his guard; but waited outside till his colleague appeared and whispered hurriedly that their quarry had booked for London.

"Right! stick to him; see that he does not give you the slip at intermediate stations; point him out at Paddington to one of the staff whom you will find awaiting you; then return. I may need you here."

With a nod of comprehension, the man departed; and Screed, as the train steamed out of the station, flashed an urgent message across the wires to Scotland Yard.

In blissful ignorance of the fact that he was under close surveillance, Dick Emberson, arriving at Paddington, walked on to the Bakerloo Tube, journeyed by this as far as Westminster Bridge Road, then, boarding a County Council tram, proceeded to Peckham. This abode of suburban respectability being practically terra-incognita to him, he was forced on alighting to inquire his way of a passing pedestrian; but a few minutes later he reached the object of his search, a small house overlooking the Rye.

It was rather dingy and dirty in appearance; most of the surrounding houses had pots of bright flowers in their windows, which served the double purpose of decoration and of screening those within from the gaze of passers-



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Man's Favorite
Brew.

Light and sparkling.
Delicious and refreshing.
The best health
drink for the whole
family. That's

O'Keefe's Pilsener Lager

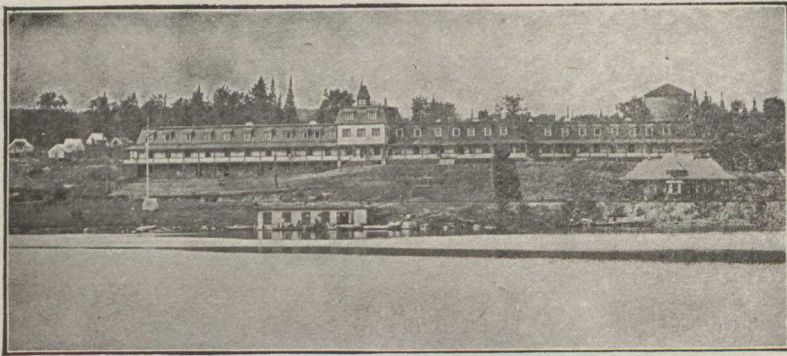
"The Light Beer in
The Light Bottle"

is brewed only from
pure barley malt,
choicest hops and
filtered water. The
mildest and stimula-
ting liquid food.

ORDER A CASE FROM
YOUR DEALER. 304

THE HIGHLAND INN

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The Home of Winter Sports in Ontario

Algonquin Park is situated in the Eastern part of the Province of Ontario, 200 miles north of the City of Toronto and 175 miles west of Ottawa, the Capital of the Dominion of Canada. Area 2,000,000 acres. Altitude 2,000 feet above sea level. Algonquin National Park is one of the largest, the wildest, and most interesting forest reserves, in winter or summer alike, accessible to the people of the eastern part of the United States and Canada.

Winter Attractions

Tobogganing, snowshoeing, skating, ski-ing, photographing, etc.
Interesting illustrated booklet telling you all about it sent free on application to

MANAGER, THE HIGHLAND INN, ALGONQUIN PARK STATION, ONT.

"What Every Woman Knows"

That Bacon furnishes the
most tasty and delicious
breakfast. It is at the same
time the most economical.

For over fifty years the House of Fearman has been curing Breakfast Bacon. It is made from the product of Canadian grain fed pigs, carefully selected and carefully prepared. The whole process from beginning to end is under the supervision of the Inspectors of the Dominion Government, ensuring pure, healthy food.

Ask your grocer to supply you with

FEARMAN'S ENGLISH

BREAKFAST BACON

Put up by

F. W. Fearman Co., Limited
HAMILTON

Dr. Albert Ham



Conductor, The National
Chorus of Toronto



561 Jarvis Street - Toronto

by; but No. 19 had evidently no eye for the beautiful—and no time to waste on the care of plants. The necessary privacy was ensured by closely-drawn muslin curtains, whose smoke-coloured hue betrayed a proud scorn of the humble wash tub. Unlike the other houses, too, the windows giving on the front were all hermetically closed, although the day was a warm one. A brass plate upon the door informed all interested in the fact that Dr. Aram Kalfian lived within.

The door was opened to Dick by a dark, ill-favoured-looking individual in rolled-up shirt sleeves, who scowled at him under bent brows as if his very presence was an insult and an injury to him. He was the type of man you would expect to find spouting Socialism in a corner of Hyde Park; one who sees in every well-dressed man or woman his natural enemy, and would go out of his way to kick an animal if it looked sleek and well fed. When Dick inquired of this worthy if Dr. Kalfian were within, he answered neither yea nor nay; nor did he condescend on his side to ask any question as to the name or business of the visitor, but with an inarticulate grunt turned on his heel and stalked along the passage—leaving the other to follow or not, as he chose; threw open the door of the back room, and thrusting his head inside called out, in a gruff voice to its occupant: "Someone to see you"; then, evidently considering he had done all that could be expected of him, wheeled round again and slouched out of sight, and into some mysterious back region, whither we will not attempt to follow him.

At another time the man's surly manner would have amused or irritated Dick, according to the mood of the moment; but now absorbed in one dominant thought, one steadfast purpose, he scarcely observed it. Passing through the open door, he closed it carefully behind him—and then stood for a moment, his eyes fixed piercingly upon the man who rose to his feet as he entered and stood in an attitude of polite attention. Anyone with mind less preoccupied than our hero would have inevitably remarked two things: firstly, the smell of stale smoke with which the atmosphere was poisoned; secondly, the darkness of the room; for the green venetian blinds had been let down to keep out the afternoon sun. When their eyes had gradually accustomed themselves to the semi-obscure, they would probably have noted that the walls were of a bilious green, and with the exception of two small maps affixed with drawing-pins, perfectly bare; that the splendours or dilapidations of the carpet were hidden by a dirty drugget; that the whole of the furniture consisted of two big leather armchairs, whose backs were greasy from the friction of countless generations of heads, of a sofa to match, of a small, mahogany cheffonier, of the sort mostly affected by small lodging-house-keepers, and of a writing-table heaped with an untidy litter of books and papers. Dick, however, as we have said before, saw but one object, the man whose name had rung in his ears day and night since he first came across it amongst his father's papers.

Dr. Aram Kalfian's appearance and attire savoured as little of his supposed profession as did his room, for he was dressed in a suit of shabby grey tweeds, whilst his feet were cased in a pair of monstrous carpet slippers. In person, he was an under-sized, squarely-built man of about forty, with arms of an ape-like length; his hands were white and well-cared for, the finger-nails inordinately long and hooked like the beak of a bird of prey, but in their sinuous strength suggested cruelty; and the face above them intensified the impression. His complexion was olive, and he wore his bushy, black hair in foreign fashion, straight on end; his eyes, black also, were overshadowed by thick, straggling eyebrows—one of which stood at least a quarter of an inch higher than its fellow; his nose and lips were thin—the former aquiline in shape, the latter, with the chin, sparsely covered with a stubby growth of black hair.

He was the first to break the silence. "Good afternoon, Mr. Emberson," he said coolly; "to what am I indebted for the honour of this visit?"

At the sound of his own name falling from the lips of one who was to him an absolute stranger, Dick started vio-



Smoking tobacco not tabasco

"Take it from me, I gets so hungry for some real pipe smoke my stomach bags at the knees. Wasp brands always are buzzin' round like bees, but, says I to myself, nay, no! I'm pipe shy! No stingerino for yours truly.

"Change your brand,' says Jim. 'You're getting no better fast. Beat it to some Prince Albert pipe smoke while your shoes are good.' I go to it.

"First crack out of the box I'm dead wise to the fuss and racket about Prince Albert. *Why, it can't burn your tongue!*

"I fills up the old T. D. again and then again—smoke 'er fast like an' red hot. Says I, here's the joy smoke, comin' and goin'!"

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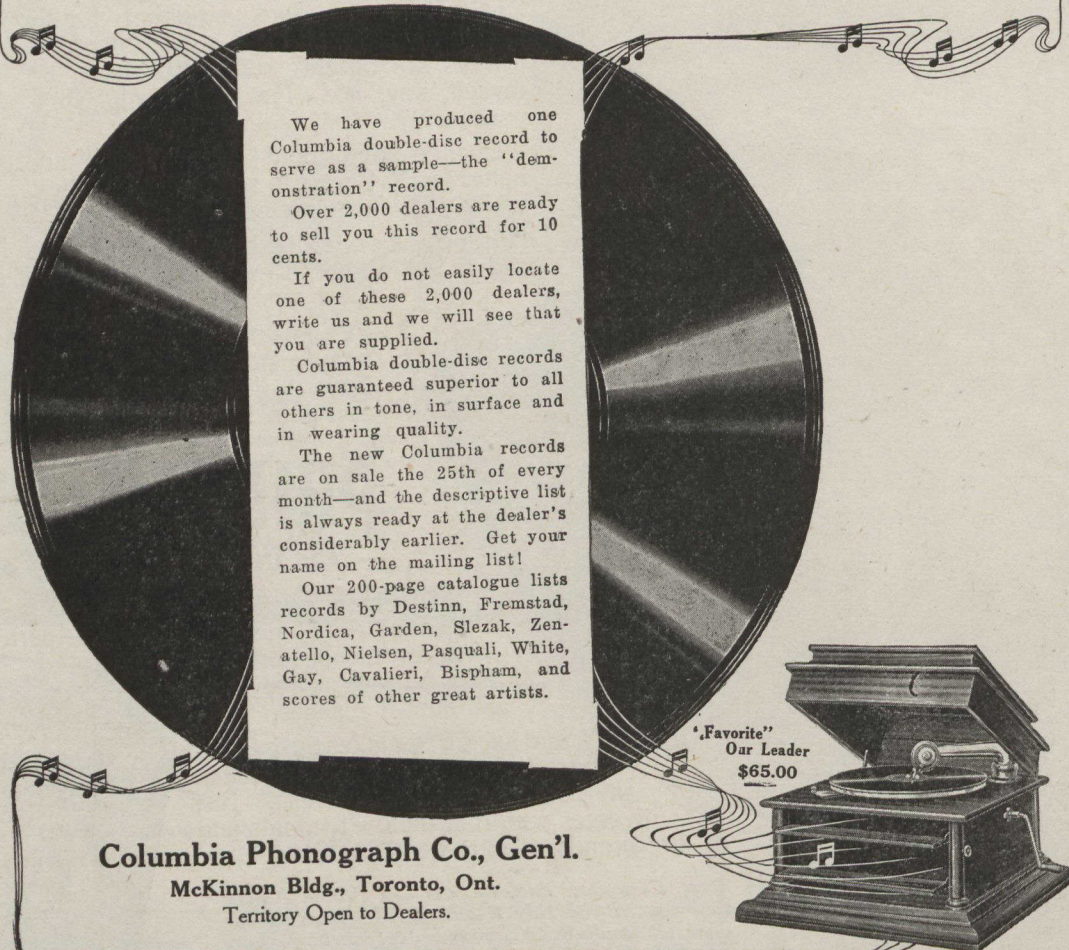
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lently, whilst a profound astonishment was depicted upon his face. Quickly recovering himself, however, he strode forward and with a note of challenge in his voice, asked—

"How do you know who I am?"
The doctor's lips widened into an ungenial smile—

"No doubt you are surprised," he said. "You were not aware perhaps that I include clairvoyance and crystal-reading amongst my multifarious accomplishments; and have, therefore, means of knowledge superior to those of ordinary mortals; or am I wrong, and is it in this capacity that you wish to consult me?"

With a quick movement of head and hand Dick seemed to wave assertion and suggestion alike contemptuously aside—

"Try your mountebank tricks on others," he said. "They are lost on me." Then, standing so close to the short square figure that he seemed to tower over it, he continued—

"Since you know my name—no matter how—you can perhaps guess the purport of my coming."

"I prefer to wait for information; you are not encouraging to my poor talents. Take a chair, Mr. Emberson."

As he spoke, Dr. Kalfian, obviously uncomfortable in the young man's close proximity, edged round to the other side of the large writing-table by which they were both standing; and having by this simple manoeuvre secured in case of emergency a very effectual barricade, seated himself and faced his visitor. Dick remained standing—his face was white and set, his grey eyes gleamed with a sombre fire; his whole expression was that of a man who is putting an iron constraint upon himself.

"I have come here to-day to strike a bargain with you," he said slowly. "If I listened to my natural instinct, I should shoot you down like a mad dog. No, you need not fear," he continued, as the doctor, whilst keeping his eyes fixed steadily on him, stealthily opened the drawer of the table and slipped his hand inside. "I tell you I have come in peace—not in war. What is done, cannot be undone; but it may be avenged, and shall be, if my conditions are not complied with."

Dr. Kalfian's hand emerged empty from its hiding-place. Arching his sinister brows, and shrugging his shoulders ostentatiously, he replied, with an affectation of carelessness which did not altogether hide a very real apprehension—

"My good sir, you are speaking in riddles; I am a busy man, and have neither time nor inclination to solve them. Come to the point; you mention conditions—clearly, therefore, you are of opinion I can be of some service to you. Let me know in what way."

"There is a certain object now in your possession which must be given up to me."

Dick paused, his eyes rivetted on his companion. The latter's face paled to a livid grey, and big drops of moisture stood out on his forehead.

"I don't understand you; I don't understand you!" he muttered volubly.

"Lies and prevarication are alike useless!" cried the young man, bringing his hand down on the edge of the table with such sledge-hammer force that the other instinctively recoiled. "I know all, I tell you—all!—offence and punishment. If you refuse my conditions, I shall place certain facts in the hands of the police which will go far towards proving the identity of the murderer of Carlton Emberson."

A cunning light crept into Dr. Kalfian's narrow black eyes.

"The murderer of Carlton Emberson!" he repeated as if in surprise. "Ah, yes, I understand. You mean the man responsible for the conflagration in which the latter lost his life."

"I mean nothing of the sort, and you know it," interposed Dick sternly; but the other, unheeding the interruption, continued reflectively—

"Perhaps I, too, might throw some light upon that dark and mysterious affair, which seems to have baffled your police. On the whole, I don't think it would be advisable for you, Mr. Emberson, to stir in the matter—awkward facts might come out—awkward questions might be raised."

"I am prepared to risk that," replied Dick sternly. "Once more I ask you which is it to be, restitution or—revenge? One I will have, I swear it!"



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Comply with my demands, or your arrest will follow in a couple of hours."

"And after that?"

"You will pay the penalty of your crime," said the young man grimly.

"Ah, but pardon—men are not hanged so easily in your free England; their guilt has to be first proved; and in trying to do this—who knows—you might chance to put a noose round your own neck."

"What do you mean?" asked Dick threateningly, his fists clenched, his eyes flashing fire.

The doctor raised an arresting hand. "Quietly, my good sir," he said, "quietly! If you have come, as you announced—the flag of truce in your hand—to treat of terms, there is no occasion, at this stage of our interview, for violence—the essential is that we should understand each other. I am sorry for you. I wish you well, although fate has pitted us against each other. In all good faith I am about to show you the cards I hold in my hand—they are strong ones. Self-preservation is the first law of nature; and, if I am arrested, I shall be forced to inform the police that shortly before the outbreak of fire at Ardwell Court—to be quite precise, between the hours of twelve and one, Mr. Richard Emberson had been observed issuing stealthily from the stables of Ardwell Court, a can of petrol in each hand."

Dick's brows knit into a savage frown, and he caught his underlip between his teeth; but his eyes met those of the man unflinchingly, and he made no attempt to deny the accusation.

"Observed by whom?" he asked curtly. "By you—perhaps?"

"Precisely."

"Will you not have to explain your own presence on the scene at such an hour?"

"My explanation is ready. I had visited at the Hall that afternoon, and having had the misfortune to miss my train back to town, had put up for the night at the village inn. On returning to my room, I discovered that I had lost a small article of jewellery which I valued; and slipped out, therefore, when all was quiet, to go over the ground I had traversed during the day, in the hope of finding my property."

"The article you lost I found two days later; it was entangled in the branches of the ivy growing under my father's window—showing clearly by its presence there that the latter had been used as a means of access to the room above."

As Dick spoke—all unconsciously the fingers of his right hand pressed the outside of the pocket in which the incriminating piece of evidence was lodged.

Aram Kalfian's eyes narrowed into mere slits, whilst an ugly sneer passed over his face, as this one unwary movement proved how little fitted his antagonist was by nature to measure his strength in a war of wits with a clever and unscrupulous man like himself. Leaning forward, so that the upper part of his body was across the table, the doctor struck Dick lightly on the chest.

"And you carry it there?" he said.

"Imprudent, my young friend—imprudent!"

"I carry something else besides," was the grim retort, and before he could draw back sufficiently to reach his own weapon, Aram Kalfian found himself confronting the muzzle of a revolver.

"Now, you will either hand over to me at once what has been feloniously removed, or take the consequences," said the young man in a low, tense voice.

The doctor's body seemed to stiffen into rigidity, and his sallow face turned literally green with fear; he was proving in his own person the truth of the well-worn axiom that it is dangerous to underrate the strength of your foe.

"It is impossible—impossible for me to comply with your demand!" he stammered. "What you seek is not here; and if it were—to give it up to you would be to sign my own death-warrant. You can shoot me now if you like, but what will it avail you to shed my blood? You know full well that I am but a humble instrument in the hands of those more powerful than you or I."

Dick hesitated, uncertain how to act; he had threatened; but when it came to the point he knew that it would be impossible for him to kill this man's cold blood, however much he deserved it; he knew also that in calling himself the

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instrument of others the latter had only spoken the truth.

"Give me time," urged Aram Kalfian hoarsely—"time to consult with those of whom I speak. Perhaps when they know the whole facts—when they realize that you have it in your power to denounce them—to bring them in conflict with the law—they may yield to your demands."

"How long will it take you to do this?"

"Some days at least; they are difficult to approach; even I do not know their real names. My message will have to pass from hand to hand."

"I will give you three days, but no more," said Dick, rapidly making his decision. "In three days I shall come again. If you are not in a position then to give me satisfaction, no power on earth will stop my denouncing you and your whole murderous crew."

Keeping his revolver still levelled at the head of the cowering figure, he fell back towards the door. When he had passed it, the doctor's bent figure gradually straightened—he waited till the heavy tread had passed along the passage—till his ears caught the sound of the closing door—then, springing to his feet, called loudly, imperatively—

"Tigram, Tigram!"

In answer to the summons, the man we have previously seen came rushing along from the back, and burst into the room. Seeing his master alone, he stopped and looked around with an air of amazement.

"Don't stand there gaping, you fool, but listen to me," cried the other harshly; and bending forward, he whispered a few short sentences in the man's ear.

An evil grin spread over Tigram's face as he listened.

"Right, master!" he exclaimed, and making for the front door, sprang down the three steps at a bound and looked eagerly right and left. In the latter direction in the distance he saw Dick Emberson's figure just disappearing, and with a wild sort of war-whoop Tigram dashed in pursuit.

(To be continued.)

Sol Interferes With Cupid

(Continued from page 7.)

"He is showing everybody a swell diamond fob what he says you give him and he's telling everybody to come to a champagne dinner what he'll give to all the bums what he knows as soon as he is married to you."

"Ach, I don't believe it!" cried Aunt Rachel, her black eyes blazing.

"Neither did we believe it anybody would have such gall," said Esther. "But Sol heard it himself. You should see it that feller, Auntie. He is a low-liver, too; runs around with people what aint very nice, and everybody knows they aint; and in one breath he talks about them, and in the next you. He brags how soon he will spend your seventy-five thousand dollars and—"

"Ah, ha! So that is the shoe what pinches you!" cried Aunt Rachel. "Mein m'zumen! Lies you tell it me about mein Ignatz!"

Sol and Esther stared at her in perfectly simulated amazement.

"Your Ignatz!" said Esther at last. "You don't mean to tell me that it's true! You aren't going to marry this baby?"

"Baby!" cried Aunt Rachel, defiantly, "he aint no baby. He is nearly thirty and I—I love him! We were going to keep it a secret a while yet. I can't see it how it got out, he promised—"

"Well, that shows how good his promises are. If he fooled you on that he will on something else. Are you sure you aint making no mistake?"

"Sure? Of course I'm sure."

"Aunt Rachel, will you do me a favour?"

"Tell me first what it is, Sol."

"You remember that there time when you nearly invested ten thousand dollars in that wild-cat mine?"

"Yes."

"Who saved you from that mistake?"

"You, but—"

"No use to tell you that wild-cat mines and bum fellers are a whole lot alike. Now, take it my advice this time, too, and let me look it this here feller up, before you have it any more to do with him."

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"I'll do it right, too. At my own expense I'll hire it detectives to shadder him and I bet you they find out some things you will be glad to know."

"There aint no use, Sol, I trust him too much for that and to spy on him, I won't do it."

"All right, Aunt Rachel, but for the sake of old times, do it us onet this favour," pleaded Esther, giving Sol's foot a warning nudge, "I was to-day by the doctor and he said I had no business not to go away last summer, and if I didn't go South for a rest right away I'd sure have it nervous prostration. Sol, he wants me to go right now on a little trip and wants you to go with me. It would do us both good, and while we are away Sol can look it up this here Mr. Sapstein and find out if he is after your money or not."

"That's foolish talkings. I wouldn't marry for money, and I know it Ignatz wouldn't, neither. But maybe, though, Esther, sinct I think you mean it good by me, I will go South by you, if I can afford it."

"I'll buy your ticket," volunteered Sol, generously.

"There is a old saying, absence makes the heart grow fonder yet," suggested Esther, craftily, "you can find out if it's true or not."

After much persuasive talk, the Ber-gers extracted a promise from Aunt Rachel that she would go. Esther lost no time in getting ready.

In the two days intervening they managed, not without difficulty, to keep their elderly charge out of the reach of Sapstein, but just before time to leave, she slipped out of their hands, ostensibly to be gone only a moment.

The trunks were gone, the taxi-cab stood at the door and time and the meter raced on, but still no Aunt Rachel appeared, while Esther fought off hysterics and Sol swore and perspired.

At last a messenger-boy turned the corner and leisurely mounted the steps. Sol feverishly tore open the missive he brought, while Esther leaned over his shoulder to read:

"Mr. and Mrs. Sol Berger—Rachel and I just married and leaving on our wedding-trip. Many thanks for all your kind efforts on my behalf. I will send you a card to that dinner.—Ignatz Sapstein."

FOR THE JUNIORS

Cecelia's New Year's Day.

Cecelia Sutherland was a young girl of twelve years of age. She was a sweet, good-natured child, and although her father was very poor she never complained.

It was the week before New Year's. Cecelia had finished some sewing, and had started to take it to its owner.

To reach Mrs. Warren's she would have to cross some railway tracks.

It was about five o'clock in the afternoon. The dim lights of the station sprang into view. Cecelia hurried over to it, and started across the tracks, when suddenly she noticed something on them, a short distance from her. Quickly she ran to see what it was, and was greatly surprised to find three large logs drawn across the track and tied there.

Without any more ado she flung her parcel to one side and knelt down and tried to untie the heavy rope, but alas! it was in vain.

"Toot, toot!" The train was coming and was carrying a lot of holiday people. Cecelia was cold with fear. Then, suddenly, she happened to think that she wore a red skirt, and quickly she pulled it off.

"Ding, dong! Toot, toot!" shrieked the whistle and clanged the bell. The engineer shook his hands and shouted at the top of his voice, but still Cecelia didn't move. With a feverish grasp the engineer jerked the brakes into place, and the snorting monster stopped a short distance from where the girl stood.

Passengers and crew came pouring out of the cars to see what was the matter. "What does this mean?" said a firm voice from near at hand.

Cecelia turned and pointed down the track. The conductor's teeth sank into his lip. He stepped up to the girl and put his arm around her. "Forgive me, ehild, and may God bless you," he whispered.

"Thank you," Cecelia murmured. For over an hour there was confusion, and while it was at its highest Cecelia quietly took her parcel, and hurried with it to its owner's house.

The week was nearly up, and New Year's would soon come.

Cecelia sat in a large arm-chair busily knitting socks for her father and her brothers. Suddenly the door opened and a policeman, accompanied by two men, stepped into the room.

"What is it?" she gasped. The men nodded to each other, and smiled, then the older civilian came over to the young girl, and placing his hands on her shoulders, said: "I know who you are, Miss, and what you have done, and for that reason I have fixed up the gate-house, and you and the rest of the family are to come there to-night."

"Do you mean that papa is to be gate-keeper?" she asked eagerly.

"Indeed I do, Miss," he replied kindly. "Oh, how nice, and then we won't have to freeze the rest of the winter. Isn't it glorious? We will have a Happy New Year," she cried.

"Yes, yes," the man replied. "You pack up the things and Henry will take you right over to the new house now," he added.

"But what about papa, he is——?" "Oh, I've fixed that alright," he interrupted.

It was a stone building, built for a family of about six or eight.

How pretty it looked. The parlour was tastefully furnished in dark green; a huge fireplace was on one side of the room. The fire crackled among the logs as if it were glad to be useful.

A dining room adjoined this room. The table was set in simple style and everything on it looked very tempting.

"Ha! ha! ha!" came a clear, manly laugh. Cecelia jumped from her chair and raced down the hall.

"Ho! Ho! my little one," said her father, as he caught her in his arms.

"Oh, daddy, daddy, isn't it lovely? Just to think that you won't be out in the cold all day now," she said excitedly.

"You're a brave girl, Cecelia, and I am proud of you," he said. "Do you know who that man was who told you about this?" he asked.

"No, father, I—I forgot to ask him his name," she said guiltily.

"Ha, ha! Well, that man is Mr. Warren—"

"What! the lady's husband that I sewed for?" she broke in.

"Yes, dear, that is who he is," he answered.

"Now, off to bed," he added.

"Goodnight, goodnight," she called back.

That night Cecelia thanked God for the blessing He had bestowed upon them. Her heart was full of thanksgiving; tears stole down her cheeks and fell on the pillow.

"A Happy New Year! A Happy New Year!" came a ringing call through the house. A bright curly-head popped around the corner of Cecelia's room. "Lazy bones, get up," he called. "Oh, Cecil, please come here," she coaxed.

"Of course I will," he said, and going over to her bed he put his arms about her, and pressed a kiss on her lips. "Oh, Cecelia, I can now go to school and learn to be a doctor," he cried. "It's the nicest New Year's day we have had yet."

"It is, it is!" came the answering shout, and before Cecelia had time to fortify herself, an army of happy people burst into her room and showered their blessings and gifts upon her.

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MOLESOFF is put up only in One Dollar bottles.

Each bottle is forwarded postpaid on receipt of price, is neatly packed in a plain case, accompanied by full directions, and contains enough remedy to remove eight or ten ordinary MOLES or WARTS. We sell MOLESOFF under a positive GUARANTEE if it fails to remove your MOLE or WART, we will promptly refund the dollar. Letters from personages we all know, together with much valuable information, will be mailed free upon request.

Guaranteed by the Fla. Distributing Co. under the Food and Drugs Act, June 30, 1906. Serial No. 45633.

Please mention this paper when answering Florida Distributing Company Pensacola, Florida

Choice Fruit Lands

3000 Acres on the lower Arrow Lakes in B.C. Owned exclusively by us. FOR SALE CHEAP, in Tracts or en-Block.

Write or enquire,

Pacific Terminals Investment Company
46 Scott Block, Winnipeg, Man.
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THREE FRIENDS

Marie, Postum and Jack

(A story of fiction bristling with facts)

"Yes, Postum is one of our best friends, Jack, because it made our marriage possible.

"When we first met, you remember, I was rather a sorry specimen.

"Thin, sallow and so nervous and irritable that I must have been an unpleasant nuisance to everyone.

"Then came the knowledge that tea and coffee had broken down my nervous system and were slowly killing me.

"Within a week after the change to Postum I began to digest my food because the old poison—caffeine, in tea and coffee—was withdrawn and my whole nervous system began to rebuild, and I grew round and comfortable. As a nervous wreck I could never hope to win you for a husband, Jack. But now all is changed and we are happy and healthy."

Nowadays Postum comes in powdered form—called

INSTANT POSTUM

A teaspoonful stirred in hot water makes a perfect cup *instantly*.

"There's a Reason"

Postum Cereal Company, Limited,
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Send grocer's
name and 2c stamp
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