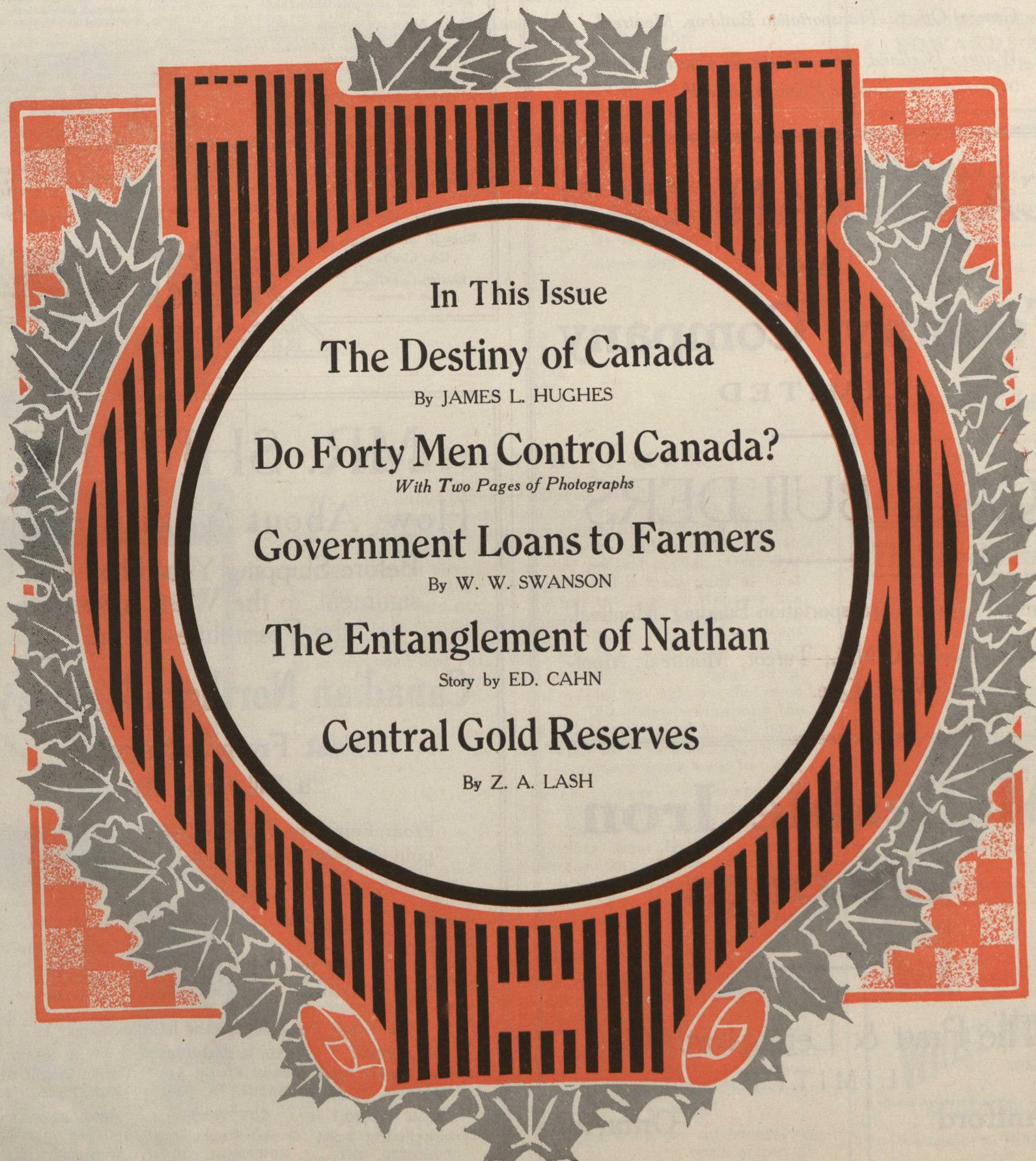


The Canadian
Courier
 THE NATIONAL WEEKLY



In This Issue

The Destiny of Canada

By JAMES L. HUGHES

Do Forty Men Control Canada?

With Two Pages of Photographs

Government Loans to Farmers

By W. W. SWANSON

The Entanglement of Nathan

Story by ED. CAHN

Central Gold Reserves

By Z. A. LASH

EDITED BY JOHN A. COOPER

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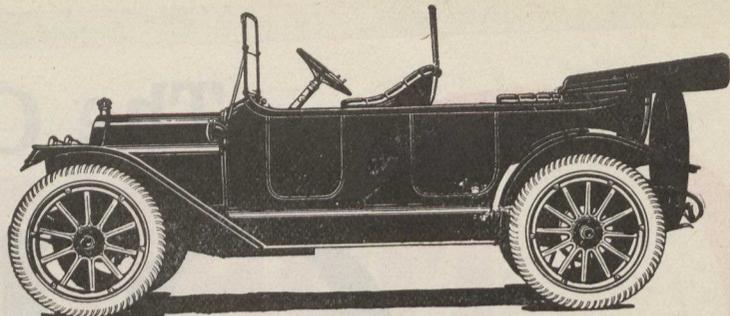
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The Canadian Courier

A National Weekly

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VOL. XIII.

TORONTO

NO. 14

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Editor's Talk

THE Contest Manager informs us that the young ladies of Canada are taking a very keen interest in the competition which he has inaugurated. The idea of sending fourteen young women to college and ten to Europe seems to have made a very general appeal. Over five hundred have asked for particulars and it looks as if at least one hundred would compete. While the Contest Manager has promised only twenty-four capital prizes, the number will be increased if conditions warrant it. Further, the districts will be so arranged that competitors living in small towns will not be compelled to compete against competitors in large cities. The prizes will be so distributed among the districts that each district will have its proper share. The district containing the largest number of competitors will be given the largest number of prizes. Fuller announcements as to these arrangements and as to further prizes will be announced from week to week.

The Contest Manager is anxious to have more competitors from Victoria, Vancouver, New Westminster and Nelson. He has had few inquiries from British Columbia. He also desires to have another competitor from Halifax, Sydney, Amherst, Charlottetown and Sherbrooke. We would ask our friends in these cities to assist us in getting good competitors. Every subscriber should be interested in the success of this competition. We rely upon our friends to help make the contest a success.

This week some attention is given to the Bank Act, now being so warmly discussed by members of the Banking Committee of the House of Commons. Professor Swanson deals with loans to farmers in relation to the policy of the Minister of Agriculture as well as to that of the banker. He favours the Australian method of helping the agriculturist. Dr. Lash discusses the new provision as to gold reserves which the public are not yet familiar with. His short contribution is timely.

Canada's destiny is a fruitful subject for the argumentative essayist. Dr. Macdonald's article in a recent issue attracted much attention, and we are pleased to give Dr. James L. Hughes an opportunity to reply to the arguments.

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HIGHEST AWARD—ST. LOUIS, 1904.

"A Place for Everything and Everything in its Place"



"All very well in theory," said a woman with a family and without a servant. Madam!—it is easy, as far as the kitchen is concerned, if you have a

Look for the Trade Mark.

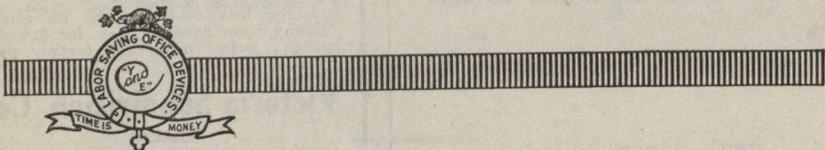


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This cabinet is a great saver of time and labor—and a handsome piece of kitchen furniture. If you want to get through your kitchen work speedily and comfortably and without working yourself into the tired out, fit for nothing state, one of these cabinets must be considered a necessity not a luxury. The Knechtel Cabinet combines a rust-proof, aluminum kitchen table, a convenient pantry, and a nicely arranged store cupboard. It will save you many a journey to the cellar and hundreds of needless trips to and from the four corners of your kitchen. Do your work sitting down in future. Write

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Why?—For a whole solid hour the captain had been lecturing his men on "The Duties of a Soldier," and he thought that now the time had come for him to test the results of his discourse.

Casting his eye around the room he fixed on Private Murphy as his first victim.

"Private Murphy," he asked, "why should a soldier be ready to die for his country?"

The Irishman scratched his head for a while; then an ingratiating and enlightening smile flitted across his face. "Sure, captain," he said pleasantly, "you're quite right. Why should he?"—Boston Transcript.

Every Moment Counted.—Elihu Root was cross-examining a young woman in court one day. "How old are you?" he asked. The young woman hesitated. "Don't hesitate," said Mr. Root. "The longer you hesitate the older you are."—Ladies' Home Journal.

Hubby's Preference.—"Let us go into this department store until the shower is over."

"I prefer this harness shop" said her husband. "You won't see so many things you want."—Louisville Courier-Journal.

He Would Divide.—"Yes," said the eminent specialist to the tramp who had called upon him, "I will examine you carefully for ten dollars."

"All right, Doc," said the tramp, resignedly, "do that, an' if you find it I'll give you half."

Headed Off.—"Did you tell her when you proposed to her that you were unworthy of her? That always makes a hit with them."

"I was going to, but she told it to me first."—Houston Post.

Careless Talker.—"I thought you said, Grouch, that you would never permit your wife to run an auto?"

"So I did; but she happened to hear me say it."—Judge.

It Was a Raincoat.—A Kalamazooan was speaking of the story about the man who complained that the soles came off his new boots after he had worn them a week and who was told by the dealer:

"My friend, those are cavalry boots; you must have been walking in them."

The citizen said: "That sounds like a yarn, but here is something that actually happened to me. I bought a raincoat that was guaranteed and took it back because the color faded out in spots. And the storekeeper had the nerve to say: 'I sold you this for a raincoat. You have been wearing it in the sun.'"

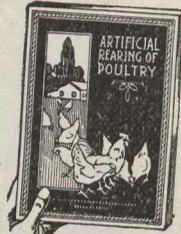
How Sad.—During one of the aviation meets a young woman went through the hangars under the guidance of a mechanic. After asking all the usual foolish questions that aviators and their assistants have to answer during a tour of inspection, she wanted to know: "But what if your engine stops in the air—what happens? Can't you come down?" "That's exactly the trouble," responded the willing guide. "There are now three men up in the air in France with their engines stopped. They can't get down and are starving to death."

Burnt.—"What a pity we have no artists who can paint like the old masters!" said the sincere lover of pictures.

"But," replied Mr. Cumrox, who had just acquired a spurious signature, "the great trouble is that we have."—Washington Star.

Most Disappointing.—Gambart, the art dealer, sent Holman Hunt to the Holy Land to paint a picture similar to the "Light of the World." Hunt returned with "The Scapegoat," which so disappointed Gambart that he refused to accept it. Seeing Linnell, the painter, shortly afterward, he plaintively said: "I wanted a nice religious picture, and he bainted me a great goat."

You Need This FREE BOOK



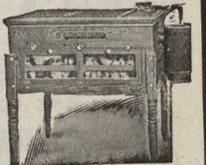
Poultry Experts say it is the most practical, helpful book on poultry raising published.

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of Wilson's Invalids' Port Wine taken regularly before each meal will give you

- A Good Appetite
- Good Digestion
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- Good Nerves
- Good Spirits
- A Clear Brain
- GOOD HEALTH
- HAPPINESS

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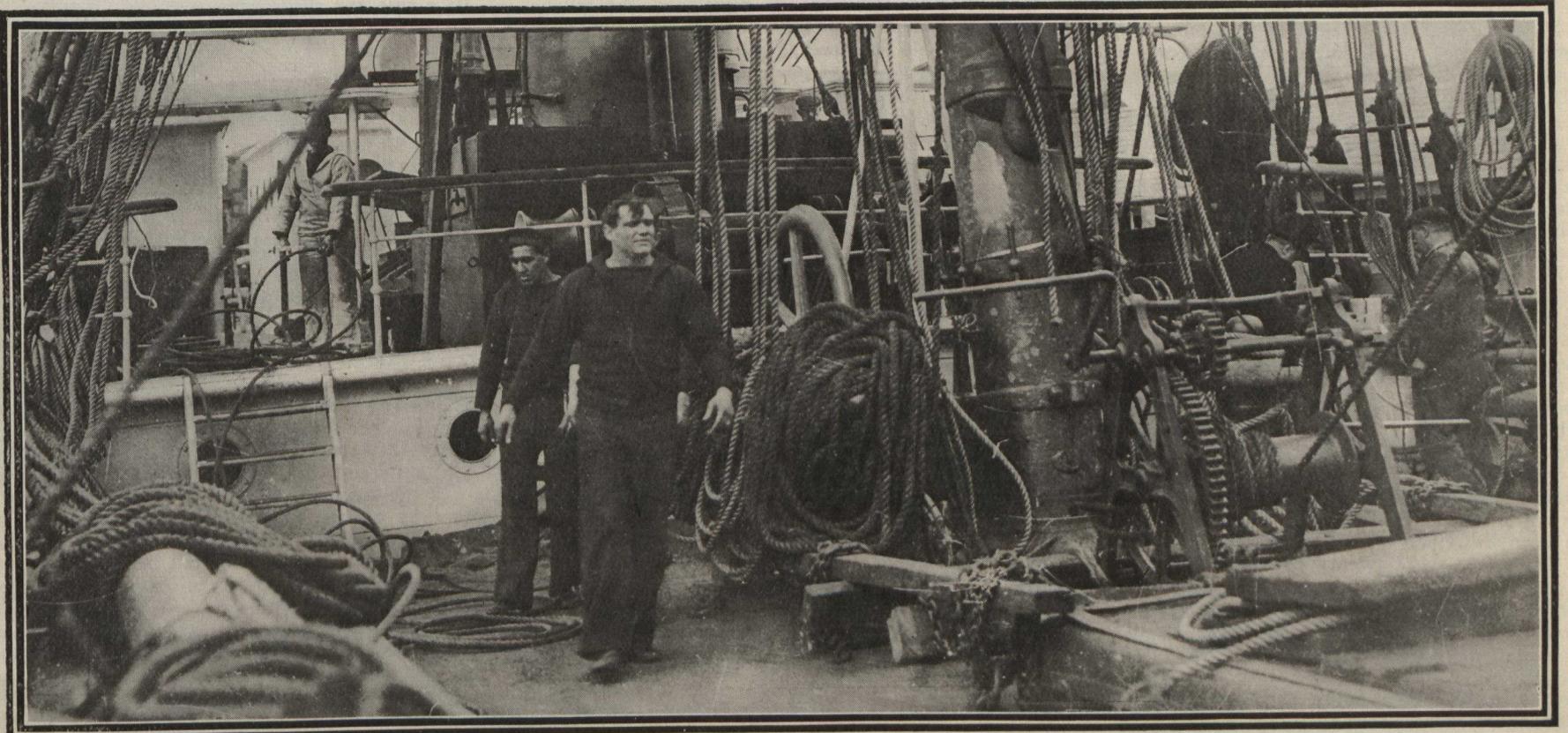
March 8, 1913

No. 14

In the Seven Seas, on the Hills of All Men, and Now in the Ice Fields of the South Pole, the Dead Heroes of England



Part of the Vast Crowd that Gathered on Fleet Street to Witness the Memorial Service in St. Paul's to the Five Men Who Lost Their Lives in the Scott Expedition South of One-Ton Depot in the Antarctic Circle.



Petty Officer Evans, the Strongest Man in the Five that Planted the Union Jack on the South Pole, Jan. 18th, 1912. "The Astonishing Failure of Evans" was the Beginning of the Scott Tragedy. His Foot Slipped from a Ski on the Beardmore Glacier. The Party Went Back to Rescue Him. He Died Two Hours After Reaching the Tent.

Government Loans to Farmers

By W. W. SWANSON

THE Hon. Martin Burrell's Bill for the "Advancement of Agricultural Instruction in the Provinces," in the drafting of which he was aided by Dr. C. C. James, has aroused a great deal of interest throughout the country; for it is felt that much more should be done not only for the farmer, but by the farmer, than is the case at the present time. It should be observed, also, that much futile discussion has arisen over the relatively small representation of farmers in the House at Ottawa; the inference being that their interests are not thereby sufficiently safeguarded. Mr. Peter McArthur, for example—that pungent, pastoral literary artist—laments that the farmers divide on party lines; and that they will, in all probability, in their blindness, continue to do so for a generation or two to come. Nevertheless, he is "hoping for a day when the votes of farmers will be used to send to Parliament clear-headed, broad-shouldered, upstanding representatives, who will insist on the rights of the men they represent, and deal justly with the other interests that go to make up the country. "By allowing themselves to be divided into two parties," continues Mr. McArthur, "the farmers cannot hope to get their full rights unless the party leaders are moved by a feeling of pity and agree to drop party differences for the time being. Isn't it about time the farmer realized that instead of being a patient drudge he is,

"The demi-Atlas of this earth, the arm
And burgonet of men'?"

Mr. McArthur wants more farmers in Parliament because the rural population of Canada is almost double the population of the cities. He is inclined to scarily the present representatives: "Well-favoured they look, and alert and businesslike." He would change all this and inject new blood into the House by sending thither "clear-headed, broad-shouldered, upstanding young men," who, presumably, must carry the distinct aroma of the farm with them and the scent of the open fields and woods. A considerable clamour comes from the Grain Growers of the West to like effect.

All of which is futile and foolish. With just as much justice should our engineers, firemen, factory workers, ministers, teachers and each and every several calling demand special class representation to secure their particular "rights." Organization along the line that Mr. McArthur advocates would result simply in hammering a wedge between the East and West. Party discipline, party practice and party loyalty are the salvation of a democracy. The party makes for national solidarity, for unity, for national issues and national ideals. It means that we shall have statesmen of vision who can rise above parochial jealousies and class interests, to the end that the enkindling torch of brotherhood and the dignity of nationhood may crown their labours as a great reward. No class distinctions or privileges, but justice for all, must be the national watchword. But all this in passing.

It yet remains true that greater attention must be paid to the position of the farmer in this country, especially with regard to the conditions under which he can secure credit at the banks. During the past year I have made a special study of credit conditions in the West; and from bankers, business men and farmers have obtained facts that tend to disclose a serious state of affairs. Rates charged to farmers range all the way from eight to twelve per cent.; and of course loans of any considerable duration cannot be secured from the banks at all; recourse must be had to private lenders and to the loan companies.

It has been widely advocated that the farmers should be encouraged to form co-operative credit societies through Dominion legislation. This method of combining the credit of all for the benefit of each has attained wide dimensions in Germany, Belgium, Austria, France and Italy; and is beginning to flourish in India. In England its growth has been extremely slow; but it has been steady. In 1908 there were twenty credit banks affiliated to the Agricultural Organization Society; at the present time there are forty-two. The system has taken root in many States of the Union, and also in our own Province of Quebec.

It is beyond the scope of the present article to enter upon a description of the organization and working of the Credit Bank; that I must reserve for a future study. Its characteristic features only may be sketched. The kernel of the whole idea of the Co-operative Credit Bank is that personal char-

acter shall constitute a security as valuable as property. The Credit Bank is the "capitalization of honesty." It has a marked educational effect; it encourages responsibility and teaches the members of the organization the value of thrift and of the spirit of combination.

Briefly put, many members combine to secure, by their united credit, a fund of capital to be loaned for long terms to such farmers and small dealers as join the organization and subscribe to one or more shares. But little is to be expected by the farmers of the West, at present, from any such organization. New ideas everywhere take root slowly. Moreover, the population of the West is small and scattered. A relatively numerous population is essential for the proper functioning of such a bank. Some active spirit is required to start the bank and keep it going. Prospective members must be convinced that the liabilities they incur are merely nominal. Some there are who, in addition to all these difficulties, do not care to reveal their financial position to a committee of their neighbours. And, finally, the undoubted hostility of the big joint-stock banks will prove a serious obstacle; although the great banks have really little to fear. The result of the Credit Bank system is to create new business among people who have hitherto made no use of banking facilities at all. Where such banks have been established it has been found that they act as feeders to the larger business of the established banks.

For the reasons I have given it cannot be expected that much relief can be extended to the farmers, at the present time, by the organization of such institutions. But, obviously, something should be done to remedy existing conditions. It appears perfectly plain that the required help must come

through government loans to farmers, somewhat along the lines followed in Australia.

All the Australian States have established systems under which financial aid is rendered to agriculturists by the government. The principle upon which such aid is founded was first applied in Germany, in 1770, when the *Landschaften Bank* was established. The founding of the *Credit Foncier* nearly a century later in France was a creation of similar character. Over the operations of this bank, created under government patronage and invested with such special privilege as to virtually constitute it a monopoly, the government exercised a direct control by appointing its governor and its two deputy-governors. The *Credit Foncier* was empowered to lend money only on a first mortgage, and to the amount of one-half of the estimated value of houses and farms, and one-third that of vineyards, woods, and other plantations, and the commission charged could not exceed six-tenths per cent. The system developed and adopted in Australia, with the object of assisting farmers to make improvements or to develop or utilize the agricultural or pastoral resources of the land, is analogous. Similar advances have been made by the States that have passed Closer Settlements Acts. The following table shows the sums advanced during the years 1908-1911:

State.	1908.	1909.	1910.	1911.
New South Wales. £	789,333	£1,061,625	£1,362,853	£1,617,192
Victoria	2,254,488	2,492,698	2,657,713	2,797,323
Queensland	153,228	187,014	235,793	306,944
South Australia..	1,233,264	1,386,153	1,544,946	1,796,762
Western Australia	743,598	1,004,575	1,257,182	1,540,241
Tasmania . . . . .	.....	5,987	9,187	14,610
Commonwealth ..	£5,173,911	£6,138,052	£7,067,674	£8,073,072

Aristotle said: "In order to live nobly one must first have the means to live." The Hon. Martin Burrell's Bill is splendid so far as it goes; but before instructing our pioneer farmers in the fine art and science of agriculture, why not extend them such relief as will permit them to live?

Central Gold Reserves

By Z. A. LASH

Vice-President Canadian Bank of Commerce

WHEN it is said that Canada is on a gold basis and that nothing but gold and Dominion notes form a legal tender in discharge of a debt, it is not meant that nothing but gold or Dominion notes can be legally used as money. On the contrary, our bank notes, because of their convenience, form the bulk of our money in circulation. Our people are not used to handling gold coin, they prefer bank notes, and to enable the banks to supply what the people want and at the same time to preserve the gold basis and to keep down the note issues not represented as gold to the limits above mentioned, the bill before Parliament proposes to create what are called "Central Gold Reserves," and to allow a bank, in addition to its present powers, to issue notes to the amount of the current gold coin and Dominion notes which it has to its credit in these central reserves. The banks cannot make any profit from issuing notes against this gold. On the contrary, they suffer loss by such issue, because the notes representing the gold cost money to make; the gold itself is kept in vaults, idle, and the banks have to pay the expenses connected with administering the reserves. Yet the banks approve of this proposal in the bill and are willing to suffer the loss. As this may seem to the ordinary reader to be incredible, an explanation is called for. The plan proposed by the bill is as follows:

The Bankers' Association, with the approval of the Minister of Finance, will appoint three trustees and the Minister will appoint a fourth trustee. These four trustees are to receive such amounts in current gold coin and Dominion notes as any bank may desire from time to time to deposit with them. A bank may then issue notes in excess of its unimpaired paid-up capital (during the season of moving the crops referred to also in excess of the additional fifteen per cent. then allowed) to the amount at its credit with the trustees, and from time to time, as this excess circulation is reduced, the bank may withdraw an amount equal to the reduction, or may leave it still with the trustees as its own property, to be used for future excess circulation. The necessary provisions are made for ascertaining the circulation outstanding, and heavy penalties are imposed for any issue more than the amount allowed. Monthly statements are to be sent

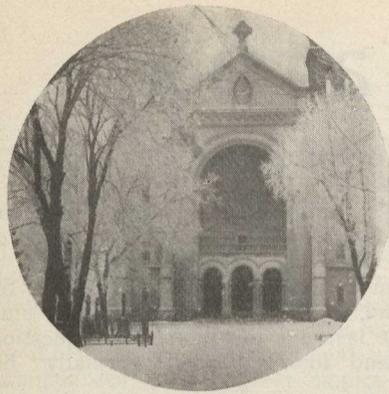
to the Minister by the trustees, showing the amounts on hand for and withdrawn by each bank on each day of the month, and the Minister must cause an inspection of the gold and Dominion notes on hand, and an audit of the trustees' accounts to be made at least twice a year. Should a bank become insolvent the amount held for it must be paid by the trustees to the liquidator and must be applied in redeeming its notes in circulation. The banks must pay the remuneration of the trustees and all expenses incidental to the establishment and maintenance of the central gold reserves.

As a rule, the reason why our banks cannot issue notes to the amount necessary to meet the public demand, is not that they have not the money, but because the amount they may issue is limited in the way above described. They might, of course, pay out gold instead of notes, but this would not suit our people.

THE public advantages from the establishment of the central gold reserves will be that our people will get the kind of currency to which they are used, in which wages are paid, and without which our crops and farm products cannot, in general, be conveniently purchased. The Government will be relieved from the expense connected with the issue of the \$5 and other notes necessary to meet the public needs, the gold basis will be maintained, and no inflation of currency will ensue.

The direct advantage to the banks will be a matter of convenience only, not of profits, but the indirect advantage of having our currency maintained on a gold basis and Canada's credit kept on a par with that of the strongest financial nations of the world, cannot be overestimated. The convenience arises in this way: Every branch keeps on hand a certain amount of notes ready to be put into circulation as the business of the branch requires. As below mentioned, our banks have branches in about 1,457 different cities and towns in Canada. The accounts of the circulation outstanding from time to time must, of course, be kept at the head office and monthly returns thereof made to the Government. If a mistake be made, no matter how innocent or excusable, and if as a result the outstanding circulation is allowed to over-run the limit, a heavy

(Concluded on page 22.)



This Might be in Paris; But it's the Facade of St. Boniface Cathedral on the Red River.

The Picture Editor's Scrap-Book

Odds and Ends of Human Interest from the Busy Cameras of Many Readers



Winter Picture of a Summer Home Belonging to Capt. H. A. C. Machin at Kenotah Island, Lake of the Woods.



Where the Bells of St. Boniface Chime Across the River to Winnipeg.



An Ontario Ice-cutting Picture That Might Have Been Painted by Maurice Cullen.



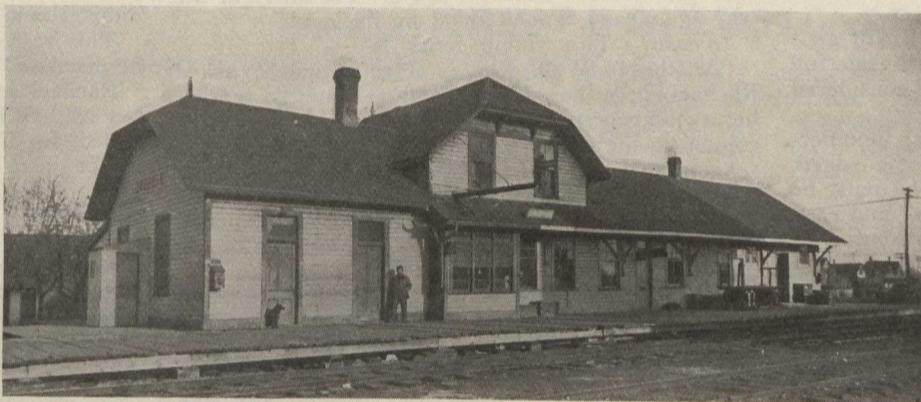
Putting the Roof on the Street Car Barns at Edmonton—in January, 1913.



Land at \$3,000 a Foot on Scarth Street, Regina; the Part of the Block to the Right of the Doorway Bought by the Canada Permanent Mortgage Corporation.



Winter Bricklaying on the Hudson's Bay Co. Building at Edmonton.



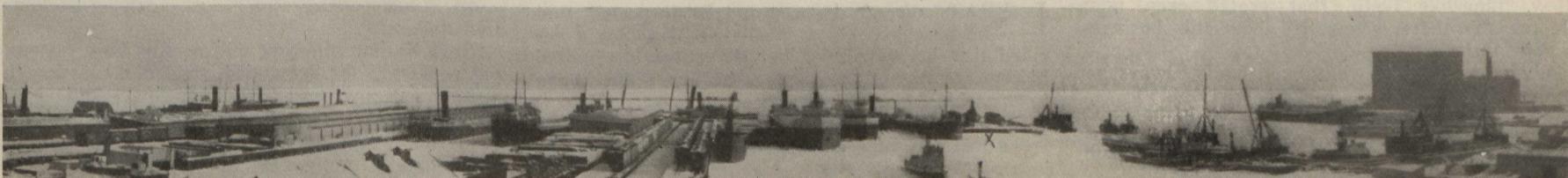
2.—The Second Dauphin Station, Erected in 1899, With Subsequent Additions.



3.—The New Dauphin Station, Built Last Year at a Cost of \$50,000.



1.—First C.N.R. Station at Dauphin, Man.



Part of the Upper Lakes Grain-Carrying Navy, Loaded to the Brim, Stalled in the Ice at Port Arthur, Waiting for April 15.

The Entanglement of Nathan

Depicting the Predicament Into Which Too Much Business Enterprise Got Nathan Lepat

By ED. CAHN

NATHAN LEPAT, after vainly trying to borrow money from scornful relatives and suspicious bankers, at last had to admit that there was only one way left in which to acquire capital to extend his struggling clothing business, and now, at eleven o'clock, he closed his ledger, turned out the gas, made sure that the rear door of his establishment was securely bolted, and reluctantly admitted to himself that honesty is, after all, the best policy.

He was a young Russian who had come to America determined to win a fortune, confidently expecting to have to go to no great pains to do so.

Several discouragements had put to flight any lingering scruples, and two years before, he had managed to fail, for his own benefit.

The fact that the hard-won dollars of some of his nearest relatives would be forever lost to them did not deter him, and, so skillfully did he manage matters, that he had been speedily, if reluctantly, acquitted by the bankruptcy court, if not by those whom he had harmed.

However, the money he had made by this means was soon lost in a speculative venture, and he had been obliged to begin again at the very bottom and climb slowly, and without assistance, to his present rung of the ladder.

A light from the street shone in over the transoms and Lepat, with his hand upon the door-knob, glanced around once more.

"Ach! The clothings business!" he muttered, disgustingly. "I wish it I had never so much as hears of it. *Oi!* If only I could get it a little credit—or if I only had a few dollars more; what couldn't I do wid it?"

His small, grey eyes darted here and there as if already critically inspecting the placing of piles of new goods, and then he screwed up his shoulders into a shrug, and left for the night.

The lower East side, even at this hour, was still teeming with life, but Lepat was no more aware of it than he would have been if set down in the middle of Sahara.

He was running over in his mind the list of girls and young women whom he knew, and considering them as impassively as he would have considered a consignment of new suspenders.

"Rachael," he thought, as he climbed the innumerable dark stairs leading to the room where he lodged, "I guess maybe she is the best one. She must be about thirty, an' she aint pretty, an' she could easy get along with twenty pounds less of fat, but she's got it maybe a thousand dollars saved up. I could use it, and the only way I could get it is to marry her. She is also big and strong like such a old country *ochs* and she could help it me along in the store, but, even so, she is bound to be nothing but a expense." He sighed heavily, and, as he punched up his lumpy pillow preparatory to going to sleep, he decided once and for all, "A wife I don't want, but what else could I do? I'll go see Schlotz tomorrow."

SCHLOTZ, grey-bearded, and the most reasonable marriage-broker in the neighbourhood, listened with patience to all Lepat's stipulations as to what he deemed fitting in a wife, and when his customer paused for breath, stopped running his bony forefinger down the column of names in the book before him long enough to peer over his horn-rimmed spectacles and say, "Sure, Lepat, you got the right bringings up, and you know what is what. Now, here is fine young lady, by the name Ippstein. Her *fater*—"

"Nothing doing on Fanny Ippstein," interrupted Nathan, impatiently. "I been thinking about Miss Rachael Savin. She aint such a much on looks, but—say! come to think of it, you know her folks, don't you?"

"*Jah*, I know her *Mutter*. For ten dollars I will talk to her that she should let you call on Rachael, and if she iss agreeable, I'll make you an introduction to her."

"If!" cried Lepat, and then he laughed, showing yellow, fang-like teeth, that grated even upon Schlotz. "If there is any 'if' about this business, it's goin' to be on my side."

"A young man like what I am could always get it himself a wife, a young, pretty girl."

"So?" said the *Schatchen*. "then vy don't you—hey? I got already on my books young and pretty girls and vimmins, lots. Vy not one of them? You are right, a man like what you are oughta get a pretty vife because—"

"How much money has the others got it?" demanded Lepat.

"A pretty girl shall not need it such a larger *nadinyah* as what a ugly one does; but some got it a hundred dollars, some got it, extra pretty ones, fifty dollars."

"*Nu Nu!* Money I want. If I get married, I got to be paid for it. I heard Rachael Savin has a thousand dollars."

"*Oi!* You vant *mazuma*, not a vife! Maybe if I look around once I could maybe find you one what's got more yet as Miss Savin."

"Say, Schlotz, do me the kindness to tell me why you aint crazy to introduce me to Miss Rachael Savin."

"What a crazyness for a idee!" protested Schlotz, who threw more enthusiasm into his voice from then on, and, after a half hour's spirited haggling, finally accepted seven dollars as his fee for the introduction, instead of the ten which he had at first demanded.

That afternoon Schlotz called upon Mrs. Savin, the mother of Rachael, and, over coffee and *nuss kuchen*, put Lepat's proposition before her.

"Now, *mein freund*," he concluded, "I have earned it my fee from him, and can now be a *freund* to you mit a clear conscience."

"It's true he has got it a business of his own, even if it is small yet, but, don't you be in any rushes to get Rachael married."

That was all he would say and the more Mrs. Savin thought of the matter, the more convinced she became that Schlotz meant it as a warning. After his departure she hastened out to make inquiries regarding Lepat, of whom she had heard, and, strangely enough, to his credit.

That evening Mrs. Savin broached the subject to her daughter.

"Now, Mommer! Don't, for mercy sake, begin that 'get married' business again. I'm all right the way I am, and I don't want no husband."

"*Koosh!* This young feller is—"

"Another! Well, who is it this time?" asked Rachael, in a bored tone, and reluctantly tearing her eyes away from the "Small Business for Sale" column in the evening paper.

"Nathan Lepat. He's got it a nice little business, all his own; he is about your age, and from all I heard, so far, a smart business man with a real *Yiddisher kopf* on him. I told Schlotz he should bring him around once, to call."

"Oh, shoot!" exploded Rachael, flinging the paper to the floor. A *schatchen* he has to go to! That settles it, he aint no good on earth!"

"Rachael!" shrieked her mother, "listen! Remember you are thirty-two years old already, and if you aint married soon—"

"I'll never be. Well, it wouldn't kill me, Mommer, that's one sure thing. Bachelor girls are all the style nowadays."

Mrs. Savin looked shocked, as she never failed to do when her daughter talked in this modern and reprehensible manner.

"Every woman oughta be married. Now, when I was young—"

"Yes, yes, Mommer, I know. To please you, only, I will see him. Tell Schlotz to tell him to call tomorrow evening. I'll get it over as soon as I can."

"You mean you will see him to please me, and tell him to go chase himself, to please yourself."

"Becky, *mein tochter*, you couldn't always work in an office. I wants I should see you in a house of your own."

"I'd rather see myself in a nice little business of my own, then we could be always together, Mommer. You'd be all alone if I got married. If I had five hundred dollars more, I could buy that little stationery store. I'd rather have it than any husband that ever grew. I suppose this Lepat has heard I have money saved. I wonder—yes, Mommer, tell Schlotz to send him up."

LEPAT came to inspect and be inspected, and he bore himself so well that Mrs. Savin decided that he would do, and she effusively invited him to return and, as soon as he was gone, began to urge him upon her daughter.

Rachael, for a variety of reasons, or, rather, from a variety of causes, listened both to the pleadings of Nathan and the urgings of her old-fashioned mother; who still saw something almost disgraceful in having an unmarried daughter; and she pas-

sively suffered Nathan's economical attentions, accepting his oft-proffered excuse for absence on the score of business, with considerable relief.

Nathan saw in her an industrious, silent, not too critical wife, and, sighing unhappily that he must marry at all, at last put the momentous question, was accepted, and found himself formally betrothed.

He pretended to give a full account of his life and the present state of his finances and then, as Rachael offered absolutely no comment, he said: "Now, sinct I been all fair and square with you, Rachael, it's only right you should be the same with me—aint it?"

"Sure, I will. Don't you fear."

"Of course, but *now*, I mean. Why don't you tell me—" He stopped, somehow at a loss before the gaze of those steady, brown eyes.

"There's nothing to tell that you don't know. There aint no story to my life, except that I've been working for the same firm for fifteen years and me and Mommer's always lived in this one flat."

"Aint you never saved nothing?" cried Lepat.

Rachael noticed the look of panic, mingled with anger, and the fear that had never been absent from her heart became a certainty.

She had accepted Nathan to please her insistent mother, but it was partly because she was beginning to feel that she could not work for wages forever, and marriage seemed to offer a safer hazard than the slow and painful saving of odd dollars against a lonely old age.

THE fact that Lepat had not mentioned a "dot" until after he had proposed had made her hope that the small things which had pointed to a nature mean and penurious were false clues.

She looked at him now with calm, observing eyes. How his hair did kink—what small and shifty eyes he had. A sick feeling of disgust surged over her, but she gave no sign of it as she answered, "Why, yes, of course I saved some money. You surely didn't think I spent every penny, Nathan?"

This restored Lepat's good humour at once, and he dismissed the subject altogether.

Rachael seemed to be in no hurry to set the day, but Nathan had no notion of allowing it to be postponed, for he needed that money at once.

The next time that he called, his manner was more of the husband's than the lover's. He pointed out that he was a poor man, and an expensive menage not to be thought of, and then remarked that he had already hired a few rooms in the tenement where he had lodged so long. Also, he urged upon his bride-to-be that she go to no expense for an elaborate wardrobe.

"Oh, I won't," said Rachael, a trifle sharply, for she was not pleased that he had not consulted her before selecting their future home. "But I want a few dresses."

"Dresses! For the store, a couple shirtwaists and a skirt should be plenty."

"The store?"

"Sure, the store. You are going to help me in the store, aint you?" said Nathan, firmly. He must make her understand that he meant to rule.

"Do you mean that you think I should work, same as I do now—only for you?"

"Every woman should help it her husband. That aint working."

"I will help once in a while, and be tickled to death to do it, but I don't think I ought to all the time, every day. Who would take care of the house? Who would get the meals?"

"You can get it breakfasts before we go, and after I go to lunch, you can go, and maybe, your Mommer would come to get us dinners every night."

Rachael threw back her head and laughed. "*Oi*, a joker you are, Nathan, right straight from Joker-ville. I don't have to get married to work in a store all day. I can do that now, and get paid for it, and have a dress now and then. I couldn't be a success as a married woman if I did that, not so much of a success as I am now, single, since I've saved a few pennies—maybe as much as five hundred dollars."

"Say, Nathan, did you tell me this here diamond was perfect?" she demanded, suddenly, twisting the engagement ring upon her plump finger. "Did you get skinned on it? I took it in to Zosky, the jeweler, to-day, to have it tested. He says it is flawed."

Thoroughly enraged by this speech, and by the laughter which was liberally tinged with contempt,

(Continued on page 29.)

The Destiny of Canada

By JAMES L. HUGHES, LL.D.

DR. J. A. MACDONALD'S article on "Canada Among the Nations" is able and satisfactory as far as it goes, but his vision ends too soon.

Dr. Macdonald is right in saying that Canadians were leaders in the greatest political and national evolution achieved in the nineteenth century by which "the old colonial subjection has been changed into the national self-government of to-day."

Canada led in this great empire-making movement, and impartial historians will some day, and I hope soon, agree with Dr. Macdonald in giving due credit to William Lyon Mackenzie and Louis Papineau for their fearless advocacy of the sovereignty of the people; for beginning the movement for free self-government by the colonies; and for true representative government by the people in these colonies.

Dr. Macdonald is right, too, in saying that "in that achievement in their effort to establish free national institutions, without breaking the ties of tradition, and affection, and historical relation that bound Canada to the mother country, those first Canadian nationalists had no precedent." But local self-government and representative parliaments were not the highest ideals of Mackenzie. Paradoxical as it may appear to some, he had a wider vision than the establishment of free representative self-government for the colonies "without breaking the ties of tradition and affection and historical relation" between the colonies and the motherland. His supreme vision was a closer union between the colonies and the motherland, and nearly fifty years after the "War of the Revolution" he planned a system of colonial relationships to the central authority of the empire by which he hoped to get even the thirteen American colonies to unite again under the British Crown, not at the sacrifice of their right to self-government, but as a part of a greater British Empire. Unfortunately neither British nor American statesmen saw his vision with sufficient clearness to try to give practical effect to it. It is too late to work out his ideal so far as the United States are concerned, but surely it is not too late to bring about a closer organic unity between the British Colonies and the mother country, so as to establish a real British Empire.

Dr. Macdonald recognizes but two stages in colonial development: colonial subjection, and national self-government. There are two kinds of national self-government that might be established by colonies. In one kind, the colonies "cut the painter" and become absolutely independent of the motherland, in the other kind, some form of organic relationship is maintained.

Dr. Macdonald does not advocate the independence of Canada. Very few Canadians do advocate Canadian independence. Leaving independence out of the question, there are three natural stages in the colonial evolution of Canada: (1) colonial subjection; (2) self-government in local affairs, with two fundamental provisions as a broad basis of unity between Canada and the motherland; that the Governor-General of Canada and the Governors of the provinces of the Dominion shall be the direct representatives of the sovereign, and that the people of Canada shall have the right of appeal to the Privy Council, the supreme court of the empire; (3) organic partnership with the motherland in imperial matters, while retaining to the fullest degree our present system of local self-government.

We have passed through the first stage. We are in the second stage. There are many indications that we are moving rapidly towards the third stage of a wide imperial unity between the motherland and her self-governing colonies. The colonial members of the imperial family are becoming conscious of their manhood, and they are showing a praiseworthy determination to do their part in bearing the responsibilities of the empire, and to accept their proportional share of the burden of imperial defence.

It is inconceivable that the self-governing colonies should continue to accept the protection of the motherland without in some way sharing the expense of such essential protection. If we share the responsibilities of any department of the work of the empire, it is simple justice that we should have representation on the council of the empire that has authority to assume these responsibilities. Whatever the name of the council may be, there can be no real difficulty in organizing it on a basis that will be just to the people of the motherland and of the colonies, without limiting the self-gov-

ernment either of the motherland or of the colonies.

The third stage of colonial evolution is much higher than the second stage. In it the ties of affection between the motherland and her colonies will be knit more closely, and the self-respect of the colonies will grow stronger. The second stage of colonial development does not possess the essential elements of permanency. It is clearly a transition stage that must lead eventually to independence, or to a closer partnership. All the British self-governing colonies are with warm hearts marching unitedly towards imperial partnership. When consummated, this partnership between the British mother and her sons will form the grandest empire developed in the history of the world; an empire with a broad basis, and with high ideals.

Unity is the highest moral ideal yet revealed to humanity. The Anglo-Saxon race has the fullest, clearest, truest vision of the value of unity. The dominant supremacy of this ideal has begun to manifest itself in all Anglo-Saxon countries. The greatest movements of modern times are movements towards closer unity among individuals, and denominations, and nations. The seven kingdoms of the Heptarchy were united into one in England. Wales, Scotland and Ireland joined England to form the United Kingdom. The American colonies came together to form the United States. The various provinces of British North America united to form the Dominion of Canada. Newfoundland will surely come into the Canadian union soon. The German states united under one emperor. The Australian states have federated under one parliament, and South Africa is now a united colony. In our own time the Presbyterian churches have been united into one church. The various divisions of the Methodist church have united, and to-day all

the branches of the Protestant church are considering church unity, and each year makes ultimate unity more certain.

The revelation of unity is the highest function of the Anglo-Saxon race, and the unification of the British Empire under a central representative governing body, with a constitution that gives to each part of the empire the control of its local affairs, will be the most important constitutional event of all history. Some day such a plan will be adopted, and a part of the plan will be the giving of local self-government to the different parts of the motherland as a broader basis for the imperial British Empire. Canadian statesmen of all parties by working to unify our great empire, may do their greatest work for Canada, for the empire, and for the world.

The organization of the British Empire will be but a step towards the unification of all empires and peoples throughout the world, not into one vast empire, but into a consolidation of nations for the achievement of the highest purposes yet revealed to man, or that may be revealed in the future.

Dr. Macdonald quotes Kipling:

"A nation spoke to a nation,
A queen sent word to a throne;
Daughter am I in my mother's house,
But mistress in my own."

Taking some liberties with Kipling, I suggest the following as the true attitude of all the free, self-governing colonies of the Empire:

We are sons in our mother's house;
We are masters in our own;
But we're partners with mother still
United to guard the throne;
And, if mother should need her sons,
She will never stand alone.

Among the Music-Makers

By THE MUSIC EDITOR

IF any evidence could be wanting that the Montreal Opera Company ought to be reckoned as one of the most cosmopolitan forces in the national life of this country, it was surely given by the presentation of *Thais* and *La Boheme*, *Romeo and Juliette* and *Madame Butterfly*, *Herodiade* and *Il Trovatore* and *Carmen*, which was the opulent bill that closed the season last week. From now until further notice the M. O. C. will be out of immediate business. So far as the second commercial and the first musical city in Canada is concerned, the hope is exceedingly big that next season the company will be with us again for a still bigger and more significant season.

It takes Toronto a long while to get enthusiastic. The Anglo-Saxon with his church choir and pure-choral ideas requires a good deal of prodding to get really gingered up to the whole-hearted appreciation of such a thing as grand opera. But this season has done it. The tide turned a little too late to be of much immediate practical use to the Company. But there are more people in Toronto sanely interested in the work of the M. O. C. to-day than there are in Montreal. I believe that another year the second city in Canada should have four weeks of opera from this company; two weeks in the fall and two at the close of the season. It is quite certain that heaps of work can be done that has not yet been done to interest the musical public in this form of art. As has been before stated in this paper, grand opera is a thing that requires a lot of mental preparation. Diffusion of ideas concerning opera should be one of the first aims of all our music colleges and conservatories. Publicity is needed. The people of this country should be permitted to lose their semi-blase commercial equipoise and go a little crazy over such delightful big things as it has been the privilege of four Canadian cities to hear this season from the M. O. C. We should be quite convinced that though England never has and never can produce grand opera, the Anglican mind is at least able to appreciate the tremendous strength and art quality and deep human interest of works such as *Thais* and *Louise* and *La Tosca* and *La Boheme*. In fact, it's quite as much a part of liberal education in the twentieth century to be familiar with these big, modern things as it was in the latter part of the nineteenth to understand Wagner.

But it costs—money. The M. O. C. is a magnifi-

cent loser. The men who finance it are public-spirited, big-imagined men who thus far have not grudging a dollar of the hundreds of thousands that it costs to put on these big repertoires every year for the edification of a public that prides itself on becoming cosmopolitan. The man who directs-generals the M. O. C. is a man of organizing genius and first-rate experience. And the proof of it all is the kind of people, both on the stage and below it that the M. O. C. has got from the ends of the earth to do grand opera in a way fit to challenge comparison with New York and Boston and Chicago.

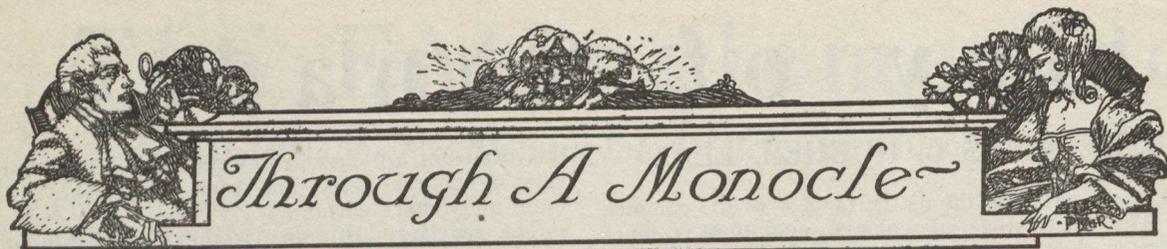
But at the present time the more than a hundred stage people of various nationalities have scattered to their homes. The great little orchestra of forty-five have packed their instruments and their grips. The big artists have gone into the concert season or abroad to rest up. Much of the colour is gone from our prosaic streets. We feel just a good bit lonesome; like a boy feels when the circus has left town. And in four cities in Canada there are thousands of people who look forward to the time when the M. O. C. will be back again—some of them so that they can fake up a large interest in a thing that they don't begin to understand with the imagination, but far more that they may be able to get the kind of instructive and dynamic thrills of a musico-dramatic sort that for two or three nights a week made a humdrum life worth living.

The Schubert Choir

NOW that the National Chorus of Toronto have got a \$2,500 grant to go to England for their health, and the choir that first talked of going to England and never went is having a holiday this year—it is of some interest to say a few words about the work of another Canadian choir that went out of town last year and the year before, and refused an invitation to jaunt to California this year. Did you say that Toronto has no opera companies?

The choir that stayed at home this year and gave two concerts in Massey Hall is the culmination of an idea which was once original with somebody and has been adapted by a good many people since it was original. It is the Schubert Choir, organized about seven years ago by Herbert M. Fletcher, after a study of what Frank Damrosch was doing in New York. This must not be confused with the

(Continued on page 22.)



Through A Monocle

UNDER THE CURSE

“W E could do with another little fall like this one.”

Thus from the lips of a seedy-looking snow-shoveller, in a fine, creamy English accent some of our folk would give a fortune for, as he made as much as possible of the thin covering of “the beautiful” upon one of our streets. He scraped it together in a pretty head, as he said this to his companion, and then reluctantly shovelled it into a civic sleigh. Clearly he hated dreadfully to part with it. And he wanted another “fall” of it that he might get another job shovelling it away.

I never heard a more severe arraignment of this modification of Hades we call our “modern civilization.” Here was a man who wanted the laws of nature to spill some “dirt” in the street. Did you ever hear of a housewife who wanted any one to spill dirt on her floor? Yet this man ardently desired to have dirt thrown into the public street—not because he likes dirt or because he thinks that the street would be better with dirt in it. Not a bit of it. He likes it no more than the housewife likes it on her floor. The first thing he intends to do when that “dirt” is again flung into the street is to shovel it away and make the street as much as possible exactly like it was before the dirt fell. Yet he wants the dirt to fall. What to the housewife would be a misfortune, is to him good fortune.

WHY? Simply because the city would have to pay out money to get rid of that “dirt”; and would likely pay it to him. Humanity would be no better off for the fall of snow and its subsequent removal. We should be no farther ahead. We should be no richer. We would be, indeed, exactly where we were before. But a certain sum of money would have been taken out of the pockets of all the citizens and put into this man’s pocket; and no one would have got any value for it which he would not have had if the snow had never fallen. This, you will see at a glance, puts us in an entirely different position from that which we would occupy if this man’s labour were employed to create value. If he made a pair of shoes, for example, we should all be that pair of shoes ahead. But we will not give him employment making shoes. We compel him to wait until nature spills some dirt in the street, and then we allow him to make money out of our misfortune.

I DO not want to suggest incendiarism to any one, but he would be just as well off if a house were burned down which had to be re-built. And we all know, as a matter of fact, that our civilization is so hopelessly out of joint that there are people who rejoice when a great fire takes place. I do not blame them for a moment. I should rejoice in their places. The wickedness is not with them, but with us. We have made it difficult for a man to get a chance to create values; and it is absolutely necessary for him to create something he can either consume himself or exchange for things he desires to consume, if he is to live. I say that is absolutely necessary. As a matter of fact, it is not. If he can by hook or crook get hold of money which represents value, he is just as well off. If he does that by burning a building down and then building it up again, a lot of people suffer; if he does it by playing cards or the races, we call him names; but he lives. And that, for him, is the essential thing.

SO long as we have men praying that nature will spill “dirt” into the street that they may get paid for cleaning it up, and so long as no house-keeper would regard the spilling of dirt on her floor as something to be grateful for, we may be sure that our civilization needs readjustment. We are not getting the best out of the machine we call economic production. We might get the products we need to sustain and ornament life with less labour. And labour is quite as much a curse to-day as it was when it was imposed upon our first parents in that capacity. It is not labour which is good, but the results of labour. I know that certain mealy-mouthed and privilege-pampered moralists are always telling us that “work” is wholesome. They are like the people who try to pretend that the in-

carceration of the youth of a nation for two or three years in barracks is good for them, physically and mentally. We Canadians all know that this last is nonsense, because we are permitted in Canada to think straight on the subject. Our bonused moralists do not have to defend it. The thing does not exist here. So we can tell ourselves the truth about conscription, and admit that it is an evil—an evil imposed upon certain European nations by the imperative and supreme duty of national defence.

I N the same way, “work” is an evil, only to be justified by its results. We need its products; therefore, we endure it. But there will always be moralists with supple intellects and supine consciences who will try to persuade those, whom it is necessary to bind to injurious occupations for the enrichment of others, that these occupations are beneficial to their souls, if not to their bodies. Work is a curse. The Good Book says so. But the best we can do is to get along with as little of it as possible. To do that, we ought to so arrange things that every man’s labour will be productive; and that every man can labour, and welcome, as much as he chooses. What with modern invention and discovery, we ought by now to have reduced the amount of necessary human labour to a negligible minimum. But, of course, we have done nothing of the sort. That would be so unlike us that our own mothers would not know us if we had done it. What we have done, is to take practically all the added productiveness of labour to create a surplus fund, out of which we support a class of “idle rich” who ruin themselves, body and soul, trying to dissipate it. That, too, is very, very like us.

WILL we ever get sense? God knows. We show few signs of it now. One would think that to-day if a man had a good enough house next a cess-pool, and were to get a lot more money, he would clean up the cess-pool before building a wing to his house. But we don’t do it. We watch the cess-pool of our city “slums” growing larger and deeper and fouler every year, while we add ostentatious wings to our houses. And our houses are so near to the cess-pools that our families get the infection.

THE MONOCLE MAN.

Liberal Revival on the Horizon

By A TORONTO LIBERAL

A MONG the young Liberals of Toronto a Forward Club has been organized which recalls the earlier products and possibilities of the fruitful soil of opposition. Neglected virtues, forgotten proofs, abandoned enthusiasms, forsaken principles, aims long ignored, lofty schemes postponed and aspirations relegated to oblivion can flourish or be flourished once more. In the former era of opposition the young Liberals had the most distressingly serious club in the city. They discussed the single tax and when they were through they discussed it again. They discussed the N. P. in an attitude that can mildly be described as adverse. They discussed home rule with becoming eloquence. They also discussed law reform, banking and currency reform, the initiative and referendum, proportional representation, provincial autonomy, municipal rights, woman’s enfranchisement and endless devices for purifying politics and elevating the masses. Every human institution was cited before all the judges from Plato to Edward Bellamy, from Aristotle to Henry George, and from Aesculapius to Havelock Ellis. Compared with the current demonstrations of political problems by the ardent Liberals the Book of Euclid seemed uncertain and visionary.

Every week (or was it every two weeks?) they met to toss empires, kingdoms and republics into the melting pot and pour them out into plaster moulds, carefully oiled on the inside. But alas! the days of the captivity came on. The party attained office. Oh! what a fall was there, my countrymen! Power seems the only thing that can rob men of their liberty. The capsizing of thrones was relegated to the vaudeville stars and chorus girls. Liberal clubs sprang up all over the city like dandelions in the subdivided areas. One of these, called the Tarte

Club, emphasized in an indirect way the sage advice against naming a child after a living statesman. The wisdom of the ancients and moderns was forgotten in contests for the offices. The parable of the guest who took a low seat opposite the trestle at the banquet and was asked to come up higher seemed to lose its significance. The player who waited in the wings for his call was likely to be forgotten in the excitement. All the nations of the earth were left to plod along as best they might without any of the advice that had been so freely and insistently tendered. Even our own little Dominion was comparatively neglected, for free trade, commercial union, unrestricted reciprocity and other remedies were left unused on the shelf.

Time’s relentless wheel has brought once more the conditions from which the abandoned activities proceeded. Only in opposition is perfect virtue and its many enthusiasms possible. All conditions are favourable for a revival of youthful and aggressively earnest brands of liberalism. If new occasions teach new duties a return of the old occasions should direct attention again to the old ones. Although there is no reason yet apparent for the trembling of empires or the tottering of thrones, the new movement is young.

Skyscrapers and Streets

Editor, CANADIAN COURIER:

Sir,—Your leaderette in The Courier of Feb. 1 was delightfully refreshing, and “it is discouraging,” as you point out, “to see Canadian cities following the American models rather than the European. It is especially lamentable that a progressive city like Toronto should be utterly regardless of the effect of skyscrapers on traffic congestion, public safety, and public health. No building in the central part of Toronto should be more than ten stories,” and, I would add, out of it, too.

This question has been thoroughly gone into in England where there are no skyscrapers, but due regard paid, as far as possible, to the relationship between the height of buildings and the width of streets. This is clearly pointed out in all authoritative works on “Town Planning,” and in the thoughtful book of that name, written by an expert whose counsel in my opinion should be taken more heed of, Mr. Inigo Triggs, F.R.I.B.A., it is mentioned that in England the tendency has always been to prevent the erection of high buildings. In framing by-laws dealing with the height of buildings it is essential to consider the relative width of the street on which they abut, and this is the line upon which most town regulations on the continent have been framed. Thus in Karlsruhe the height is fixed at one and a quarter times the width of the street, in Rome at one and a half times. In some cities the proportion varies in different districts. In Berlin the height of the front wall may be equal to the width of the street, with a maximum of 72 feet. In Paris the limiting height of all buildings is proportionate to the width of the street.

Some time ago an interesting paper was read upon the Society of British Architects by Mr. James Gibson, who suggested that when streets are increased beyond a width of 60 feet, the heights may also be increased beyond the width of the street without detriment to its architectural aspect. The following table of heights was proposed:

Width of Street	Ratio of ht. of bldg. to width of Street.	Approximate lowest Buildings.	Approximate highest Buildings.
40 to 60 ft.	1.000	40 ft.	60 ft.
60 to 80 ft.	1.125	67 ft.	90 ft.
80 to 100 ft.	1.250	100 ft.	125 ft.

Width of Streets.

The following table is instructive. It is a comparison of the width of important streets in Europe with those in London:

	Feet.
Avenue des Champs, Elysees, Paris	230
Reeperbohn, Hamburg	210
Unter den Linden, Berlin	190
King-Strasse, Vienna	185
Belle Alliance, Strasse, Berlin	160
Andrassy Strasse, Buda Pesth	145
Avenue Henri Martin, Paris	130
Potsdamer Strasse and Friedrich Wilhelm Strasse, Berlin	110
Avenue de l’Opera and Parisian Boulevards	98

London.

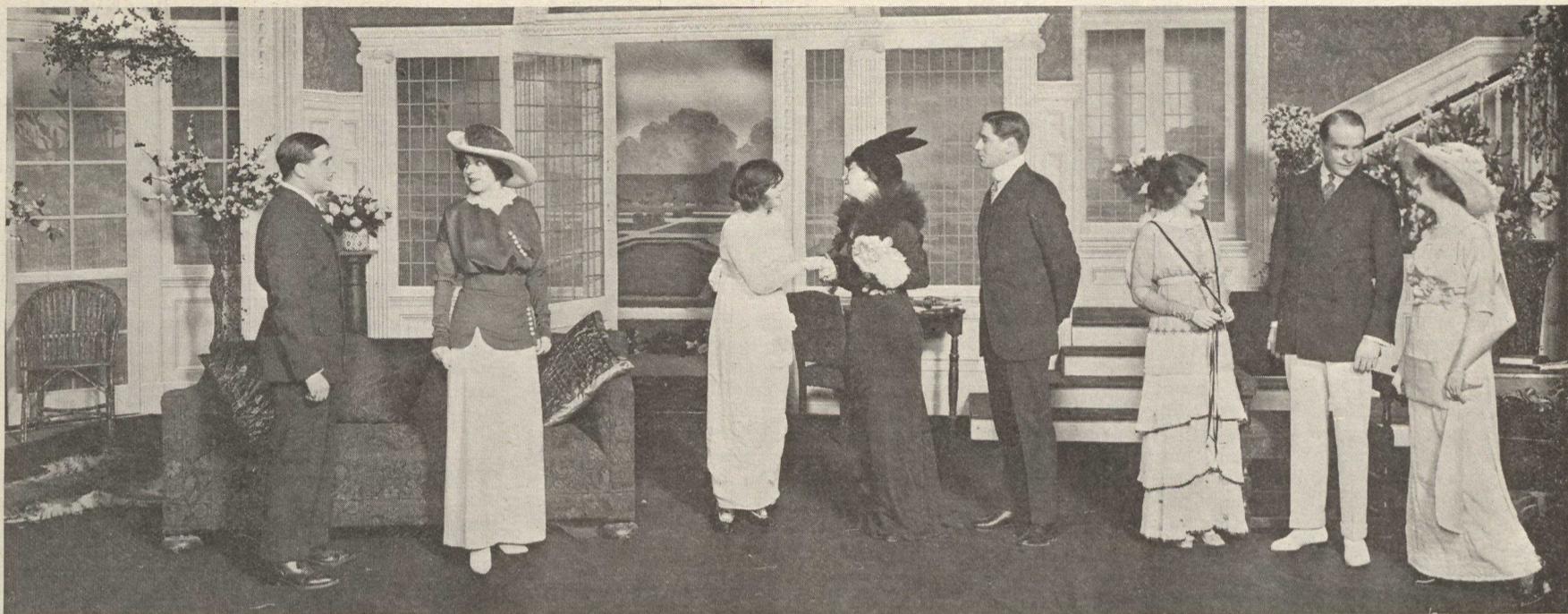
Victoria Embankment	120
Piccadilly	75
Queen Victoria Street	70
Oxford Street	64
Cheapside	60

It is to be hoped that the erection of “skyscrapers” in beautiful Toronto will not be permitted. Already much of the beauty of the city is destroyed when viewed from the hilly north by these abnormal constructions, excrescences on a fair picture. They are, Mr. Editor, as you point out, a menace to human life and health, and unquestionably an eyesore.

Yours truly,

OBSERVER.

Toronto, March 1st.



A Scene from "The Bridal Path," Thompson Buchanan's New Comedy, Now Running at the 39th Street Theatre.

New Plays of the Week

And the Irish Players in a New Repertoire

By J. E. WEBBER

THE Irish Players have once more hung their harp in Gotham's theatrical babel. Crook plays, strident melodramas and cacophonous chorus ladies make a babel indeed. But the harp hangs high and above the din the attentive ear may catch the strains of its weird and compelling music. And this attentive ear the public seems more than ever willing to yield. A year's reflection has but deepened first impressions and proved the richness of the Player's offerings by comparison.

A popular or even widespread interest in the literary drama is, of course, too much to ask—as yet. And we who confess to its enjoyment have still to admit an exclusiveness of taste that borders on the "queer." Fortunately interest in the Irish Players is not wholly dependent on exclusiveness of taste, else we should not now be enjoying a second visit. The breadth and variety of their work hold a universal appeal and will make profitable, we hope, many more visits to these spiritually alien shores. Their chart this season will also, no doubt, take them farther inland, and should Canada be included in the itinerary, I can think of no better investment, for whatever Mlle. Gaby may have left, than a programme or two of Irish plays. Montreal, as the port of debarkation, I notice, has already been touched.

The repertoire this year includes a number of



Doris Keane and A. E. Anson, in Edward Sheldon's New Play, "Romance."

new offerings. Among them, "The Magnanimous Lover," by St. John Ervine; "Patriots," by Lennox Robinson; "Maurice Harte," by T. C. Murray; "Damer's Gold," by Lady Gregory; "The Countess Cathleen," and "A Pot of Broth," by William Butler Yeats. "A Pot of Broth" shows the author in an entirely new mood. A tramp surprised in the home of a farmer, while he is looking for food, fails to wheedle a meal out of the farmer or his wife. Then his wits come to his rescue. He sings the farmer's wife a song to flatter her, and shows her a supposedly magic rock which he has picked up on the road. This rock and water, he declares, will make as fine a pot of broth as can be found in all Ireland. Distracting her attention he fills the pot with all the vegetables he can find in the house. Then feigning gratitude he takes the food he has cooked and goes his way, leaving only the rock in the pot. Arthur Sinclair, one of the most unctious comedians that ever set foot on a stage, plays the tramp.

"The Magnanimous Lover," of St. John Ervine, is based on the theme of "Hindle Wakes," that is, the social position of the woman who refuses to accept moral regeneration through marriage. The characters are a woman who has lived through ten years of disgrace, and her lover, who returns after this interval with an offer to marry her and take care of the child. He admits that he does not love her and is marrying her to save his own soul. Her reply is, "If I marry, it will be to save my own soul and not that of Henry Hinde."

TWO important ventures in American drama are "The Bridal Path," by Thompson Buchanan, and "Romance," by Edward Sheldon, author of "Salvation Nell," "The Brute," and "The High Road," produced this season by Mrs. Fiske.

"The Bridal Path" is a more or less whimsical comedy in eugenics. Natalie Marshall, an independent, high-spirited daughter of an old Long Island family, has, for reasons not usually discussed in polite circles, decided to take her matrimonial affairs into her own hands. Men have so long chosen the mothers of their children, she thinks, that it is high time for mothers to choose the fathers of theirs. Having run up her flag in the presence of an exasperated parent, she produces as an exemplary, if not perfect specimen of physical manhood, a sturdy engineer, humble in origin, but of clean habits and sufficiently promising career. An exposition of her radical ideals in the presence of the man of her choice soon clears the field of a dangerous rival (an artist, to whom children are a bourgeois sentiment) and by the second act she has led her ideal mate to the altar in triumph. The chance discovery of a former affair between the groom and her artist rival mars the nuptial night and threatens permanent disruption in the morning. A turn in the action, however, brings to light some of Natalie's pre-engagement plotting and schemings, and through the mouth of the sorely bated husband the whole subject of feminine morality is

boldly and humorously exposed. When the humbled Natalie finally sues for peace, the bared truth on both sides is found to offer a substantial foundation for future happiness. Ann Murdock plays the heroine and there is much magic in her art.

"Romance" is a play in three acts with prologue and epilogue. In the prologue it develops that the young nephew of Bishop Armstrong is engaged to marry an actress and a remonstrance with the boy serves to introduce the Bishop's own romance, which occupies the three acts of the play proper. As the Bishop begins to relate this love story of his early life the scene melts into a picture showing him forty years earlier as the young clergyman of St. Giles church. This second scene, which is the first act of the play, shows a reception hall in the home of one Cornelius Van Tuyl, one of the leading New York bankers of that day. An entertainment is in progress with Cavallini, the famous opera singer present as the leading artist of the occasion. The young clergyman meets the singer and falls in love with



Ann Murdock and Robert Warwick, in "The Bridal Path."

her. The next act shows the study of the clergyman, to which Cavallini, who intends sailing for Europe the next day, comes to say good-bye. The woman is sincerely in love with the rector, but because of her past life, against which it is impossible for the minister to contend, she refuses to marry him. Doris Keane plays the operatic star of the occasion and William Courtenay the clergyman and Bishop.

"The Unwritten Law," by Edwin Milton Royle, is a drama with its scenes laid in the capital city of one of the Western States. The heroine is the wife of a great lawyer who becomes a drunkard. He sinks and the family sinks with him. Reclamation schemes, with which the play deals, are based on modern science.

DANIEL D. CARTER, in "The Master Mind," adds another to the already appalling list of crook plays now holding up Broadway. The principal character is a man of brilliant parts, ripe scholarship, versed in chemistry and physics and legal lore. He turns crook to avenge a miscarriage of justice by which, five years before his brother was sent to the electric chair. Deep-laid plots and cunning schemes which baffle the police and astonish society earn for him the title of Master Mind. When the play opens we find him disguised as a butler in his own establishment, bringing to a head a plot which has taken five years to ripen and which is to break the District Attorney of former days, now candidate for Governor in his own state. A waif picked off the street and sent to a convent for four years' schooling is the bait selected to lure the victim into the matrimonial trap. Parents for her are found in a couple of notorious crooks from the West and a brother of like antecedents. After some thrilling episodes, the Master Mind wins, but with the trap all ready to spring, his heart goes back

on him and the man of steel proves as loving as a St. Bernard dog. Edmund Breese plays this Machiavelian role.

"The Painted Woman," by Frederic Arnold Kummer, is an historical romance, with its scenes laid in the West Indies in the closing days of the seventeenth century, when buccaneers and pirates swept their coasts for the treasure-laden galleons of Spain. The story concerns the romances and adventures which made Port Royal, in the Island of Jamaica, the most famous city in the world at that time. Florence Reed, in the role of Ramona, a Spanish girl taken from a Spanish ship, heads the cast.

Mlle. Gaby has also returned to the Winter Garden from her very profitable tour of Canadian cities. A second season will no doubt determine whether her vogue on this side is ephemeral and based on piquant charms of person, or, has a solid foundation of art. New York, however, has never gone the length of some Canadian cities in its homage to the fascinating little French artiste. But, then, New York, as may have been said before, sometimes lacks imagination of a certain sort and is therefore not an invariable guide.

MOVING picture shows are rapidly dignifying themselves for a place in the regular theatrical news columns. Kinemacolor pictures of the Durbar and the Coronation, the films of Sara Bernhardt in famous roles now being shown on this side, have already been recommended by dramatic chroniclers. And now comes a moving picture production of Rheinhardt's spectacle, "The Miracle," accompanied by the Russian Symphony Orchestra of seventy-five pieces and a vested choir of one hundred and fifty voices. This is surely a long stride from the old store front moving picture house, with lurid lithographs at the portal and a tuneless

piano inside banging ragtime to the clatter of hoofs, and the flicker of travel-stained horsemen, coming to the rescue of maidens in all kinds of distress.

An interesting novelty in musical comedy productions is "The American Maid" (changed from the more illuminating title, "The Glassblowers"), which frankly invades the mood of melodrama. An impoverished maiden of gentle birth, a socialistic son of the idle rich, instead of founding an Arcadia in some exotic island of the South Seas, accept prosaic jobs in a glass-blowing factory. The social problem is, of course, touched but lightly, although the situation holds a potential conflict between capital and labour, and a strike is only averted by the timely announcement that war with Spain has been declared. Strikers are enlisted as soldiers, under the plutocratic hero, and factory girls for red cross work, under the gentle born heroine.

Hymen in High Life

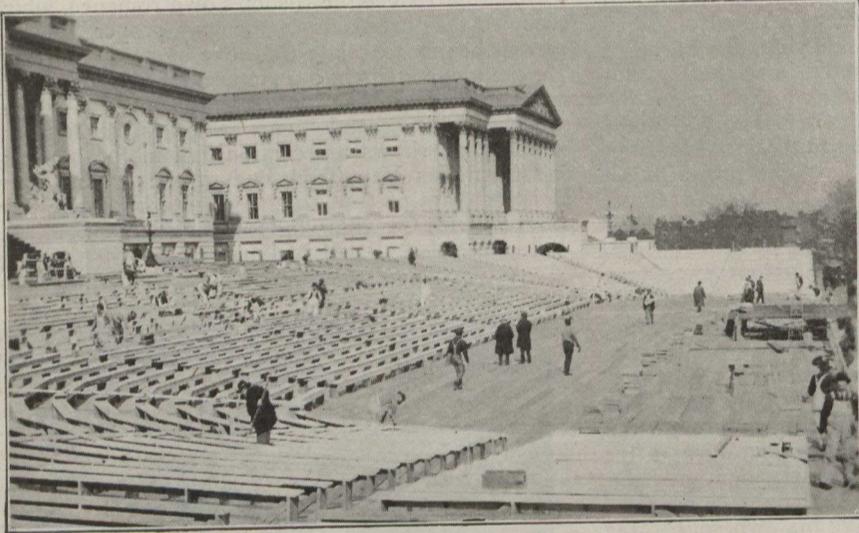
TWO grandsons of Sir Hugh Allan, and nephews of Sir Montagu Allan, of Montreal, were married recently in England.

On February 26th, Sir George Houston Boswell, Bart., of Blackadder, Edrom, Berwickshire, formerly of the Guards, was married in Brompton Parish Church, London, to Miss Anstey, daughter of Colonel Anstey, of Beaufort Gardens, London. On March 5th, Captain H. H. Gribbon, of the Hampshire Regiment, wedded Margery, daughter of the late Captain Bruce, of Waterloo, Hampshire, at Denmead Church, in Hampshire.

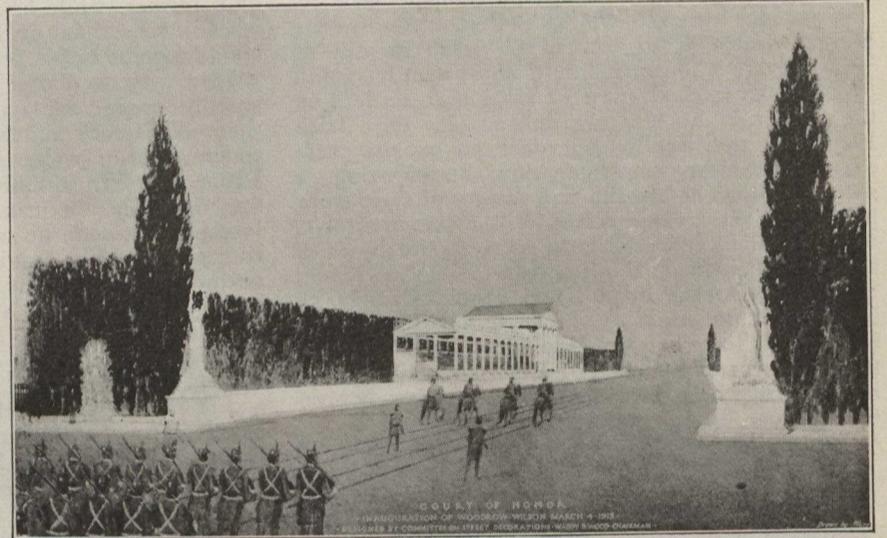
Miss Ethel Roosevelt, daughter of the former President of the United States, is announced to be engaged to Dr. Richard Derby, of New York City. It is not many months since the bride-to-be was Lady Laurier's guest. The news especially interests Ottawans.

THE INAUGURATION OF PRESIDENT WILSON

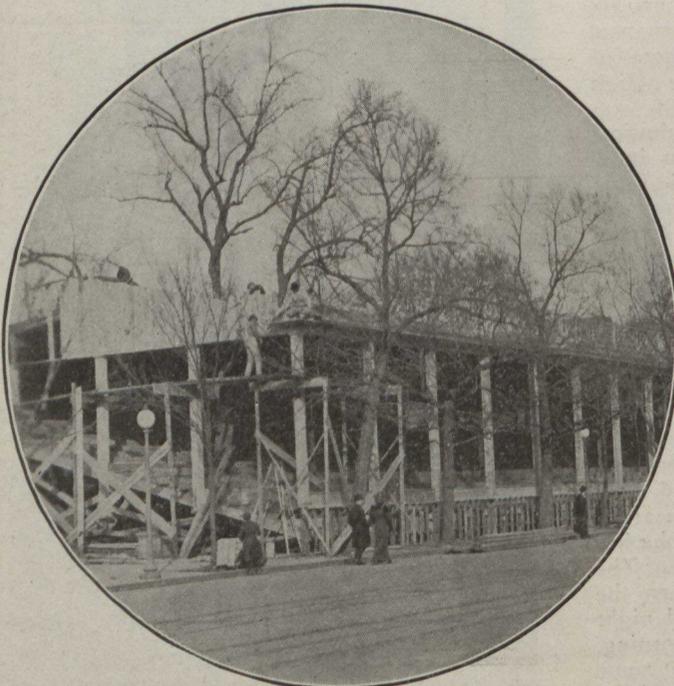
Preliminary Scenes to the Great Quadrennial Drama at Washington



In Front of the Capitol Showing Workmen Erecting Stands. The Ceremony Will Take Place in the Centre of This Stand.



Court of Honour Where President Wilson Will Review Inaugural Parade. This Court is in Front of the White House.

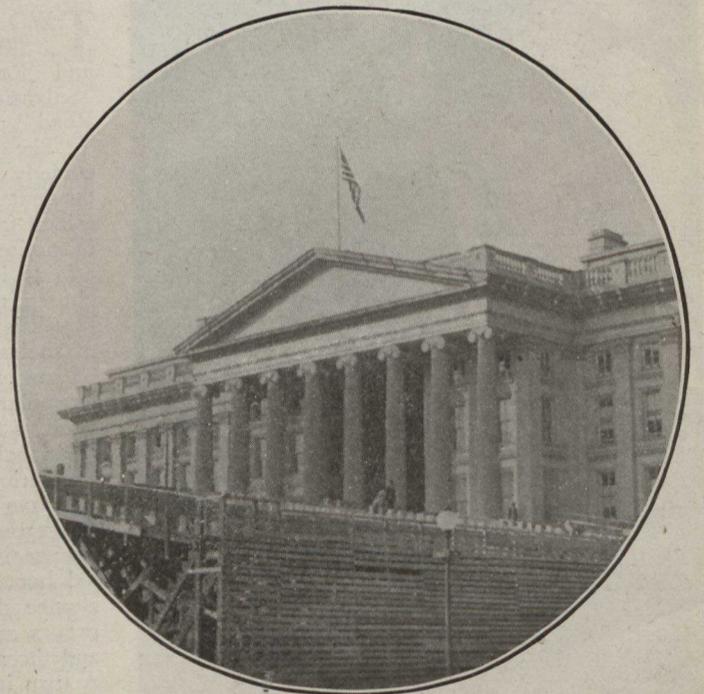


A New Stand Being Built in Front of the White House Opposite the Court of Honour.

THIS week, with great ceremony, Professor Woodrow Wilson was installed as president of the United States for four years. When Canada changes its premier there is no fuss—only a cab or automobile to carry the retiring premier to Rideau Hall, and another to carry the incoming premier. But at Washington, the event is a cross between our democratic commonplace and the monarchical display of a British coronation.

Washington was en fete, but President Wilson and his friends and supporters had decided competition from the suffragettes. If matters keep going so, there may yet be a suffragette situation in the United States equal and similar to that in Great Britain.

Canadians were quite interested in the political drama. When a republic, as large and as important as that of the United States, puts on its war-paint and feathers, the spectacle is worth considering.



Stands Being Erected at the Foot of Pennsylvania Avenue for Employees of the Treasury Department.

At the Sign of the Maple

A DEPARTMENT MAINLY FOR WOMEN

With the Horniman Players

By MADGE MACBETH

THE telephone in the box office of His Majesty's Theatre, Montreal, kept up a ceaseless ting-a-ling on February the tenth, until it was taken off the hook and no one answered the incessant calls. The occasion warranted a good deal of fuss and clamour, for Monday



MISS IRENE ROOKE

Leading Lady With the Horniman Players, Who Have Just Completed a Five Weeks' Engagement in Montreal.

night. Miss Horniman's Manchester Players were billed to open a five-weeks engagement—the proceeds of the first week going to the McGill University Settlement fund.

The "Corsican" was late—two days late; on Monday morning the Players were not even in Halifax! No wonder the telephone kept ringing! And Monday night, the theatre was dark and empty—but the Players were on their way. At six o'clock on Tuesday they had not reached Montreal. At six-thirty, ditto. Indeed at seven-thirty, they were not at the theatre—they were still on their way! By eight-fifteen, the play-house was crowded, we were promised a performance and we believed the box office. Along toward the half hour, the manager of the company addressed the audience—the Players were here! He said that trials had attended the company ever since leaving Liverpool, that the run from Halifax added insult to the injury the Atlantic had already heaped, but that in another minute or two the performance would take place, and he hoped that the audience would leave the theatre saying "better late than never."

The curtain rose upon the first act of Shaw's "Candida," and fell upon what had been meant for a curtain raiser—"Miles Dixon," by Gilbert Cannon, but which, to save time in scene-shifting, make-up, etc., had been placed last—as though nothing the elements could do affected the parties concerned. There wasn't an awkward moment or a hitch.

Miss Irene Rooke, the leading lady, said, in effect, "It was an experience I shall never forget. After a hurricane, a blizzard, and being battered down for two days we were wrecks! Then the seemingly endless journey from Halifax, creeping along when every moment counted so vitally! Arriving here after thirty-two hours in the train, being rushed immediately to the theatre, and tumbling the contents of my boxes out on the dressing-room floor! Snatching up this and that, making up almost mechanically and dashing on!"

It did not appear that way from the front. Quite the contrary—everything was so beautifully calm and leisured!

Miss Rooke closed her eyes and shuddered. Words failed her.

Her "Candida" is well-nigh flawless; in everyday life, she looks the part, too—a sane, healthful, evenly-balanced woman. To all appearances she hasn't to play a part when she acts "Candida." And leaving out of the question the perfectly read lines, the business and the atmosphere, it is an education for us to listen to those beautiful English voices, the unhurried way each word is spoken, and for us to appreciate the total absence of mannerisms, which so many of our artists affect.

Miss Rooke thinks that a certain amount of training is necessary in order to succeed on the stage, but that the best school is that of experience. She has been with Miss Horniman three years—just

half the lifetime of the Manchester Players. About six years ago, after helping the Irish Players for some years, Miss Horniman, the daughter of a wealthy merchant, conceived the idea of keeping a repertoire company in Manchester, and then and there she established the third theatre of this sort in the British Isles. Liverpool has one and Glasgow has one. Rather an interesting piece of news is that writers of plays do not demand a royalty from these theatres, hence their ability to put on plays which the general public does not get for months after they are written.

"Repertoire hard work?" asked Miss Rooke. "Yes, very! I have about two hours during the day to myself—that's all. Hardly sufficient time in which to darn my stockings or shampoo my hair!" Such lovely red-gold hair, too. "Don't photograph my feet!" she cried. "When I come to this country I am always ashamed of them—the women here have such ridiculously tiny feet, and they wear such beautiful boots and shoes! I never pass a shop without being tempted to buy a pair."

Miss Rooke is not a small woman; she does not really covet a number 2, I know, but she has a great love for neatness and beauty in dress. She said, with rather a wry face (and not a total amount of truth, either): "I do try to take a great deal of trouble with my stage appearance, so my every-day looks suffer in consequence." Certainly her stage appearance cannot be criticized—she is beautiful. Puzzle—find the fib! I took a photo of her standing at the stage entrance where a motor truck was drawn for some purpose or another. Apropos of a twice-repeated command from the driver to "Git out of the way, thar, youse!" Miss Rooke said:

"I never come to Canada without being startled at the manners of the working people. You seem to be at the mercy of the mob—to be brow-beaten by them. No one considers you or respects you. Why, in England, that same man," pointing to the vanishing driver, "would have either waited until we finished, or, if not that, he would at least have asked us politely to move. Do you like being shouted at like that?"

I was about to answer that I was accustomed to it, but changed my mind and said, "No."

And then other members of the company crowded into the entrance, for it was rehearsal time: so with a sigh at leaving the fourteen below frostiness and a little frown in the direction of the driver, whose raucous voice could still be heard above the din as he swore at pedestrians, this charming leading lady entered the dimly-lighted theatre.

The Blood of Heroes' Wives

EXPLORERS' wives would seem of a special mettle—Amazonic. That term used with a limited application.

There was our own Mrs. Hubbard, Mrs. Ellis, now of England, who in person completed her martyr husband's work in Labrador. The bravest

deed of her trip, as she says, was leaving behind her mirror. Mrs. Hubbard, by the way, was remarkably handsome.

The wife of the Norwegian explorer, Captain Fridtjof Nansen, is described as "brilliant, masterful, mannish," by the Baroness Von Holstein, now in Toronto. The Baroness is a Danish woman and met Mrs. Nansen frequently in Europe.

And now says a writer in the Montreal Star: "There are pieces of sculpture, plaster, bronze and marble, so full of vigorous character and done with such big, bold sweeps of the thumb, that art critics at a recent exhibition in the Grafton Galleries, London, discredited the idea that the work was that of a woman. Yet the creator was Kathleen Bruce Scott, widow of the Antarctic hero."

A PUPIL OF RODIN

MRS. SCOTT first went to Paris to study painting. But so fossil-like for the most part did she find her artist class-mates, they being chiefly spinsters of the sort which Bronte describes as



AN AMERICAN BEAUTY.

Miss Kathleen Elliott, of Racine, Wisconsin, Has Been Pronounced One of the Two Most Beautiful American Women. The Judge is Mr. de Lyon Nicholls, Promoter of the Society of Colonial Cavaliers. He Saw the Fair Miss Elliott in Washington.

consisting of "a little parchment and much bone," that her healthy young spirit rebelled and she fled the class.

A clew to far more interesting art associations she found in a song that fell from an upstairs window. The air, which was Norwegian and a-ripple with youth and mirth, drew her into the midst of a group of sculptors. The students, of

WASHINGTON IN THE HANDS OF THE SUFFRAGETTES—A STREET CORNER SPEECH.



Women from all Over the Country Poured Into the Capital City of the United States to Take Part in the Great Suffrage Demonstration on March 3rd. Our Picture Shows an Outdoor Meeting Being Conducted Near the Department of the Interior During the Noon Hour.

both sexes, were engaged in modelling clay. She joined the class and thus began her career in the world of fame.

For five years the girlish beginner studied with Rodin; and by certain critics has been accounted that sculptor's greatest pupil. Her work is said to strongly suggest his hand. "My ambition," Mrs. Kathleen Scott is reported to have declared, "is to do portraits of men. I don't want to do women—only men. It's much more fun." Her statuettes are in the salons of all the cities of Europe, and are chiefly portraits of notable Englishmen. The shelves of her private studio are studded with character sketches and, among them, likenesses are recognized of Max Beerholm, John Galsworthy, Sir Clements Markham, W. B. Yeats, Granville Barker, the Hon. Sydney Holland, and many other distinguished men of to-day.

Ladies' Bonspiel at Winnipeg

CURLING for women of Canada is increasingly popular. Trust the fair to espouse a sport that substitutes for rouge and bella donna!

At the ladies' bonspiel in Winnipeg recently ten rinks competed, five being entered by the Ladies' Strathcona Club, Selkirk contributing two, and Elmwood three. The first draw resulted in the Strathconas defeating all comers. Every Strathcona skip was victorious. The friendly battle for the prizes and trophy was fought between the rival rinks of the one club. Selkirk won over Elmwood for the consolation prize put up by the Ladies' Strathcona Club.

The players competed for four special prizes by the gallantry of the executive of the Manitoba Curling Association. The Strathcona ladies, on short notice, had applied to enter the open events of the bonspiel. Participation was denied them on the ground that their club was not directly affiliated with the Manitoba body, although affiliated with the Strathcona Club, which is directly connected with it. Telegrams were sent all over Canada in-



Lady Scott, Widow of Captain Robert Scott, Who Lately Received, by the Royal Grace, the Same Rank, Style and Precedence as if Her Husband Had Been Nominated a Knight Commander of the Bath, as Would Have Been the Case Had He Survived. Our Photograph Shows Lady Scott at a Favourite Occupation. For Five Years She Studied With Rodin.

viting ladies' curling clubs to compete for the special prizes—forty, thirty, twenty-five and twenty dollars; but the notice was too short to admit of rinks coming from a distance and the Winnipeg Club received a host of regrets.

from the hand that rocks the cradle and rules the world. Said one mother, on reading of the banishment of the "wet canteen": "When women get the vote that man will be Prime Minister."

Look out for Colonel Sam!



Military Canteens

OVER all the grandeur and glamour there hung abiding sense of a Cruel Wrong. The corridors vibrated with the crash of cymbals and the boom of drums. Cornets and trombones tooted harmony; piccolos and flutes trilled accompaniment. Three hundred odd military officers, representing all the units of the Canadian militia from the Atlantic to the Pacific, had assembled within the precincts of Parliament to banquet as guests of the Minister of Militia. Mere parliamentarians were relegated to the background in the midst of such scenes of splendour. They awkwardly made their way through garish glittering groups, nervously stumbled over protruding spurs, and deferentially made way for the plutocracy of gold and scarlet.

Mere man may rhapsodize over fascinating feminine finery. Let him turn his gaze on the plumage of the male peacock. Even Solomon in all his glory was not arrayed like one of these. Yonder a lordly colonel, who has fashionably tightened amidships his coat of many colours; here a brigadier, his breast ablaze with medals and jewelry; there a ravishing young captain with gay insignias attached by baby ribbon tied around his neck or threaded through his button-holes.

But beneath all the splendour of exterior these fearful and wonderful creatures nursed the consciousness of that Cruel Wrong. Here—of all times and places—in this moment of gaiety and festivity and camaraderie, the firm-jawed, square-shouldered man who was their host and head had emphasized his determination to exterminate the "wet canteen." There was no sound of revelry by night. Royal duke, general, brigadier, major, colonel, captain and all the rest of them, must solace themselves with sparkling lithia water or harmless ginger beer. The banquet was "dry."

It was the final indignity. Earlier in the day, after manifold mutterings, their protest had flashed momentarily at the Military Conference, flashed,

and sputtered, and fizzled out, while—crowning humiliation of all!—the ladies had smiled seraphically, and applauded their misfortune. They had put up a pitiful plea for a "mild beer canteen."

"So long as I am Minister of Militia there will never be allowed in militia camps any wet canteens or any mild be-ah," exploded Colonel Sam Hughes. "That is settled." And he drew the "be-ah" in contemptuous imitation of the affectation of the protesting officer, and repeated it twice for emphasis.

Whereupon the ladies present played a delighted tattoo with dainty gloved hands, while raucous masculine voices gave vent to indignant "No, noes."

Colonel Sam glared. "The only way you can get the canteens into the camps will be by changing the Minister of Militia," he vouchsafed emphatically.

Let there be no mistake, Colonel Sam is making things hum in the Militia Department. He is the busiest man in the Government, on the job and at the job about twenty-six hours out of every twenty-four. There were those who looked askance at a cabinet selection which placed the headstrong member for Victoria and Haliburton at the head of the Canadian militia. There are fewer Doubting Thomases now. Wiseacres in the corridors are beginning to nod their heads sagaciously and whisper that he is good politician as well as ardent enthusiast. True, he goes after a good deal, and crowds the estimates with figures for new armouries, rifle ranges and other unnecessary things which sniff of militarism. But while his opponents may talk about "grab," they don't talk about "graft"—and there's quite a difference. With all his faults they love him still. Colonel Sam has backbone. There is an independent, self-confident aggressiveness about him that is mighty refreshing. He will fight for his ideas—and rather likes the fighting. There are those who may esteem themselves better politicians than Colonel Sam. Maybe. He is building up a big organization of enthusiasts in the Boy Scouts and Cadet Corps. These lads will be voters to-morrow. And he is winning approval

HOW often it is that the little unforeseen occurrences turn the scale in the events of existence. There is a healthy and good-natured rivalry in the Parliamentary Press Gallery between the correspondents who represent the morning newspapers and those who do duty for the publications which issue in the evening. The proceedings of the House of Commons, which meets at three o'clock in the afternoon, almost invariably fall to the lot of the former, and their evening paper colleagues have to content themselves with a review of what will have already appeared in their morning contemporaries. Last week, however, it seemed that the evening paper men were destined for a big "look-in," and there was much jubilation on their part. Mr. Clarence Jameson, the member for Digby, Nova Scotia, was booked to wind up the general debate on the second reading of the naval bill late in the night. He was to be followed by two party leaders at an early hour in the morning, and each was expected to make some significant declaration of policy. The sitting would then terminate with three important divisions. It was, of course, not anticipated that these could be reached before three or four o'clock in the morning, too late for the morning paper correspondents to wire the result for publication. Shortly before midnight, however, one of the latter entered the Press Room with a broad smile overspreading his countenance. "Jameson," he exclaimed, "has just dropped and broken his glasses in the corridor, and can't go on with his speech." The Digby man has poor eyesight and could not read his notes without his glasses. As a result he dropped out of the debate, and the last division was reached at two o'clock, just in time for the morning paper men to wire it through.

POLITICAL warfare is waging fiercely in the Commons these days, but personal amenities find hearty acknowledgment and appreciation by the members. The other night, just prior to the six o'clock recess, Hon. Mr. Hazen and Hon. Dr. Pugsley, the two skilled New Brunswick warriors, engaged in one of their periodic tilts. They bandied arguments warmly, flung biting repartee across the floor, and severely criticized each other. In the midst of one of the most vigorous exchanges Mr. Speaker left the chair for the recess.

Smilingly Mr. Hazen crossed the floor to his adversary and produced his cigar case. "Have one?" he asked, courteously.

"With pleasure," responded Dr. Pugslev, with equal pleasantry, and the two departed smoking together while their fellow members cheered the incident.

H. W. A.

REFLECTIONS

By THE EDITOR

Discount Sales in the West

JUST now there are splendid opportunities to get western town lots at half-price. "Agreements for sale" can be bought at a discount of twenty-five to forty per cent. For example, a real estate boomster sells a lot to Jones, a mechanic or clerk, for \$3,000. An agreement of sale is made out and Jones pays a thousand dollars down. Then Mr. Boomster takes the agreement from, say, Saskatoon or Regina or any other city when real estate is active, to Winnipeg. In Winnipeg Mr. R. E. Boomster sells his "agreement for sale," on which Jones has yet \$2,000 to pay, as he might sell a mortgage. He wants to get his cash and get away to another piece of business. So he sells the \$2,000 equity at 40 per cent. discount to some speculating capitalist and puts \$1,200 in his pocket. Thus R. E. Boomster nets \$2,200 cash for \$3,000 of town lots.

Note that Mr. S. Capitalist has paid only \$1,200 for his "agreement for sale," and if the poor mechanic or clerk defaults on his payments, then Mr. S. Capitalist owns property nominally worth \$3,000 at a cost of \$1,200. The only man who has lost anything is Mr. Mechanic or Mr. Clerk.

Most of the town lots that can be bought in this way are worth just about what they cost Mr. Capitalist. There are plenty of lots which have been sold during the past two years at from three to five times what they are worth and on which the purchasers are now defaulting.

This is not a "knock" for the West, which is growing fast and waxing mighty. But the real growth of values is not more than half the growth of the town-lot dealers' prices. Besides, these remarks apply to outside properties, not inside. The people who have bought central property are usually able to take care of it, and their "agreements for sale" are not being hawked about the pawnbrokers' offices.

Universal Training

AS people get a better idea of what universal training means, it grows in popularity. H. R. H. the Duke of Connaught and many other speakers expressed their approval of it at the military conference held in Ottawa last week. Universal training does away with conscription and trains young men without interference with their education or their business. It also gives that training at a time when men may get most benefit and make most progress. In Australia, where universal training has been established for three years, a youth trains about sixteen days a year for ten years, beginning when he is sixteen years of age. Between sixteen and eighteen, he trains as a cadet; from eighteen to twenty-six he trains as a militia man.

While waiting for the public to see the wisdom of universal training, Col. Sam. Hughes, Minister of Militia, is promoting cadet corps which are the basis of all such movements. These cadet corps were first established in connection with schools. Now he proposes to have a cadet corps attached to every regiment of militia. One was founded last fall in connection with the Queen's Own Rifles of Toronto and promises well. The members of each cadet battalion will pass automatically into the regiment with which it is associated after two years of training. This system will lighten the work of recruiting which has hitherto been the bugbear of all militia regiments.

Canada already has cadet corps with a membership totalling as high as the membership in the militia, so that in a short time the militia will be composed almost entirely of young men between the ages of 18 and 25. The step from this to universal training as they have it in Australia and New Zealand will be a very short one indeed.

Canning Factories vs. Children

LAST week the Ontario Legislature refused to modify or amend the law which permits children under fourteen to work in canning factories from June 1st to October 31st. The big Conservative majority was quite unwilling to hamper the canning factories for the sake of the education of children or for the benefit of their health. That such practices had been abolished in Great

Britain and most of the States had no effect upon the wise men of the Ontario Legislature. To them the success of the canning factories is much more important than the modern fads that every child is entitled to have a good educational start in life and be free from factory work until after fourteen years of age.

The explanation probably is that the Conservative majority in the Legislature is so large that it is able to spurn the Opposition and also any person who comes before it with progressive suggestions. The Whitney administration has done much to commend it to the good will of the people, but it should not forget that an autocratic attitude towards progress is almost as unpopular with the electorate as corruption and graft in high places.

Australia's Tin-Pot Fleet

AUSTRALIA is building a fleet of twelve vessels, several of which are already in the water, and already owns two training vessels. Why should Australia want a little tin-pot fleet of



GENERAL FELIX DIAZ

The Nephew of General Porfirio Diaz, ex-President of Mexico. He is Likely to be the Next Permanent President of That Country. He Was Captured by Madero at Vera Cruz and Imprisoned, After a Time Being Liberated by His Friends and Heading the Revolution Which Has Been Raging in Mexico for Several Weeks.

this kind? This is a question which few of us have been able to answer and which some politicians and journalists are not anxious to have answered. But answered it must be.

This fleet is the beginning of a British Pacific fleet to which ultimately Canada and New Zealand are expected to contribute vessels and men. A British Pacific fleet is as necessary as a German Pacific fleet. At present Germany has eleven vessels in Pacific waters—two first-class cruisers, three second-class cruisers, two destroyers and four gunboats. France has six vessels in the Pacific, and Russia two. Thus Australia proposes, with New Zealand's help, to have a fleet which will equal the German fleet in the same waters. This is Australia's first reason.

Senator Pearce, the Australian minister for defence, is now in London and he has been supplying other reasons. "We are building up a navy," he says, "because it is more in keeping with our national self-responsibility. We are convinced that we have reached nationhood." This seems reasonable and, without elaboration, it may be termed reason number two.

Senator Pearce also supplies another powerful argument in an official statement issued last week.

He says Australia is building a fleet because at the Imperial Conference of 1910, the Admiralty asked Australia and Canada to do so. He says neither Canada nor Australia suggested it; that the initiative came from the Home authorities. Australia and Canada were willing to do what the Admiralty wanted, and Australia has done so. This is reason number three.

Are any others needed? Is not this a complete case?

Where Sir Wilfrid Failed

SENATOR Pearce's utterance on the Australian navy concerned brings out two points, one of which counts for Sir Wilfrid Laurier and one against him. Sir Wilfrid is not to blame for having adopted the Canadian fleet unit policy instead of a contribution to the "central" fleet. According to Senator Pearce, the Admiralty suggested it. Sir Wilfrid merely accepted that suggestion. No doubt he was pleased with the suggestion, because he would naturally prefer a Canadian fleet to a money contribution. It would be more in harmony with his general attitude towards Imperial co-operation.

There is also a condemnation of Sir Wilfrid. Knowing that the Admiralty were in favour of his fleet unit, Sir Wilfrid should have more clearly explained the situation to his fellow-Canadians and prevented some of the ill-natured criticism which followed. He should also have been as aggressive in carrying out his bargain as Australia was. If he had pursued the policy initiated with as much vigour as the Australian government did, Canada would have a Canadian navy by this time instead of a deplorable series of futile debates.

Answering Mr. Pearce

SOME "centralist" organs in this country are attempting to answer Mr. Pearce's charge that Canada has gone back upon the pact which was made with Australia at the Imperial Conference of 1909. The *Mail and Empire* retorts that Mr. Pearce is wrong when he considers Mr. Borden's emergency gift as a permanent policy. Presumably the editor thinks Mr. Borden may yet carry out that pact. Perhaps he will, but it would seem that the pressure necessary to make him do so must be sternly applied. There are elements within the Conservative party which apparently are quite willing to break faith with Australia, for supposed political advantages.

The *Montreal Star*, in a most lamentably weak way, quotes a paragraph from the Admiralty's report which would seem to indicate that the Admiralty's "first choice" was a single, central navy. But this paragraph referred to "naval strategy" only. When the Admiralty added "political effect," it decided in favour of the local unit plan. The *Star* is simply trying to hoodwink its readers by making a partial quotation. This may not be discreditable in politicians whom nothing can discredit, but it is discreditable to a newspaper which professes as much as the *Star* does.

Mr. Pearce has blown a hole through the ramparts of the "Centralists" which they will find it difficult to repair. The more the truth comes out, the more it will be shown that if Canada is to cooperate with the other Dominions, we must adopt the fleet unit plan in some form or other.

Bourassa, the Wrecker

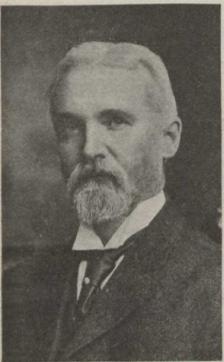
NOTHING can possibly be sadder than the present reflections of Mr. Bourassa. He fought against the Liberal party, because they were introducing naval service into Canada. He feared to see "sons torn from their mothers' arms to be murdered in Britain's wars." He helped the Conservatives into power and gained nothing. His compatriots must now contribute both money and men direct to Great Britain. The first instalment of money is to be thirty-five million, in the form of three Dreadnoughts. The second instalment came last week when Mr. Borden announced that arrangements would be made, or had been made, whereby Britain should recruit both officers and men in Canada.

No wonder the worthy editor of *Le Devoir* is strangely silent. He has jumped from the frying-pan into the fire. His disciples in the House are tossed about, voting some on one side and some on the other, and wishing they could vote against both parties. Mr. Bourassa and those whom he deluded with his illogical arguments, deserve the sincerest sympathy of all those who recognize his abilities and yet were unable to restrain him from making this irretrievable error.



T. J. Drummond is President Canada Iron Corporation; Director Algoma Steel, Canadian Car and Foundry Co., Montreal Trust and Royal Bank. He is a Brother of Mr. George E. Drummond.

D. Lorne McGibbon is President of the Canadian Consolidated Rubber Co.; a Director of the Ames-Holden and the McCready Co., the Eastern Trust Co., and President Goodwins, Ltd.



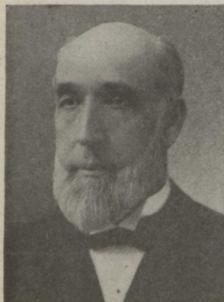
W. D. Matthews is Four Times a Director of Financial Concerns — Canada Permanent, Confederation Life, Dominion Bank and Toronto General Trusts. He Has Long Been a Director of C.P.R.

Sir Montagu Allan is President Merchants Bank; Director Royal Trust, Montreal Investment and Trust, Royal Trust, Montreal Life, Dominion Steel and M.L., H.P.



Sir William Whyte is a Vice-President of the C.P.R. and the Winnipeg Electric Ry.; Director Confederation Life, Imperial Bank and the Manitoba and Saskatchewan Coal Co.

Sir Henry Pellatt Scores on Five Big Aggregations of Directors—Richelleu and Ontario Navigation Co., Dominion Steel, Electrical Development, Toronto Electric Light and Sao Paulo.



Senator Cox is a Director Bank of Commerce, National Trust, Central Canada Loan and Savings, Dominion Securities and Canada Life. He Has Long Been Active in Financial and Insurance Circles.

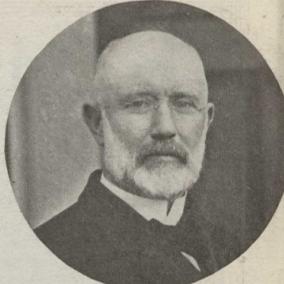
E. R. Wood is a Director Bank of Commerce, Central Canada, Dominion Securities, National Trust, Grand Trunk Pacific, Canada Life, Brazilian and Toronto Power.



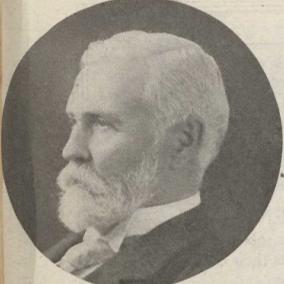
Mr. Frederic Nicholls is President Canadian General Electric Co.; Vice-President Toronto Ry. Co., Toronto Power Co., Sao Paulo and Others; is Also a Director C.N. Ry., Dominion Steel, Toronto E.L. Co., Etc.



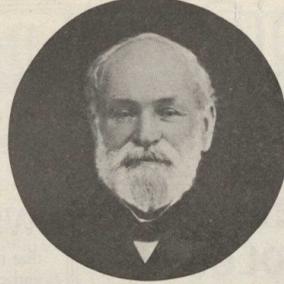
J. N. Greenshields is Vice-President Imperial Asbestos Co., a Director International Bank, Quebec Ry. Co., M.L., H. and P. Co., Travellers Life Assurance Co., Quebec and Saguenay Ry. Co.



J. W. Flavell is President of National Trust, the Harris Abattoirs and of the Wm. Davies Co.; Vice-President the Robert Simpson Co., and a Director of the Bank of Commerce.



R. B. Angus is Limited to Three Big Directorates—Bank of Montreal, C.P.R. and Royal Trust—the Greatest Triumvirate of Directorates in Canada.



Senator Jaffray is a Director of the Imperial Bank, Dominion Securities, Central Canada, Toronto General Trusts and Canada Life. He is Also President Toronto Globe.



H. M. Molson is a Director of Molsons Bank, Montreal City and District Savings Co., National Trust and Crown Life.



J. C. Eaton, Head of the T. Eaton Co., Appears as Director of Only the Dominion Bank and the Union Stock Yards.



Senator Edwards, Millionaire Lumberman, is a Director of Canada Cement Co., Toronto General Trusts and Bank of Commerce.



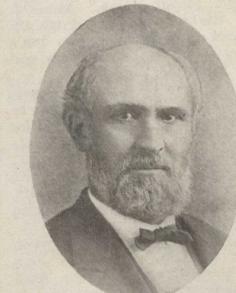
Sir William Mackenzie is President Canadian Northern System and a Director of National Trust, Dominion Securities and Central Canada.



Lord Strathcona, Though Officially Absent from Canada, Manages to be a Director of Bank of Montreal, Royal Trust, Standard Loan, Northern Life and C.P.R.



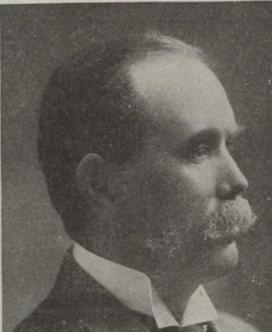
Z. A. Lash is Three Times a Director — Bank of Commerce, National Trust and Brazilian. He is One of the Most Aggressive Comparatively New Forces.



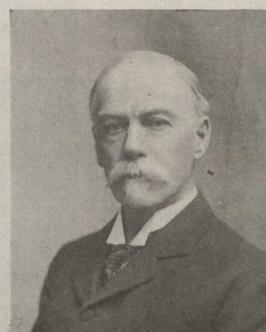
Sir William Macdonald, Who Gave \$1,000,000 to McGill, is a Director Only Twice—Bank of Montreal and Royal Trust. Making Tobacco is His Chief Activity.



Wm. Caverhill is a Director Montreal Light, Heat and Power, Montreal Land and Mortgage, Montreal Trust and Canadian Collieries.



H. S. Holt is a Multi-director—President Royal Bank; Director Montreal Trust, Imperial Life, Canadian General Electric, C.P.R. and M.L., H. and P.



Sir Daniel McMillan is President of the Northern Crown Bank; Vice-President Manitoba, Water Power Electric Co.; a Director of Toronto General Trusts and Great West Life Assurance Co.



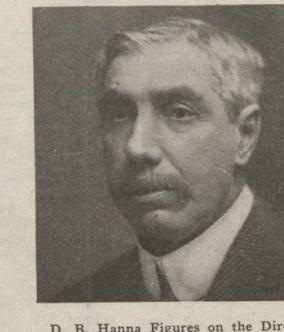
Sir Thos. Shaughnessy Scores on Two Directorates Only—Bank of Montreal and the Royal Trust. But He is a Power Behind, Being President of Canadian Pacific Railway and its Subsidiaries.



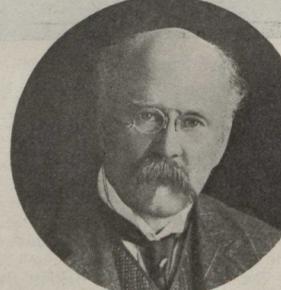
Senator Mackay Sits on the Boards of Bank of Montreal, Royal Trust, Dominion Textiles, M.L., H. and P. and Montreal City and District Savings Bank and C.P.R.



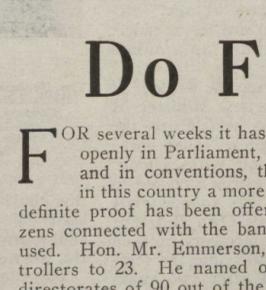
Charles Hosmer Has a Long List—President Canadian Cottons, Ltd., and the Ogilvie Flour Co.; Director Bank of Montreal, Royal Trust, Montreal Light, Heat and Power, C.P.R., Sun Life.



D. B. Hanna Figures on the Directorates of Toronto Electric, Winnipeg Electric, Canadian Northern Railway Lands, Western Canada Flour, and Rio.



Sir Edmund Osler is President of the Dominion Bank and the Toronto Ferry Co.; Three Times a Director—C.P.R., Toronto General Trusts and Confederation Life.



Wm. McMaster is a Director of the Bank of Commerce, Dominion Coal and Consumers' Cordage.

Do Forty Men Control Canada?

FOR several weeks it has been stated openly in Parliament, in the press and in conventions, that there is in this country a more or less organized combination of capital.

By THE FINANCIAL EDITOR

definite proof has been offered, but the names of some prominent men connected with the banks and other corporations have been frequently used. Hon. Mr. Emmerson, in Parliament, limited the number of controllers to 23. He named one. The other 22 he alleged to be on the directorates of 90 out of the 121 big corporations in Canada.

More than a year ago the Montreal Standard mentioned a list of 23 men as being "at the basis of Canadian finance." This is about the same 23 as the bund alluded to by Mr. Emmerson. From time to time newspapers have made lists of millionaires; a list which, during the past ten years, has been rapidly increasing. In the United States it has been repeatedly blazoned abroad that there is a real "money trust," of which J. Pierpont Morgan is the recognized head. Last week, the Pujo Commission (composed of seven democratic and three republican members of congress) practically confirmed the existence of such a trust. This is a somewhat different thing from the bigger and more complex combination of capital represented by "the big interests" in railroading, manufacturing, mining and shipping.

It has been insinuated that Canada is fast duplicating the financial fabric of the United States. According to the somewhat reckless statement of Mr. G. F. Chipman, editor of the Grain Growers' Guide, at the recent convention in Saskatoon, the triumvirate of corporate interests represented by the railways, the manufacturers and the bankers is the real government of this country. He said:

"There is a triple alliance sitting around mahogany tables in Montreal, consisting of the railways, the Bankers' Association, and the Canadian manufacturers, a triple alliance greater than Dreadnoughts and soldiers.

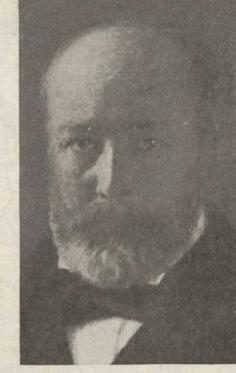
"The Board of Directors of the Canadian Pacific Railway control the Bank of Montreal, the Royal Trust Company, the Ogilvie and Lake of the Woods Milling Companies, and the Dominion Express Company. In the same way, directors of the Canadian Northern Railway control the Canadian Bank of Commerce and were also the biggest men in the largest industries established in Canada.

"It is impossible," he said, "to expect the Canadian Northern Railway and the Canadian Pacific to be in serious competition when their directors sit side by side on the directorate of other business institutions in Canada. Two-thirds of our business directorates are interlocking with other directorates and are feeding upon the public."

Neither Mr. Chipman nor anyone else has explained how this remarkable alliance came to exist. No proof has been given that there is such a thing as complete solidarity of interests among the various groups. On the other hand, it is well known that the most active competition exists among the banks; the keenest possible competition exists among the three railroad systems; and competition less marked but quite as effective among the manufacturers. The manufacturing interests are well known to have many grievances against the railways. They have also periodical complaints against the banks. The banks have repeatedly joined forces to curb what has been suspected as over-expansion and a straining of credit by the investment and development interests.

Yet it is alleged that there are times when all this open competition and conflict of interests becomes co-operative and amounts to some sort of conspiracy. This peculiarly organized pact is looked upon at such times as somewhat equivalent to the rather indefinite "one-tenth of the population in the United States that owns nine-tenths of the country's wealth"; a ratio since exceeded by other writers. The ratio began to be

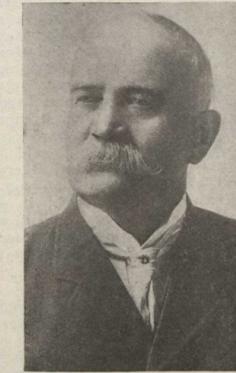
(Concluded on page 23.)



Sir William Van Horne, Whose Active Interests Are Now Mainly in Cuba, is a Director of the Royal Trust, Dominion Steel and the C.P.R.



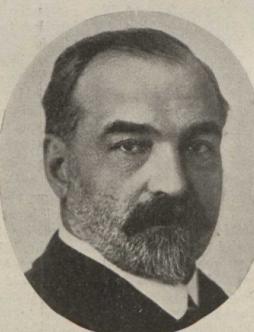
D. R. Wilkie is Both President and General Manager of the Imperial Bank, and a Director of Toronto General Trusts and Confederation Life. He is President of the Canadian Bankers' Association.



Nathaniel Curry is a New Chief, But He is Heavy on Four Boards—Bank of Nova Scotia, Montreal Tramways, Montreal Trust and Canadian Car and Foundry Co.



G. E. Drummond is a Director of Molsons Bank, Montreal Trust, Sun Life, Canada Iron Corporation, Canada Cement and the Ogilvie Flour Co. A Past President of the C.M.A.



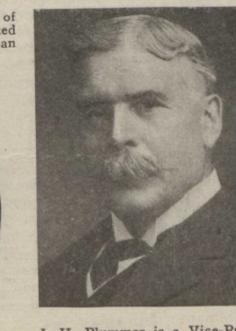
Sir Edmund Walker is President Bank of Commerce; Director Toronto General Trusts, Massey-Harris, Ltd., and Canadian Collieries. A Leader in Banking Circles.



Warren Y. Soper is Vice-President Ottawa Electric; President Dunlop Tire and Director Canadian Locomotive Co., Canadian Westinghouse and Imperial Life.



Sir Donald Mann is Vice-President of C.N. Ry., and is Officially Connected with Winnipeg Electric Ry., Canadian Western Lumber Co., and Others.



J. H. Plummer is a Vice-President of the Canada Life; President Dominion Steel Co.; a Director of the National Trust Co. and the Bank of Nova Scotia.



C. B. Gordon ranks as Both Industrial and Financial Director—President Dominion Textiles; Director of Bank of Montreal, Penmans, Ltd., and Other Companies.

Cawthra Mulock is Vice-President National Trust Co. and Maple Leaf Milling Co., and is a Director on Many Boards.

THE IMPOSTOR



BY
**HAROLD
BINDLOSS**

CHAPTER I.

Rancher Witham.

IT was a bitter night, for although there was no snow as yet, the frost had bound the prairie in its iron grip, when Rancher Witham stood shivering in a little Canadian settlement in the great, lonely land which runs north from the American frontier to Athabasca. There was no blink of starlight in the murky sky, and a stinging wind that came up out of the great waste of grass moaned about the frame houses clustering beside the trail that led south over the limited levels to the railroad and civilization. It chilled Witham through his somewhat tattered furs, and he strode up and down, glancing expectantly into the darkness, and then across the unpaved street, where the ruts were ploughed a foot deep in the prairie sod, towards the warm, red glow from the windows of the wooden hotel. He knew that the rest of the outlying farmers and ranchers who had ridden in for their letters were sitting snug about the stove, but it was customary for all who sought shelter there to pay for their share of the six o'clock supper, and the half-dollar Witham had then in his pocket was required for other purposes.

He had also retained through all his struggles a measure of his pride, and because of it strode up and down buffeted by the blasts until a beat of horse-hoofs came out of the darkness and was followed by a rattle of wheels. It grew steadily louder, a blinking ray of brightness flickered across the frame houses, and presently dark figures were silhouetted against the light on the hotel verandah as a lurching waggon drew up beneath it. Two dusky objects, shapeless in their furs, sprang down, and one stumbled into the post office close by with a bag, while the other man answered the questions hurled at him as he fumbled with stiffened fingers at the harness.

"Late? Well, you might be thankful you've got your mail at all," he said. "We had to go round by Willow Bluff, and didn't think we'd get through the ford. Ice an inch thick, anyway, and Charley talked that much he's not said anything since, even when the near horse put his foot into a badger hole."

Rude banter followed this, but Witham took no part in it. Hastening into the post office, he stood betraying his impatience by his very impassiveness while a sallow-faced woman tossed the letters out upon the counter. At last she took up two of them, and the man's fingers trembled a little as he stretched out his hand, when she said:

"That's all there are for you."

Witham recognized the writing on the envelopes, and it was with difficulty he held his eagerness in check, but other men were waiting for his place, and he went out and crossed the street to the hotel where there was light to read by. As he entered it a girl, bustling about a long table in the big stove-warmed room, turned with a little smile.

"It's only you!" she said. "Now I was figuring it was Lance Courthorne." Witham, impatient as he was, stopped and laughed, for the hotelkeeper's daughter was tolerably well favoured and a friend of his.

"And you're disappointed?" he said. "I haven't Lance's good looks or his ready tongue."

The room was empty, for the guests were thronging about the post office then, and the girl's eyes twinkled as she drew back a pace and surveyed the man. There was nothing in his appearance that would have aroused a stranger's interest, or attracted more than a passing glance, and he stood before her in a

very old fur coat, with a fur cap that was in keeping with it in his hand. His face had been bronzed almost to the colour of a Blackfoot Indian's by frost and wind and sun, and it was of English type from the crisp fair hair above the broad forehead to the somewhat solid chin. The mouth was hidden by the bronze-tinted moustache, and the eyes alone were noticeable. They were grey, and there was a steadiness in them which was almost unusual even in that country, where men look into long distances. For the rest, he was of average stature, and stood impassively straight, looking down upon the girl without either grace or awkwardness, while his hard brown hands suggested, as his attire did, strenuous labour for a very small reward.

"Well," said the girl with Western frankness, "there's a kind of stamp on Lance that you haven't got. I figure he brought it with him from the old country. Still, one might take you for him if you stood with the light behind you, and you're not quite a bad-looking man. It's a kind of pity you're so solemn."

Witham smiled. "I don't fancy that's astonishing after losing two harvests in succession," he said. "You see, there's nobody back there in the old country to send remittances to me."

The girl nodded with quick sympathy. "Oh, yes. The times are bad," she said. "Well, you read your letters; I'm not going to worry you."

Witham sat down and opened the first envelope under the big lamp. It was from a land agent and mortgage broker, and his face grew a trifle grimmer as he read, "In the present condition of the money market your request that we should carry you over is unreasonable, and we regret that unless you can extinguish at least half the loan we will be compelled to foreclose upon your holding."

There was a little more of it, but that was sufficient for Witham, who knew it meant disaster, and it was with the feeling of one clinging desperately to the last shred of hope he tore open the second envelope. The letter it held was from a friend he had made in a Western city, and once entertained for a month at his ranch, but the man had evidently sufficient difficulties of his own to contend with.

"Very sorry, but it can't be done," he wrote. "I'm loaded up with wheat nobody will buy, and couldn't raise five hundred dollars to lend any one just now."

Witham sighed a little, but when he rose and slowly straightened himself nobody would have suspected he was looking ruin in the face. He had fought a slow, losing battle for six weary years, holding on doggedly though defeat appeared inevitable, and now when it had come he bore it impassively, for the struggle which, though he was scarcely twenty-six, had crushed all mirth and brightness out of his life, had given him endurance in place of them. Just then a man came bustling towards him, with the girl who bore a tray close behind.

"What are you doing with that coat on?" he said. "Get it off and sit down right there. The boys are about through with the mail and supper's ready."

Witham glanced at the steaming dishes hungrily, for he had passed most of the day in the bitter frost, eating very little, and there was still a drive of twenty miles before him.

"It is time I was taking the trail," he said.

He was sensible of a pain in his left side, which, as other men have discovered, not infrequently follows enforced abstinence from food, but he remembered

what he wanted the half-dollar in his pocket for. The hotelkeeper had possibly some notion of the state of affairs, for he laughed a little.

"You've got to sit down," he said. "Now, after the way you fixed me up when I stopped at your ranch, you don't figure I'd let you go before you had some supper with me."

Witham may have been unduly sensitive, but he shook his head. "You're very good, but it's a long ride, and I'm going now," he said. "Good-night, Nettie."

He turned as he spoke, with the swift decision that was habitual with him, and when he went out the girl glanced at her father reproachfully.

"You always get spoiling things when you put your hand in," she said. "Now that man's hungry, and I'd have fixed it so he'd have got his supper if you had left it to me."

The hotelkeeper laughed a little. "I'm kind of sorry for Witham because there's grit in him, and he's never had a show," he said. "Still, I figure he's not worth your going out gunning after, Nettie."

The girl said nothing, but there was a little flush in her face which had not been there before, when she busied herself with the dishes.

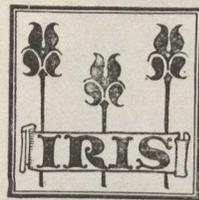
In the meanwhile Witham was harnessing two broncho horses to a very dilapidated waggon. They were vicious beasts, but he had bought them cheap from a man who had some difficulty in driving them, while the waggon had been given him, when it was apparently useless, by a neighbour. The team had, however, already covered thirty miles that day, and started homewards at a steady trot without the playful kicking they usually indulged in. Here and there a man sprang clear of the rutted road, but Witham did not notice him or return his greeting. He was abstractedly watching the rude frame houses flit by, and wondering, while the pain in his side grew keener, when he would get his supper, for it happens not infrequently that the susceptibilities are dulled by a heavy blow, and the victim finds a distraction that is almost welcome in the endurance of a petty trouble.

Witham was very hungry, and weary alike in body and mind. The sun had not risen when he left his homestead, and he had passed the day under a nervous strain, hoping, although it seemed improbable, that the mail would bring him relief from his anxieties. Now he knew the worst, he could bear it as he had borne the loss of two harvests, and the disaster which followed in the wake of the blizzard that killed off his stock; but it seemed unfair that he should endure cold and hunger, too, and when one wheel sank in a rut and the jolt shook him in every stiffened limb, he broke out with a hoarse expletive. It was his first protest against the fate that was too strong for him, and almost as he made it he laughed.

"Pshaw! There's no use kicking against what has to be, and I've got to keep my head just now," he said.

There was no great comfort in the reflection, but it had sustained him before, and Witham's head was a somewhat exceptional one, though there was as a rule nothing in any way remarkable about his conversation, and he was apparently merely one of the many quietly-spoken, bronze-faced men who are even by their blunders building up a great future for the Canadian dominion. He accordingly drew his old rug tighter round him, and instinctively pulled his fur cap lower down when the lights of the settlement faded behind him and the creaking waggon swung out into the blackness of the prairie. It ran

(Continued on page 24.)



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Should your copy of the Canadian Courier not reach you on Friday, advise the Circulation Manager.



Courierettes.

Eggs and coffee are now served instead of ices at some social events. What an extravagant age is this!

Another Balaclava veteran has died in Toronto. These veterans seem fully as numerous as the actresses who were in the original Florodora sextette.

Canada has barred Jack Johnson. Why doesn't Uncle Sam send the undesirable pugilist to Mexico?

Harry Thaw announces that he will take up the woman suffrage cause when he is released from the asylum. That will be another knock the cause must sustain.

Toronto aldermen named new streets after themselves. Life in large cities has its penalties.

Cable despatch says the German Emperor's ballet was a bore. His bullets also have a habit of boring people.

The day of the rack and the thumb-screw is long past, but we note that the Canadian Parliament forced its prisoner of state, R. C. Miller, to listen to the naval debate.

A New Jersey bank offers a bank book and a nest-egg deposit of \$1 to each new baby in its town. This can hardly develop into a "get-rich-quick" scheme.

Suffragettes set fire to a restaurant. Some of us have felt the same inclination about certain eating places, no doubt—after we tried them.

President-elect Woodrow Wilson is to have a bodyguard of thirteen students. Rather a new role for the students to protect anybody or anything.

London society's latest freak is a "baby party," adult guests dressing and playing like infants. Everything baby-like was there—except the innocence.

British suffragettes now plan to kidnap a Cabinet Minister. Ten to one that suggestion came from a spinster.

Get the Money—We Have the Time.—Heading in Toronto Star: "People Are Too Busy to Bank Their Money."

Give the average citizen a chunk of coin and watch him lose but little time hiking for the bank. Try it on us, please.

The Two That Remain.

DEVOUT little Dolly
Cuts out this and that—
Forsakes all her folly
For forty days flat.
Devout little Dolly,
However, stands pat
On a chap she calls "Cholly,"
And a new Easter hat.

After the Battle.—Controller Church, of Toronto, characterizes the introduction of party politics into Toronto University Literary Society as "a smart move on the part of Liberals."

It is but fair to note that this opinion was expressed after the result of the election at Varsity put the Grits in power.

Again the old adage—it depends on whose ox is gored.

Nine Lives Lost.—A New York girl fell fifteen feet, landed on a cat, but escaped unhurt. Nine lives lost—all the cat's.

A Trip to Tokio.—The Mayor of Tokio, Japan, has asked Toronto for pointers regarding the management of its excellent fruit, fish and vegetable markets.

Tokio would be wise to learn just what Toronto has done in the matter of markets and then take a directly contrary course.

Explained.—They tell of a Harvard professor who hasn't had a sleep for

twenty years. His bedroom may be near the students' quarters.

A Suggestion.—Street car congestion might be greatly reduced if the cars were modelled after the water waggon design.

Certainly Seems Tough.—It seems to the child like adding insult to injury when Daddy proceeds to administer a whipping with a switch cut from a Christmas tree.

A Proverb Amended.—Two heads are better than one, but if both are in the same family there's bound to be war.

The Wise Motorist Waits.—There are more ways than one of evading the minions of the law who watch for speeding automobiles.

A Toronto motorist met a friend this week.

"Why haven't you got a new 1913 number on your machine?" inquired the friend.

"No hurry," was the reply. "I'm just waiting until a few thousand new numbers are taken out. I want to get one with four or five figures."

"Why?"

"It's harder for the cop to get the number right when I scorch past him if he has to get a five-figured number."

Autos vs. Chair.—Automobiles killed 221 persons in New York during 1912. Why send condemned criminals to the electric chair? Simply turn them out on the street and the end is served.

Those Grand Opera Stars.—Grand opera singers are well-known to be tremendously jealous of the publicity given them and their performances. An amusing incident, apropos of this, occurred during the season of the Montreal Opera Company, which has just ended. In a production of "Faust," the French tenor, Leon Lafitte, was to sing the title role, and Albert Huberty, the basso, was to be the Mephisto. The latter being better known and more popular, the press agent naturally "played him up" in the notices.

Lafitte saw that Huberty was getting the lion's share of the space, and he was highly indignant. He refused to go on and sing. He told the manager that he had a continental reputation and got more money than Huberty. Things looked black for the "Faust" performance. The manager sent for the press agent.

"Get some newspaper man to come around and interview Lafitte," he pleaded.

"What about?" queried the publicity promoter.

"Oh, hang it, never mind. It doesn't matter. Send the office boy around with a pencil in his hand. He must be interviewed."

So somebody was sent around, the newspapers said nice things about Mr. Lafitte, and he sang "Faust" splendidly the next night.

A Broker's Nerve.—Most brokers are good sports, but there is one Canadian broker who holds a reputation among his fellows since a certain incident. This is told somewhat as follows:

Nine gentlemen were dining together in the leading hotel in a Canadian city, and they dined fairly well. At the end of the meal they matched for the various portions of the repfection. One man paid for the dinner, another for the cocktails, another for the cigarettes, another for the wine, and so on. Finally, the good sport was the only man at the table who had not lost a toss. He suggested, therefore, that he should buy a round of liqueurs. This was agreed to. Calling the waiter, he said: "Bring us nine brandy liqueurs, the best you have in the house."

In due course the waiter appeared

with the nine liqueurs and also a check for \$18.00. The good sport was somewhat surprised, and he called the head waiter and asked if the check was right. The head waiter said it was quite right, that that was the proper price for their best brandy. The good sport then asked how much it was a bottle, and the ready reply was, "\$22.00." And it was here that the good sport shone.

"Very well," said he, "have the waiter wrap up a bottle and take it out to my chauffeur."

He then paid his check for forty dollars and walked out smiling.

Seizing the Opportunity.—We all have a great respect for the wise man who never fails to distinguish the gentle tap of opportunity. The laugh is usually on the enthusiast who, hearing a knocking, flings wide his door and welcomes with open arms what he believes to be opportunity, only to find that he has befriended a blunder.

This was somewhat the case of a young and over-earnest little clergyman in a small Canadian town, officiating at the wedding of one of his parishioners. The church was filled with invited guests and that other variety commonly known as "curbstone guests," who came in the cause of curiosity. The bridal procession was forming in the vestibule, the groom stood before the altar, the strains of the joyous wedding march broke forth, when suddenly the hand of the earnest little clergyman was raised. The organ was stilled, the groom requested to be seated, the bridal procession paused in its journey up the aisle, and a hush fell over the congregation. It was then, with great solemnity and earnestness, that the minister announced that an illustrated lecture in aid of the mission fund would take place in that church on the following Thursday evening—tickets 25c.—and that it was sincerely hoped every person present would make it his duty to attend.

Missed.—A little Canadian girl, on a visit to Atlantic City with her parents, was enjoying the novelty of hotel life. Compared to tea in the nursery at home, dinner in the large dining room was an exhilarating experience.

The finger bowls at the conclusion of each repast, particularly fascinated her. At breakfast and luncheon, taking her father's lead, she dipped her fingers gingerly into the diminutive bowls with an air of dissatisfaction. At dinner, however, her sense of the fitness of things got the better of her.

"Oh, daddy," she said, in a loud whisper, and with her eye on the waiter, "Tell him, next time, not to forget the soap."

Given in the Spirit.—An Englishman at a small dinner in New York was given a Manhattan cocktail to drink. A cocktail was a new one to him, so he fished around for the cherry in it, which he ate, and, becoming acquainted with the flavour, finished the glass.

Later on, in responding to a toast, his mind reverted to the cocktail, which he referred to as the American national beverage.

"I like your American hospitality," he said with enthusiasm. "I like your cherry, and I like the spirit in which it is given."

Some Chipmunk.—They tell of a German shopkeeper in Berlin, Ontario, who, coming to Toronto, saw, in one of the banks, an electric fan in operation. The German had never seen an electric fan before, and he gazed at the buzzing wheel in open-mouthed astonishment.

"By chimminey!" he said, as he turned away. "Dot was a lively cheep-monkey kep mit dot cage."

Endorsed—Only More So.—She had been married but a short time and cashing cheques was a novel experience to her. With well simulated confidence, she slipped the piece of paper under the wicket to the teller. He turned it over and passed it back to her.

"You'll have to endorse this, madame."

"Endorse it; oh, yes, what is that?"

"Sign it on the back."

"With my husband's name?"

"No, your own, just as you would a letter."

A few minutes later the cheque came back endorsed as follows, "Ever your loving wife—Jane."

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(Translated from the French by Harry Hutcheson Boyd.)

This volume by this eminent specialist of Berne makes a valuable addition to the flood of light which Prof. Dubois has already shed upon the subject of self-control, and especially upon want of it as contributing to the production of nervous disorders as set forth in his "The Psychic Treatment of Nervous Disorders" and "The Influence of the Mind on the Body."

CONTENTS.

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MONEY AND MAGNATES

A Big 1912 Business

IN addressing the assembled shareholders at the twelfth annual meeting of the Nova Scotia Steel and Coal Company, held in Montreal on Feb. 21st, the president, Mr. R. E. Harris, K.C., stated that the company had, as far as volume of business was concerned, completed the largest year in its history. Unfortunately, however, the low prices prevailing for many months of the year did not allow the profits to show correspondingly great.



MR. R. E. HARRIS, K.C.
President of Nova Scotia Steel and Coal Company.

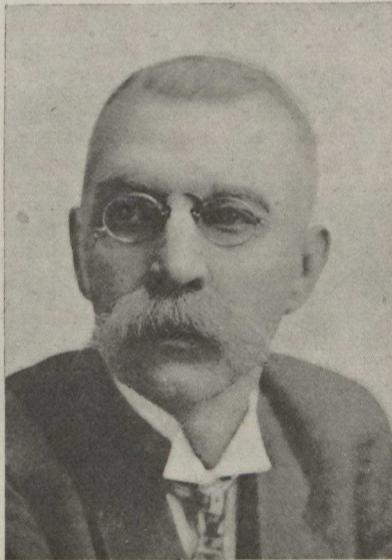
The profits for the year came to \$1,000,610, slightly lower than those for the previous year. After allowing for dividends, written off improvements to plant, insurance, transfers to reserve fund of \$92,196 and sinking fund of \$26,105, etc., a balance of \$452,600 was carried forward. Assets of \$18,620,876 show an increase for the year of \$1,805,630. The liabilities include the capital stock outstanding of \$7,030,000, and bonds amounting to \$6,000,000, etc.

The plant of the Eastern Car Company is expected to be in operation next summer. This company was formed during the early part of 1912 as a subsidiary company to the Steel Co., with the manufacture of steel cars as its object. The demand for steel cars is great and ever-growing, therefore it is expected that the success of the project will be assured. Being situated directly alongside the Steel Company's plant, the facilities for obtaining necessary materials thus at hand will constitute an

advantage to the concern. Preferred stock amounting to \$750,000 and common \$800,000 has been issued. The authorized capital consists of a million of each. The Steel Company hold all the common stock issued and guarantee the million dollar six per cent. bond issue.

A Re-organization

THE well-known Winnipeg banking firm of Alloway and Champion are able to trace their operations back many years, having started business when Winnipeg was insignificant as compared with its present importance. With the expanding conditions of the country the business of the



MR. W. F. ALLOWAY, OF WINNIPEG
President of Alloway and Champion, Limited.

firm also has expanded greatly. In fact the expansion has become so great that the partners found that the share coming their way was almost too large to handle. So it was decided to re-organize the firm to obtain more capital to provide for an expanded capacity to meet the existing conditions. The result of this decision was the forming of a limited liability company in which many leading financial men are interested. The new company, Alloway and Champion, Limited, has an authorized capital of \$3,000,000, of which \$1,025,000 is paid up. A reserve of \$100,000 is provided for. They do a large private banking business; and in conjunction with this run a steamship office. The board as elected to supervise the operations of the new concern is as follows: W. F. Alloway, president; H. T. Champion, vice-president and treasurer; Sir Daniel H. McMillan, Hon. Colin H. Campbell, A. McTavish Campbell, D. E. Sprague, F. W. Heubach, C. V. Alloway, general manager; J. J. Lenfestey, and Peter Lowe, secretary.

The company will continue business under the old name for some months yet, then the new machinery, as it were, will begin operations.

On and Off the Exchange

Bell Telephone

THE shareholders of the Bell Telephone Company were presented with a report, showing a substantial growth of the company's business for the year just ended, when they assembled at the annual meeting in Montreal on Feb. 27th. The gross earnings of \$7,638,304 were \$1,161,456 more than the amount earned during 1911. Net earnings of \$1,880,185 are to be compared with \$1,425,835 for 1911. The net surplus shows at \$429,190, a gain of \$308,774. During the year \$2,500,000 new stock and \$1,750,000 bonds were disposed of. At a special meeting, held directly after the annual meeting, the directors were authorized to issue \$3,750,000 bonds and debentures. These are to be issued at the directors' discretion as needed. It is not likely they will be marketed in the very near future, as they constitute a sort of reserve to fall back upon in cases of emergency, such emergency arising the directors may issue the required amount without the necessity of

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calling a meeting to obtain the two-thirds majority for authorizing the issue. The company now has 192,748 subscribers, 31,514 of these were added to the list during the past year. The long-distance system of 58,000 miles of wires at the end of 1911 was increased by the addition of some 6,200 miles during 1912.

Last Week's Market

THE slight upward trend to the market earlier in the year has not continued very strong and conditions for the past week have shown but little improvement. The position of the Montreal market, however, seems to be quite satisfactory in as much as the traders are reported to be well supplied with capital, and accounts generally are regarded as being in a strong position. The changes in bank loans have been very slight and money obtained from that source must be paid for at a pretty stiff rate. The supply of private money, on the other hand, appears to be large. This appearance is, no doubt, due to the fact that Canadians are finding it easier to get money abroad than at home. As an example of this, the city of Toronto last week sold a million dollars' worth of bonds through Harris, of Boston, at 92½ net, which is more than was obtained from the last flotation in London.

A \$1,200,000 Offer

THE annual meeting of the St. John Railway Company was held in that city on Feb. 24th, the vice-president, Col. H. H. McLean, taking the chair in the absence of the president, Mr. Jas. Ross. The statement presented showed net profits of \$58,158, as compared with \$54,232 for the previous year. The credit to profit and loss account of \$10,158 exceeded that at the close of 1911 by about \$4,000.

It has been reported that an offer of \$1,200,000 was made by a syndicate composed of the United States railway and power men who are behind the New Brunswick Hydro-Electric Company. This is at the rate of \$150 a share for the \$800,000 outstanding stock of the company. Col. McLean said at the meeting that no definite offer had been made and that in any case the concern was not on the market.

A Retrospect n Cotton

THE annual meeting of Montreal Cottons was held in Montreal on Feb. 25th, the president, Mr. S. H. Ewing, presiding. The report submitted showed gross profits of \$382,933, as compared with \$291,277 for 1911, and surplus of \$2,031,728 as against \$2,002,610. The cloth sales of \$3,299,666 compare very favourably with the \$3,048,084 from the same source during 1911. The manufacturing profits of \$382,933 are \$91,656 in excess of those of 1911. At the end of the year the \$2,031,728 at credit of profit and loss showed a considerable increase when compared with the \$2,002,610 shown in 1911.

In the Land of the Salmon

THE British Columbia Packers Association consists of a number of salmon canneries, situated, principally, on the Fraser River, and about forty per cent. of the industry in that province is handled by the big concern. When the statement for the past year was read at the annual meeting of the shareholders, held lately in Vancouver, the net profits of \$437,493 were compared with the \$422,352 cleared during the year previous. On Dec. 31st the association had a surplus of \$649,173, and total assets were \$3,689,036.

The preferred stock is divided into two sections, namely, "Series A" and "Series B." "A" is convertible into common stock at the option of the holder, "B" is not. "B," however, is redeemable before "A" and both are redeemable at 115. During the year \$89,600 of "Series A" was converted into common, and the whole of "Series B" was redeemed. These changes bring down the outstanding capital on Dec. 31 to \$2,146,400.

A Cement Season

THE shareholders of the National Portland Cement Company, of Durham, held a lively meeting in Toronto on Feb. 26th, at which, despite the adverse tariff changes and consequent increased competition, the report for the past year showed fairly profitable business as compared with previous years. President Calder, commenting on the report, stated the output to be about 250,000 barrels, the daily capacity of the plant is, however, only about 1,400 barrels. The gross profits accruing from the sales, amounting to \$273,750, came to \$63,963, after crediting various other small amounts and deducting office expenses, etc., the balance to profit and loss came to \$56,441. The net profits of \$33,230 amount to three per cent. on the common stock.

A Successful Year

AT the meeting of Brandram-Henderson, paints, recently held at Montreal, the report for the year was presented. Profits of \$123,000 showed an increase over the \$87,000 earned in 1911. The company was able to carry \$35,000 forward to profit and loss after providing for the preferred dividend at 7 per cent., and writing a suspense account off also allowing for bond interest and sinking fund. The directors intend issuing \$130,000 new preferred stock, bringing the total issue to \$350,000.

Canada Foundries

THE shareholders of the Canada Foundries and Forgings, Limited, met at the company's head office, at Brockville, recently. The report showed that after allowing for preferred dividends, bond interest, bad and doubtful debts, repairs, etc., on plants and machinery, depreciation charges, etc., the net earnings were large enough to leave a balance of \$25,680 to be carried forward to profit and loss account. The increased capacity of the plant, provided for by the expenditure of \$63,813 during the past year, will soon be available. The fire, which recently destroyed part of the plant, has been taken advantage of and a large, modern steel structure is in course of construction.

Meetings Scheduled for Next Week

ON Tuesday the Canada Paper Company meeting is to be held, on Wednesday that of the West India Electric Company takes place, and on Friday the Crows Nest Pass Coal Company plan to hold theirs.

The Manufacturers Life Insurance Company

"Nothing Succeeds Like Success"

Insurance Issued and Revived 1912	..	\$16,005,653.00
Increase over 1911	.....	\$3,515,011.00
In Force	- - -	\$73,889,319.00
Increase	.....	\$7,884,904.00
Premium and Interest Income	.....	\$3,542,130.17
Increase	.....	\$274,708.31
Assets	- - -	\$16,135,431.07
Increase	.....	\$1,533,763.05
Paid Policy-Holders in 1912	\$1,332,270.63
Reserves	\$13,920,476.00
Surplus	\$1,334,635.41

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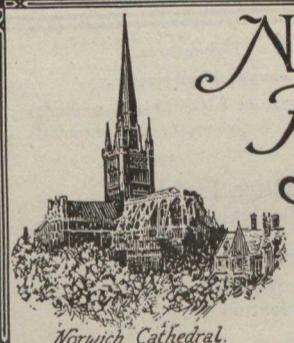
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To Owners of Billiard Parlors

—A Profitable Investment

As the owner of billiard and pool parlors you will agree that the more popular your establishment becomes the more money you will make. You will, therefore, be interested in anything that will serve to make your parlors an even greater centre of attraction than they are to-day.

Burroughes & Watts' Billiard and Pool Tables

have been found by a large number of billiard parlor owners in Canada to be veritable magnets for attracting trade. They are the finest English billiard tables in the world—the choice of Kings, Emperors, Princes, Dukes and Millionaire Clubs all over the world.

They are the only tables that have the famous Steel Vacuum Cushions—acknowledged by champion professional players to be the greatest improvement in billiard tables in recent years. These cushions not only give an absolutely correct rebound to the ball, but they also make the game more speedy, more fascinating.

Play on a Burroughes & Watts Table for fifteen minutes. Then play on an ordinary table. That

will tell the story of Burroughes & Watts' superiority more emphatically than a page of argument. You will know then why other owners of billiard parlors have found that their establishments have become increasingly popular and profitable since the installation of these Royal tables.

Even an average player is sensitive to the difference between Burroughes & Watts English Billiard Tables and ordinary tables. Just install a couple of Burroughes & Watts English Tables in your rooms and they'll soon prove their profit-earning power. They will be your busiest tables. Just write and tell us you would like to make this test. It is to your own best interests to do so.

Burroughes & Watts, Limited

English Billiard Tables and Pool Tables

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By Royal Warrant to H. M. The King

5% DEBENTURES

Five per cent. allowed on Debentures.
Interest payable (by coupons) half-yearly.

Debentures issued in sums of \$100.00 and multiples thereof for terms of three to ten years, or shorter periods if desired.

Security to Debenture Holders

Paid-up Capital and Reserve, nearly \$3,000,000. Total Assets, over \$6,000,000.

To Trustees and Executors

The deposits and debentures of this Company are especially authorized by an Order-in-Council, Province of Ontario, as an investment for trust funds.

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Taxes on Motors

THERE is absolutely no excuse for a tax on motorists by provincial legislatures, unless the money so derived is devoted to the improvement of roads. If the province is not improving the roads, then such taxes should go to the municipalities.

This question is now before the Ontario Legislature. Two suggestions for taxing automobiles a high license fee, and devoting the funds to the good roads movement, have been made. The first suggestion came from W. C. Chambers, M.P.P., of West Wellington; the second now comes from C. M. Bowman, member for North Bruce, and the keynote of the two measures is the same. One would increase the fee according to the weight of the machines, the second would base the increase proportionately on horse power. The present fee is \$4 for all cars, from the roadster to the heavy trucks.

Mr. Oliver Hezzlewood, President of the Ontario Motor League, while not in a position to speak for the whole league, expressed the belief recently that if the motorists could be assured that the money thus paid in fees would go into a good roads fund, they would raise no objections. In fact, he believed they would be glad to pay the increase, and so be partially assured of better roads.

In one year the sum would be a substantial one. The average license fee, if either legislation was enacted, would run around \$8, and as there were over 12,000 machines licensed in Ontario last

season, and 15,000 may be counted upon this year, it would mean an addition of \$120,000 to the good roads movement, less a small running expense of the department.

At the same time, Mr. Hezzlewood cannot see that the large car must necessarily do more damage to roadways than the small car. Damage he estimates upon speed and friction, rather than upon weight and horse-power, and as small cars are now built with sufficient speed power to break all law limits, they could create the same amount of friction and road damage as the heavy car travelling more slowly. Besides, it was suggested, the small car occupies practically the same road space, it is as much detriment to traffic as the larger, it requires the same attention for policing, and a farmer's horse would as soon meet a large car as a small one.

Still, Mr. Hezzlewood thinks motorists in general would not object to being taxed double the fee for a double horse-power, or a double weight, as the case might be, for there is one thing in which the large car must be taxed higher, and that is the larger tires. The larger the tire, the more roadway the force of friction must act upon, therefore assess them higher. The president inclines to the weight standard rather than horse-power, as the former, he says, would remove all incentive on the part of manufacturers to alter their cylinder ratios.

Mr. Blake and Reciprocity

IN writing of men—particularly such articles as have been appearing in The Canadian Courier, under the caption "Personalities and Problems"—minor inaccuracies now and then crop out. This has been a defect in historical writing since ever the writing of history began. It is seldom, however, that even a slight error in an article of this kind goes to print without some reader detecting it. And The Canadian Courier is always glad to receive corrections from readers concerning these lapses linguæ—or, rather, slips of the pen.

In the sketch of Hon. S. H. Blake on January 25, the statement was made that in the general election of 1911 Mr. Blake was opposed to reciprocity. A reader who took a very prominent part in that discussion writes to call our attention to the inaccuracy, enclosing copy of a letter which Mr. Blake sent to him upon that occasion. The letter is here quoted in part as a cheerful retraction of the statement. We omit the name of the gentleman to whom it was sent:

"There has bulked up in my mind very largely, a fact that I have not seen touched upon, and it is that nothing will go so far to make a people absolutely happy and contented and not look for change as when they have work, reasonable remuneration, and sufficient food and clothing. Now, anything that will tend to bring these re-

sults will, therefore, be a vital element in Canada retaining its present position. Not only does it not look for a change from England to the United States, but it is absolutely distasteful to Canadians. If permitted to work on the lines that open to them such trade, business, and financial results as will conduce to their prosperity, then they will not think of any change of allegiance; but if they are thwarted in this respect dissatisfaction will be introduced and change will be desired.

"It is always very repulsive to me to find that so many men are now beginning to place the integrity of the British Empire upon the low platform of tariff, trade relations, preference, etc., as if some little change in duty, or some little re-arrangement of tariff considered to be necessary in the interest of either England or Canada, should sever the ties of loyalty and degrade us to the low level of persons who desire to continue the union only because of some material advantage that may arise.

"I venture to send you three papers, and would ask your perusal and consideration of them, for it appears to me that we have at hand a much greater danger in what is referred to in these papers than from the Reciprocity Treaty.

"Faithfully yours,

"S. H. BLAKE."

Among the Music-Makers

(Continued from page 9.)

Fletcher method, which is designed for children only.

But the work being done by Mr. Fletcher in his People's Choral Union and his senior chorus called the Schubert Choir is sufficiently fundamental in its character to be looked at from the elementary standpoint. I forget how many thousands of people the conductor claims to have taken from the ranks of non-singers and made more or less capable of joining good church choirs. But in his Choral Union there are about three hundred new pupils every year, who take lessons by a simple method once or twice a week and are taught a number of good pieces to sing at a concert later on in the season. Of course the Schubert Choir has nothing directly to do with the Union. It's the graduate class of the Union. And it was the Schubert Choir that gave two concerts last week in conjunction with the Toronto Symphony Orchestra and two soloists, Madame Pasquali and Mr. Barron Berthald.

The pieces sung by the choir were done very effectively. Not a solitary mistake was made. Accuracy is a strong point with Mr. Fletcher. Also accent and emphasis. A good many of the pieces were quite difficult. They seemed easy. One trouble with the choir was too many women for the men. The bass section was a light baritone. The tenor section was high baritone. The altos were good. The sopranos did no flat singing and never became altogether harsh and strident, as is sometimes the case with choirs characterized by that rather juvenile quality of tone and style of work.

In fact, the whole defect of the Schubert Choir is—that it has never quite grown up. It has a good basis in repertoire, in training, in attack, intonation and rhythm of a more or less elemental sort. But it does not interpret; and the message of the choir is never that of a full-grown man. But in all points affecting discipline and the me-

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By H. Rider Haggard

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There is none too old, and there are few too young to enjoy this wholesome story of love and adventure.

"Marie," 1912; "Child of Storm," 1913, and a volume projected for 1914 will form the Quatermain trilogy, but each story is complete and independent.

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chanical side of rehearsing for the express purpose of getting good mechanical results, Mr. Fletcher has admirably succeeded.

His two assisting artists gave a good account of themselves. Madame Pasquali is a coloraturist. She had no end of agreeable complications to her voice, in the unravelling of which she gave delight to two large audiences. Barron Berthald is a medium high baritone who once upon a time succeeded in reaching a tenor note and has ever since labored under the delusion that he is a tenor. He is not the first to make a mistake of this kind. But he is one of the worst. Otherwise he did very well.

Generally speaking, Mr. Fletcher gave his two splendid audiences a little more than their money's worth, in both quantity and variety. And he has succeeded in working up both an organization and a musical connection that might make men of even more musical pretensions quite envious.

Central Gold Reserves

(Concluded from page 6.)

penalty is incurred.

Years ago the note issuing powers were ample to meet all requirements, a large margin of safety continually existed, and no anxiety about penalties for over-circulation was felt; but as trade increased this margin became less and less, until it disappeared entirely and anxiety about penalties took its place. In banks having branches from East to West, as most of our banks now have, the practical difficulties in the way of keeping track, day by day, of the total circulation outstanding are great. If the limit be approached too near, the danger of a penalty is a real one, and to avoid it considerable expense in telegraphing to and from various branches must be incurred. The penalties are as follows:

For an excess of \$1,000 or less the penalty is equal to the excess.
For an excess over \$1,000, but not over \$20,000, penalty \$1,000.
For an excess over \$20,000, but not over \$100,000, penalty \$10,000.
For an excess over \$100,000, but not over \$200,000, penalty \$50,000.
For an excess over \$200,000, penalty \$100,000.

Relief from the anxiety and the expense and loss by penalties is worth paying for—the central gold reserves will afford this relief, as a bank can always keep up the margin of safety required by depositing in good time gold or Dominion notes with the trustees.

cynically alleged that there must be heavy crops of wheat in Wall Street when \$100,000,000 of Canadian money is out on call loans in the United States.

The forty men pictured on previous pages have been chosen as the men whose wealth-interests are most obviously active in the development of Canada. In that sense these forty men may be called the controllers of Canada. If they could be welded into one organization they would be the greatest effective force in this country. But they are not so organized. Their interests are various; sometimes at loggerheads. Their interests extend from ocean to ocean. They represent all the activities by means of which the rich become richer and little interests become big interests, whether benevolent or not. These forty men sit on most of the important directorates, including banks, railway and commercial corporations. In many cases the same men occupy positions of influence on many boards. In some cases the interests of men whose immediate businesses are far removed are more or less identical. Among these forty men will be found all the chief directors of all the leading Canadian banks, but no one man occupies a place on two bank directorates.

These forty men do not represent all the wealthy men in Canada. Some of them are not immensely wealthy. It is doubtful if all of them are millionaires. There are forty other men in Canada whose aggregate wealth is easily four times as great as ten of the forty whose pictures are shown here. But these forty are at least the most aggressively active in the development of this country on a commercial and financial basis. How far their joint interests might some time become a menace to the common interest of Canada depends considerably upon use these men would make of any alliances they may create—and also on what particular kind of other alliance comes along to make the criticism.

If any possible alliance among these men should come to a point where, in making the rich richer, it also makes the poor poorer, or makes poor people of those who should be comfortably off, or makes the cost and the conditions of living in a new country what they have become in the United States—they should then be called a menace. If such a solidarity of interests has the effect of increasing employment on a fair income basis to a continually larger population without undue aggrandizement of wealth out of proportion to ability and labour, there is no menace, but a distinct benefit.

For Good Roads

THE annual convention of the Ontario Good Roads Association was held last week in the Dairy Building, Exhibition Park, Toronto. The exhibit, showing the various machinery and materials to be used in road construction, and held in conjunction with the convention was the centre of great interest. Among the various exhibits were all manner of material for road construction, including macadam, asphalt, and concrete roads, while roadbeds of many kinds were also shown. A feature of especial interest was the new trap rock for surface work. This is a product of Northern Ontario, and has only recently been placed upon the market. Among the other exhibits are paints for concrete bridge work, steel culverts, and reinforced steel for concrete roads.

Among the construction machinery shown were various kinds of steam rollers, and one of the latest steel drags, which is the first of its kind to be introduced in Canada. Several American firms exhibited, and it is stated that this is the first time that the manufacturers of the United States are making a bid for Canadian trade in road construction work. One of the features of the exhibit was a lantern, which threw views of good roads and road construction on a screen.

A large number of delegates arrived to attend the meetings, and a splendid attendance was present at the opening. All told, there were 57 speeches delivered, many addresses being made by well-known highway authorities of Canada and the United States.

Do Forty Men Control Canada

(Concluded from page 17)

observed years ago when Henry George wrote his great book, "Progress and Poverty," which proved that the more a country progresses the greater becomes the contrast between the very rich and the very poor.

In Canada, whatever may be said of the alleged or possible alliance between the great wealth groups, it cannot be said that it is in contrast to what may be described as national poverty. So far it is mainly a difference in the degrees of wealth. We have poor people, but no pauper class such as is known in Europe. We have rich men and some of them very rich. A few of them were first wealthy by inheritance. Most of them have gathered riches.

But in order to estimate the character and significance of the forty or more men who may be said to represent the corporation interests of Canada, it is of small relative importance merely to appraise their wealth. Money in this country is not a palpable asset as it is in England and France. We are not a money-lending country. We are heavy borrowers from Europe and the United States for the capital necessary to develop our resources, to build railways and to finance our civic corporations. All the money we have and all we can get is in constant use. The notes of our banks are in continual circulation. For months past money has been called "tight" here because the money was being used to move the wheat crop. Those who represent the borrowing class have

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The Impostor

(Continued from page 18.)

back league beyond league across these broad provinces, and the wind that came up out of the great emptiness emphasized its solitude. A man from the cities would have heard nothing but the creakings of the waggon and the drumming fall of hoofs, but Witham heard the grasses patter as they swayed beneath the bitter blasts stiff with frost, and the moan of swinging boughs in a far-off willow bluff. It was these things that guided him, for he had left the rutted trail, and here and there the swish beneath the wheels told of taller grass, while the bluff ran black athwart the horizon when that had gone. Then twigs crackled beneath them as the horses picked their way amidst the shadowy trees stunted by a ceaseless struggle with the wind, and Witham shook the creeping drowsiness from him when they came out into the open again.

Still, he grew a trifle dazed as the miles went by, and because of it indulged in memories he had shaken off at other times. They were blurred recollections of the land he had left eight years ago, pictures of sheltered England, half-forgotten music, the voices of friends who no longer remembered him, and the smiles in a girl's bright eyes. Then he settled himself more firmly in the driving seat, and with numbed fingers sought a tighter grip of the reins as the memory of the girl's soft answer to a question he had asked brought his callow ambitions back.

He was to hew his way to fortune in the West, and then come back for her, but the girl who had clung to him with wet cheeks when he left her had apparently grown tired of waiting, and Witham sent back her letters in return for a silver-printed card. That was six years ago, and now none of the dollars he had brought into the country remained to him. He realized, dispassionately, and without egotism, that this was through no fault of his, for he knew that better men had been crushed and beaten.

It was, however, time he had done with these reflections, for while he sat half-dazed and more than half-frozen the miles had been flitting by, and now the team knew they were not very far from home. Little by little their pace increased, and Witham was almost astonished to see another bluff black against the night ahead of him. As usual in that country, the willows and birches crawled up the sides and just showed their heads above the sinuous crest of a river hollow. It was very dark when the waggon lurched in among them, and it cost the man an effort to discern the winding trail which led down into the blackness of the hollow. In places the slope was almost precipitous, and it behoved him to be careful of the horses, which could not be replaced. Without them he could not plough in spring, and his life did not appear of any especial value in comparison with theirs just then.

The team, however, were evidently bent on getting home as soon as possible, and Witham's fingers were too stiff to effectively grasp the reins. A swinging bough also struck one of the horses, and when it plunged and flung up its head the man reeled a little in his seat. Before he recovered the team were going downhill at a gallop. Witham flung himself bodily backwards with tense muscles, and the reins slipping a trifle in his hands, knowing that though he bore against them with all his strength the team were leaving the trail. Then the waggon jolted against a tree, one horse stumbled, picked up its stride, and went on at a headlong gallop. The man felt the wind rush past him and saw the dim trees whirl by, but he could only hold on and wonder what would take place when they came to the bottom. The bridge the trail went round by was some distance to the right, and because the frost had just set in he knew the ice on the river would not bear the load, even if the horses could keep their footing.

He had not, however, long to wonder. Once more a horse stumbled, there was a crash, and a branch hurled Witham backwards into the waggon, which came to a standstill suddenly. When he rose something warm was running down his face, and there was a red smear on the hand he lighted the lantern with. When that was done he flung himself down

from the waggon, dreading what he would find. The flickering radiance showed him that the pole had snapped, and while one broncho still stood trembling on its feet the other lay inert amidst a tangle of harness. The man's face grew a trifle grimmer as he threw the light upon it, and then, stooping, glanced at one doubled leg. It was evident that fate, which did nothing by halves, had dealt him a crushing blow. The last faint hope he clung to had vanished now.

He was, however, a humane man, and considerate of the beasts that worked for him, and accordingly thrust his hand inside the old fur coat, when he had loosed the uninjured horse, and drew out a long-bladed knife. Then he knelt and, setting down the lantern, felt for the place to strike. When he found it his courage almost deserted him, and meeting the eyes that seemed to look up at him with dumb appeal, turned his head away. Still, he was a man who would not shirk a painful duty, and shaking off the sense of revulsion turned again and stroked the beast's head.

"It's all I can do for you," he said. Then his arm came down, and a tremor ran through the quivering frame, while Witham set his lips tightly as his hand grew warm. The thing was horrible to him, but the life he led had taught him the folly of weakness, and he was too pitiful to let his squeamishness overcome him.

Still, he shivered when it was done, and rubbing the knife in the withered leaves, rose and made shift to gird a rug about the uninjured horse. Then he cut the reins and tied them, and mounting without stirrups rode towards the bridge. The horse went quietly enough now, and the man allowed it to choose its way. He was going home to find shelter from the cold, because his animal instincts prompted him, but otherwise, almost without volition, in a state of dispassionate indifference. Nothing more, he fancied, could well befall him.

CHAPTER II.

Lance Courthorne.

IT was late when Witham reached his log-built house, but he set out once more with his remaining horse before the lingering daylight crept out of the east, to haul the waggon home. He also spent most of the day in repairing it, because occupation of any kind that would keep him from unpleasant reflections appeared advisable, and to allow anything to fall out of use was distasteful to him, although as the waggon had been built for two horses he had little hope of driving it again. It was a bitter, grey day, with a low, smoky sky, and seemed very long to Witham; but evening came at last, and he was left with nothing between him and his thoughts.

He lay in a dilapidated chair beside the stove, and the little bare room through which its pipe ran was permeated with the smell of fresh shavings, hot iron, and the fumes of indifferent tobacco. A carpenter's bench ran along one end of it, and was now occupied by a new waggon pole the man had fashioned out of a slender birch. A Marlin rifle, an axe, and a big saw hung beneath the head of an antelope on the wall above the bench, and all of them showed signs of use and glistened with oil. Opposite to them a few shelves were filled with simple crockery and cooking utensils, and these also shone spotlessly. There was a pair of knee boots in one corner with a patch partly sewn on to one of them, and the harness in another showed traces of careful repair. A book-case hung above them, and its somewhat tattered contents indicated that the man who had chosen and evidently handled them frequently possessed tastes any one who did not know that country would scarcely have expected to find in a prairie farmer. A table and one or two rude chairs made by their owner's hands completed the furniture; but while all hinted at poverty, it also suggested neatness, industry, and care, for the room bore the impress of its occupier's individuality, as rooms not infrequently do.

It was not difficult to see that he was frugal, though possibly from necessity rather than taste, not sparing of effort, and had a keen eye for utility, and if that suggested the question why, with

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such capacities, he had not attained to greater comfort, the answer was simple. Witham had no money, and the seasons had fought against him. He had done his uttermost with the means at his disposal, and now he knew he was beaten.

A doleful wind moaned about the lonely building and set the roof shingles rattling overhead. Now and then the stove crackled, or the lamp flickered, and any one unused to the prairie would have felt the little log-house very desolate and lonely. There was no other human habitation within a league, only a great waste of whitened grass relieved about the homestead by the raw clods of the fall ploughing; for, while his scattered neighbours, for the most part, put their trust in horses and cattle, Witham had been among the first to realize the capacities of that land as a wheat-growing country.

Now, clad in well-worn jean trousers and an old deerskin jacket, he looked down at the bundle of documents on his knee, accounts unpaid, a banker's intimation that no more cheques would be honoured, and a mortgage deed. They were not pleasant reading, and the man's face clouded as he pencilled notes on some of them, but there was no weakness or futile protest in it. Defeat was plain between the lines of all he read, but he was going on stubbornly until the struggle was ended, as others of his kind had done, there at the western limit of the furrows of the plough and in the great province further east which is one of the world's granaries. They went under and were forgotten, but they showed the way, and while their guerdon was usually six feet of prairie soil, the wheatfields, mills, and railroads came, for it is written plainly on the new North-West that no man may live and labour for himself alone, and there are many who, realizing it, instinctively ask very little, and freely give their best for the land that but indifferently shelters them.

Presently, however, there was a knocking at the door, and though this was most unusual, Witham only quietly moved his head when a bitter blast came in, and a man wrapped in furs stood in the opening.

"I'll put my horse in the stable while I've got my furs on. It's a bitter night," he said.

Witham nodded. "You know where the lantern is," he said. "There's some chop in the manger, and you needn't spare the oats in the bin. At present prices it doesn't pay to haul them in."

The man closed the door silently, and it was ten minutes before he returned, and sloughing off his furs dropped into a chair beside the stove. "I got supper at Broughton's, and don't want anything but shelter to-night," he said. "Shake that pipe out and try one of these instead."

He laid a cigar case on the table, and though well worn it was of costly make, with a good deal of silver about it, while Witham, who lighted one, knew that the cigars were good. He had no esteem for his visitor, but men are not censorious upon the prairie, and Western hospitality is always free.

"Where have you come from, Courthorne?" he said quietly.

The other man laughed a little. "The long trail," he said. "The Dakotas, Colorado, Montana. Cleaned up one thousand dollars at Regent, and might have got more, but some folks down there seemed tired of me. The play was quite regular, but they have apparently been getting virtuous lately."

"And now?" said Witham, with polite indifference.

Courthorne made a little gesture of deprecation.

"I'm back again with the rustlers."

Witham's nod signified comprehension, for the struggle between the great range-holders across the frontier and the smaller settlers who with legal right invaded their cattle runs was just over. It had been fought out bitterly with dynamite and rifles, and when at last, with the aid of the United States cavalry, peace was made, sundry broken men and mercenaries who had taken the pay of both parties, seeing their occupation gone, had found a fresh scope for their energies in smuggling liquor, and on opportunity transferring cattle, without their owners' sanction, across the frontier. That was then a prohibition country, and the profits and risks



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attached to supplying it and the Blackfeet on the reserves with liquor were heavy.

"Business this way?" said Witham. Courthorne appeared to consider a moment, and there was a curious little glint which did not escape his companion's attention in his eyes but he laughed.

"Yes, we're making a big run," he said, then stopped and looked straight at the rancher. "Did it ever strike you, Witham, that you were not unlike me?"

Witham smiled, but made a little gesture of dissent as he returned the other's gaze. They were about the same height and had the same English type of face, while Witham's eyes were grey and his companion's an indefinite blue that approached the former colour, but there the resemblance, which was not more than discernible, ended. Witham was quietly-spoken and somewhat grim, a plain prairie farmer in appearance, while a vague but recognizable stamp of breeding and distinction still clung to Courthorne. He would have appeared more in place in the States upon the southern Atlantic seaboard, where the characteristics the Cavalier settlers brought with them are not extinct, than he did upon the Canadian prairie. His voice had even in his merriment a little imperious ring, his face was refined as well as sensual, and there was a languid gracefulness in his movements and a hint of pride in his eyes. They, however, lacked the steadiness of Witham's, and there were men who had seen the wild devil that was born in Courthorne look out of them. Witham knew him as a pleasant companion, but surmised from stories he had heard that there were men, and more women, who bitterly rued the trust they had placed in him.

"No," he said dryly. "I scarcely think I am like you, although only last night Nettie at the settlement took me for you. You see, the kind of life I've led out here has set its mark on me, and my folks in the old country were distinctly middle-class people. There is something in heredity."

Courthorne did not parry the unexpressed question. "Oh, yes," he said, with a little sardonic smile. "I know. The backbone of the nation—solemn, virtuous, and slow. You're like them, but my folks were different, as you surmise. I don't think they had many estimable qualities from your point of view, but if they all didn't go quite straight they never went slow, and they had a few prejudices, which is why I found it advisable to leave the old country. Still, I've had my fill of all that life can offer most folks out here, while you scarcely seem to have found virtue pay you. They told me at the settlement things were bad with you."

Witham, who was usually correct in his deductions, surmised that his companion had an object, and expected something in return for this confidence. There was also no need for reticence when every farmer in the district knew all about his affairs, while something urged him to follow Courthorne's lead.

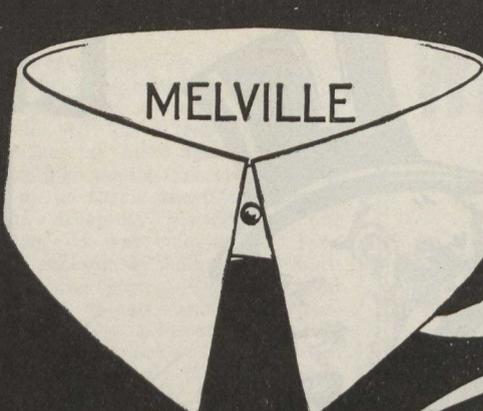
"Yes," he said quietly. "They are. You see, when I lost my cattle in the blizzard, I had to sell out or mortgage the place to the hilt, and during the last two years I haven't made the interest. The loan falls due in August, and they're going to foreclose on me."

"Then," said Courthorne, "what is keeping you here when the result of every hour's work you put in will go straight into another man's pocket?"

Witham smiled a little. "In the first place, I've nowhere else to go, and there's something in the feeling that one has held on to the end. Besides, until a few days ago I had a vague hope that by working double tides, I might get another crop in. Somebody might have advanced me a little on it because the mortgage only claims the house and land."

Courthorne looked at him curiously. "No. We are not alike," he said. "There's a slow stubborn devil in you, Witham, and I think I'd be afraid of you if I ever did you an injury. But go on."

"There's very little more. My team ran away down the ravine, and I had to put one beast out of its misery. I can't do my ploughing with one horse, and that leaves me stranded for the want of the dollars to buy another with. It's usually a very little thing that



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turns the scale, but now the end has come, I don't know that I'm sorry. I've never had a good time, you see, and the struggle was slowly crushing the life out of me."

Witham spoke quietly, without bitterness, but Courthorne, who had never striven at all but stretched out his hand and taken what was offered, the more willingly when it was banned alike by judicial and moral law, dimly understood him. He was a fearless man, but he knew his courage would not have been equal to the strain of that six years' struggle against loneliness, physical fatigue, and adverse seasons, during which disaster followed disaster. He looked at the bronzed farmer as he said, "Still, you would do a little in return for a hundred dollars that would help you to go on with the fight?"

A faint sparkle crept into Witham's eyes. It was not hope, but rather the grim anticipation of the man offered a better weapon when standing with his back to the wall.

"Yes," he said slowly. "I would do almost anything."

"Even if it was against the law?"

Witham sat silent for almost a minute, but there was no indecision in his face, which slightly perplexed Courthorne. "Yes," he said. "Though I kept it while I could, the law was made for the safe-guarding of prosperous men, but with such as I am it is every man for his own hand and the devil to care for the vanquished. Still, there is a reservation."

Courthorne nodded. "It's unlawful, but not against the unwritten code."

"Well," said Witham quietly, "when you tell me what you want I should have a better opinion."

Courthorne laughed a little, though there was something unpleasant in his eyes. "When I first came out to this country I should have resented that," he said. "Now, it seems to me that I'm putting too much in your hands if I make the whole thing clear before you commit yourself in any way."

Witham nodded. "In fact, you have got to trust me. You can do so safely."

"The assurance of the guileless is astonishing and occasionally hard to bear," said Courthorne. "Why not reverse the position?"

Witham's gaze was steady, and free from embarrassment. "I am," he said, "waiting for your offer."

"Then," said Courthorne dryly, "here it is. We are running a big load through to the northern settlements and the reserves to-morrow, and while there's a good deal of profit attached to the venture, I have a notion that Sergeant Stimson has had word of it. Now, the Sergeant knows just how I stand with the rustlers, though he can fasten no charge on me, and he will have several of his troopers looking out for me. Well, I want one of them to see and follow me south along the Montana trail. There's no horse in the Government service can keep pace with that black of mine, but it would not be difficult to pull him and just keep the trooper out of carbine shot behind. When he finds he can't overtake the black he'll go off for his comrades, and the boys will run our goods across the river while they're picking up the trail."

"You mentioned the horse, but not yourself," said Witham quietly.

Courthorne laughed. "Yes," he said: "I will not be there. I'm offering you one hundred dollars to ride the black for me. You can put my furs on, and anybody who saw you and knew the horse would certify it was me."

"And where will you be?"

"Here," said Courthorne dryly. "The boys will have no use for me until they want a guide, but they'll leave an unloaded packhorse handy, and, as it wouldn't suit any of us to make my connection with them too plain, it will be a night or two later when I join them. In the meanwhile your part's quite easy. No trooper could ride you down unless you wanted him to, and you'll ride straight on to Montana—I've a route marked out for you. You'll stop at the places I tell you, and the testimony of anybody who saw you on the black would be quite enough to clear me if Stimson's men are too clever for the boys."

Witham sat still a moment, and it

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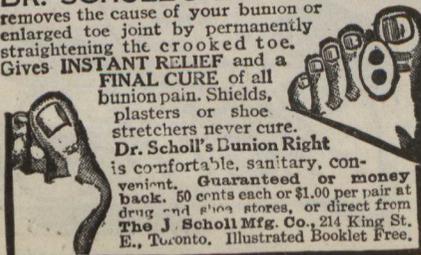
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was not avarice which prompted him when he said, "Considering the risk, one hundred dollars is very little."

"Of course," said Courthorne. "Still, it isn't worth any more to me, and there will be your expenses. If it doesn't suit you, I will do the thing myself and find the boys another guide."

He spoke indifferently, but Witham was not a fool, and knew that he was lying.

"Turn your face to the light," he said sharply.

A little ominous glint became visible in Courthorne's eyes, and there was just a trace of darker colour in his forehead, but Witham saw it and was not astonished. Still Courthorne did not move.

"What made you ask me that?" he said.

Witham watched him closely, but his voice betrayed no special interest as he said, "I fancied I saw a mark across your cheek. It seemed to me that it had been made by a whip."

The deeper tint was more visible on Courthorne's forehead, where the swollen veins showed a trifle, and he appeared to swallow something before he spoke. "Aren't you asking too many questions? What has a mark on my face to do with you?"

"Nothing," said Witham quietly. "Will you go through the conditions again?"

Courthorne nodded. "I pay you one hundred dollars—now," he said. "You ride south to-morrow along the Montana trail and take the risk of the troopers overtaking you. You will remain away a fortnight at my expense, and pass in the meanwhile for me. Then you will return as rancher Witham."

Witham sat silent and very still again for more than a minute. He surmised that the man who made the offer had not told him all and there was more behind, but that was, after all, of no great importance. He was prepared to go a good deal for one hundred dollars, and his bare life of effort and self-denial had grown almost unendurable. He had now nothing to lose, and while some impulse urged him to the venture, he felt that it was possible fate had in store for him something better than he had known in the past. In the meanwhile the cigar he held went out, and the striking of a match as Courthorne lighted another roused him suddenly from the retrospect he was sinking into. The bitter wind still moaned about the ranch, emphasizing its loneliness, and the cedar shingles rattled dolefully overhead, while it chanced that as Witham glanced towards the roof his eyes rested on the suspended piece of rancid pork which with a little flour and a few potatoes had during the last few months provided him with a sustenance. It was of course a trifle, but it tipped the beam, as trifles often do, and the man who was tired of all it symbolized straightened himself with a little mirthless laugh.

"On your word of honour there is nothing beyond the risk of a few days' detention which can affect me?" he said.

"No," said Courthorne solemnly, knowing that he lied. "On my honour. The troopers could only question you. Is it a deal?"

"Yes," said Witham simply, stretching out his hand for the roll of bills the other flung down on the table, and, while one of the contracting parties knew that the other would regret it bitterly, the bargain was made.

Then Courthorne laughed in his usual indolent fashion as he said, "Well, it's all decided, and I don't even ask your word. To-morrow will see the husk sloughed off and for a fortnight you'll be Lance Courthorne. I hope you feel equal to playing the role with credit, because I wouldn't entrust my good fame to everybody."

Witham smiled dryly. "I fancy I shall," he said, and long afterwards recalled the words. "You see, I had ambitions in my callow days, and it's not my fault that hitherto I've never had a part to play."

Rancher Witham was, however, wrong in this. He had played the part of an honest man with a courage which had brought him to ruin, but there was now to be a difference.

(To be continued.)

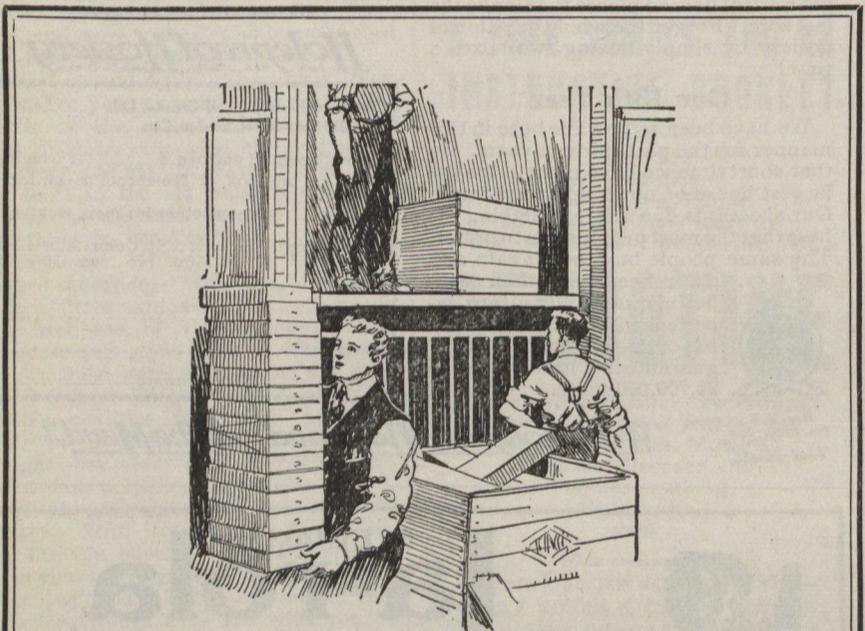


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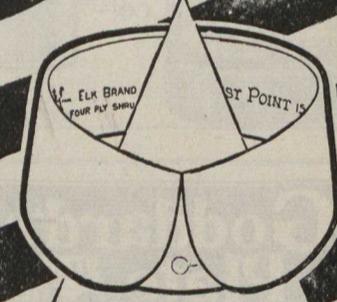
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The Entanglement of Nathan

(Continued from page 8.)

Lepat began to sneer.
 "Five hundred dollars aint so much for a old girl what aint no scream for looks, to be bringing to her husband."
 "It's more than I'm bringing you," said Miss Savin, all the laughter gone.
 "What!"
 "You aint a kike, are you? You're not marrying me for my money, and to get a free clerk, are you? Because, if you are, I don't want you to be stung. You might get the free clerk, but not the money, because I am going to give that to Mommer the day before I'm married."

Nathan exploded with wrath and the picture he presented was one not apt to enchant a prospective bride. He mistook her silence for fear, and she read him with the mask off, through and through.

He left in a rage, confident that if she did not come running after him then, she would the next day.

That night Rachael threw up her window and took a deep breath of air before she went to bed. "Gott sei dank," she whispered to the stars.

Lepat waited in vain for a word from Rachael and on the third day he dispatched the schatchen with a message to the effect that unless she would agree to turn over her little fortune to him, and work in the store as he decreed, that the engagement was at an end.

Mrs. Savin heard the story of the trouble from Schlotz and, his sympathies being all with the lady, nothing he said tended to appease the mother's wrath.

"Rachael, mein darling, why didn't you tell me about it yourselves, before?"

"I didn't want to worry you about the loafer, Mommer. It is too late to help it now. The money I've already put in your name, and I'm as good as married now anyway, because I'm betrothed."

She turned to Schlotz. "Tell Nathan that, not the money part, that's only to you in confidence, but tell him we are betrothed and that means that we must get married."

The old man smiled behind his beard, repeated the message, and left.

The moment Rachael had turned her back, Mrs. Savin put on her faded old bonnet, folded her shawl around her obese person and trudged the twenty blocks to Lepat's place of business. She felt that no street car would hold her and her anger and she hoped to walk some of the anger off, but she did not succeed very well.

She found her prospective son-in-law behind the counter and the store empty. Walking up to him she shook her fist in his face and began, "Well, Mistair Lepat! Le-pat! Fooy! Your name was in Russland something like Louie Lepinsky, or something else like that, but you got stucked on the Frenchers and the Irishers, and you right away named yourself again, Lepat! Yow, what a goulash to make it out of a honest old-country name what never did nobody harm!"

Nathan protested angrily, but Mrs. Savin raised her voice in jeering triumph. "Jah, a galled horse winces at the comb! Well, my Rachael—"

And she launched into a torrent of reproach in which English, Yiddish and German were intermingled effectively.

Every time that Lepat tried to speak, she raised her voice a pitch and, fearful that she would attract the attention of the people on the sidewalk he was forced to content himself, for the most part, with insolent smiles.

"Only that you two was solemnly betrothed, I'd right away stop it the wedding," she panted, and paused for breath.

"It's going to be stopped without you, unless she does as I say, and sets a kosher table," said Nathan, who had thought of this accusation and felt that he could safely rely on it if the worst came to worst. "So many stylish idees she got herself maybe kosher aint good enough for her." He thought he saw a hint of fear in Mrs. Savin's face, and he grinned maliciously. "What kind of a table does she set anyhow?"

Mrs. Savin, not the strictest woman in the world herself when it came to matters of diet, was momentarily non-plussed, but only momentarily.

She snapped her fingers in Lepat's



As Told by Old Ben—

"AN' Nelson? Many's the time 'e says to me, 'Give us a pipe o' PINNACE, Bill,—will yer?' An' I says back, 'Oratio, 'ow can yer be expectin' for me ter give yer wot I needs to smoke in my own pipe, more especial as yer can get PINNACE now-a-days at any good tobacconist's, w'en the Quartermaster gives yer shore leave.' An' Nelson 'e says, 'I'll order the fleet 'ome for shore leave this very day.' An' 'e made me show 'im w'ere I'd been a-buyin' my baccy, an' bought some PINNACE for 'isself, 'e did, an' bloomin' good smokin' 'e found it too, as they all says."

3 Strengths—Mild, Medium and Full. 3 Sizes—2, 4 and 8 oz.

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Keep Your Health by Natural Means.

It is a well-known fact among physicians that a large percentage of dangerous illnesses (appendicitis among them) can be traced almost directly to Constipation.

The majority of people do not attempt to rid themselves of Constipation until it really makes them sick. Then they attempt to do so with drugs. Drugs cannot cure Constipation. They may bring relief, but they force nature instead of assisting her, and when we continue the use of drugs we find we must continue the use of them, and thus we become slaves to the drug habit.

The most natural way of removing this poisonous waste from the system is by the Internal Bath. This method is now used by over 300,000 people and recommended by physicians everywhere. This does away entirely with all drugs—just plain, ordinary water is necessary, but it is wonderfully efficient.

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face and said: "My Rachael always was a good Jude and the kind of table she sets when she gets married is her business." Then she gathered her shawl around her and sailed majestically out of the store.

Hard on the heels of Mrs. Savin came the Schatchen, in fact, he had been watching in a convenient doorway, and he timed his arrival so as to make it do the most good.

Schlotz treated Lepat to a little lecture on his own account which did not tend to calm him to any noticeable degree, just as the Schatchen had foreseen, and though he dolefully shook his head while Nathan dashed off a note, he was secretly well pleased.

"Here!" cried Lepat, as he thrust it into an envelope and viciously licked the flap, "Take this here to them schlemihl women. We will see now who is the smartest."

Schlotz took the missive doubtfully. "Believe me, Lepat, I'm a older man as what you are and I tell you—"

"Shut up! You dumm kopf! Take them that note. Do you want to lose your commission altogether? I can't make you out at all." Schlotz wasted no more breath.

When Rachael opened the note she smiled happily.

"Ach!" cried Mrs. Savin, noting the smile. "See, Mr. Schlotz, she is smiling! I knew if I went and talked to that loafer, that he would right away quick apologize."

"No, Mommer, he says it's all over, and he will not marry me."

"Gott in Himmell!" cried Mrs. Savin, and those were the exact words used by Lepat a few days later, when he was served with the papers in an action for damages in a breach of promise suit brought against him by Miss Rachael Savin, who prayed the court to grant her fifteen hundred dollars to pay for her lacerated heart.

Nathan rushed to Schlotz and berated him for treachery, but the Schatchen soon calmed him and began to talk of lawyers and their fees and the costs of suits and to slyly hint how happy sundry creditors and relatives would be to hear of this fresh misfortune, and to predict that before Lepat had it all settled he would be out of pocket at least twice the amount asked.

"But she can't win!" screamed Lepat.

"She aint got no grounds."

"She's got your note."

"She aint a good Jude. She's not going to keep a kosher kitchen."

"Yow! She is more of a Jude than you are a Jew. She could get a thousand Jews, some of them old creditors of yours, to tell the Judge how you keep open on Purim. Don't you bring up that question, take my advice. You had better figure on giving her all she asks. Maybe the Judge might award her more. Christians is funny that way. There was the case of Clothman & Elgutter already—" And Schlotz launched into a long and circumstantial account of a purely imaginary parallel case and succeeded in frightening the cowardly Lepat into a willingness to do anything, rather than have the case go to court.

When he thought the moment ripe, Schlotz suggested a compromise, and Lepat eagerly grasped at the idea. "You tell her I will give her two hundred dollars not to go no further."

Rachael returned word that she would take a thousand dollars or let the case go to trial.

Schlotz was kept busy going from one party to the other, until at last they agreed upon nine hundred dollars, and Lepat mortgaged his business in order to raise the money, for Rachael inexorably insisted upon the whole amount at once, in cash.

On the day Schlotz put the money into her hands, she added it to her savings and purchased the little stationery business her heart was set upon.

"Mommer," she said, her plain face beaming, "I ask you, 'aint it better I should work for myself, than for a husband like Nathan Lepat?"

"Sure. I only wanted you to be happy, my child, and if a store iss making you contentments, then so much the better. How much did you give it to Schlotz?"

"A hundred dollars, Mommer; only for him, I might have been married and got stung."

EDUCATIONAL CONTEST

The Canadian Courier is Sending 14 Young Ladies to College and 10 on the Five Weeks Trip to Europe.

Winners to be selected by vote of the readers and subscribers to the Canadian Courier. Ballot No. 2 on this page.

Ballot No. 2 in the CANADIAN COURIER'S Educational and Trip Contest will be found on this page. Every ballot is good for 50 votes and will be greatly appreciated by some candidate who is fortunate enough to receive the coupon. A list of the candidates will be published shortly and readers of the CANADIAN COURIER will be able to select the candidate they are inclined to assist in this interesting race.

The offer is the most magnificent ever made in Canada. Fourteen bright, ambitious girls, who are anxious to secure increased educational advantages will each get a year in college, and the readers of the CANADIAN COURIER will have the deciding as to which candidates will be afforded the college

opportunity. Ten splendid girls will make the trip to Europe under the care of a very efficient chaperon, the CANADIAN COURIER readers again deciding who this fortunate ten will be.

The most important point of all is that every reader of the COURIER will know of some worthy young lady to whom a college education would be a splendid advantage. Perhaps the young lady in question has not seen this offer. It will be conferring a great favour on that young lady if the person who reads these lines will take the trouble to call the matter to the attention of the young lady and have her make use of the nomination blank on this page. When she is nominated ballots may be clipped and given to her to assist her in the race.

Ballot No. 2

This ballot is good for **50** votes in the CANADIAN COURIER EDUCATIONAL CONTEST.

For Miss

Address

if forwarded to the CANADIAN COURIER to be credited in the official standing on or before March 30, 1913.

If you know of some ambitious girl who would enter this contest and enjoy the rewards offered, will you kindly tell her of the offer and hand her this nomination blank?

Nomination Blank

I Hereby Nominate Miss

Address

whom I know to be over 15 years of age, of good character, and to be a proper person to enter "THE CANADIAN COURIER" CONTEST.

Signed

Countersigned by

Address

Pastor of

Church or Parish

The first nomination received for any candidate is good for 10,000 votes for the candidate named thereon, provided the nomination is accepted. The votes on only one Nomination Blank will be counted for any candidate.

FOR THE JUNIORS

A GERMAN SNOWMAN.

Far over the waters in that country known as Germany there live four little boys whose names are Wilhelm, Ludwig, Hubertus and Friedrich. Their father is a Prince and their grandfather is an Emperor—such a dashing one, too. Surely you have seen pictures of him many times, dressed in a splendid uniform, mounted on a charger and looking bold and brave and perhaps a little fierce, too, but that is only on account of the sweep of his great mustaches



LITTLE GERMAN PRINCES AT PLAY.
Two Sons of the Crown Prince of Germany Building a Snowman at Partenkirchen, Germany, Where They are Staying With Their Father and Mother.

which curl so far up upon his face. He is really a very kind grandfather, is the German Emperor, and fond and proud of his son's four sturdy boys.

Wilhelm, who is the eldest and will perhaps some day be Emperor of Germany himself, and Ludwig are very near the same age and play a great deal together. Perhaps you don't know that they have winter sports in Germany just as we do in Canada, but it's true, and on fine days the children have their knitted sweaters and leggings put on and their woollen caps pulled well down over their ears, and off they go, into the snow to erect a snow fort and have a battle, or build a snowman such as they had just done when the photographer came along and took the picture which we see on this page.

PETER GOLLIWOG AND THE PINK SAUCER.

PETER GOLLIWOG was a black cat with a white nose and a very, very sensitive nature. He lived in a nice big house with a garden and a barn (where a mouse or two might be found), and he was the special pet of a sweet little girl named Daisy. Every morning at half-past eight Daisy gave Peter Golliwog cream in a pink saucer with a rosebud in the middle. Not a blue saucer, or a white saucer, or a yellow saucer with a gold band, but a pink saucer too, which held a plenty of cream for Peter's breakfast.

Peter wouldn't have lapped his cream from any other saucer; no, not if he had been starving. That's the very particular kind of a cat he was.

One very fine morning, before Peter's breakfast-time, Daisy's father came up on the porch and called Daisy.

"Here's another pet for you," he said. And he opened a basket with a little door in its side, and out rolled a fluffy, wobbly, fat little Chow puppy, looking exactly like a Teddy bear. He had reddish-brown hair and a mulberry-coloured tongue, and his eyes were like round black beads. He looked as if he were laughing, and Daisy couldn't help laughing, too.

"His name's Ching-a-ling," said her father, and off he went, not knowing that Peter Golliwog was watching the

whole thing from the porch-railling and feeling rather surprised and hurt. "For what," thought Peter Golliwog, "can Daisy want with another pet? That's perfectly absurd!"

But Daisy did not seem to think so. She picked up Ching-a-ling and patted him and petted him, and felt of his fat little paddy-paws, and rolled him over, and told him he was the cunningest little dog she had ever seen in her life.

"Oh, you want something to eat!" she said at last, when Ching-a-ling began to make little hungry whimpers. And what do you suppose she did? She went to the cupboard and took out Peter Golliwog's own pink saucer, and she filled it with milk and set it down before Ching-a-ling.

When Peter Golliwog saw this, he got down off the porch-railling and he went slowly and with dignity into the garden. He switched his tail very fast, and once he growled in his throat, very low. Then he deliberately climbed up a high post and sat there in the sun, waiting.

Presently out came Daisy, calling, calling, and calling, "Peter, Peter Golliwog, come here! Peter—oh, I'm so afraid he's lost!"

She ran up and down the garden paths, and at last she spied Peter on the post. She ran to him and called him. Peter looked away and pretended not to hear.

She coaxed him and lifted up her arms to him, but Peter didn't stir. Poor Daisy almost cried. Finally Peter looked down at her, a long cross look. And Daisy understood.

"Peter," she said, "I'll never let anybody but you eat out of the pink saucer if you'll only come down and come home. And I love you better than all the puppies in the world! And Ching-a-ling is not nice at all, and I don't care for him. You are my only pet, and always will be!"

Then Peter Golliwog, slowly and with dignity, backed down off the post and walked up the garden path to the house, ahead of Daisy, only switching his tail twice on the way. And Daisy filled the pink saucer with cream, and Peter ate his breakfast; and when Ching-a-ling ran up and tried to put his clumsy puppy nose in the cream, Peter gave him one little slap (just to teach him manners).

Daisy ran and brought her little red rocking-chair and sat right down in it close beside Peter Golliwog, and watched him lap up every drop of all that breakfast cream until the pink rosebud showed in the middle of the pink saucer. Then Peter Golliwog began to purr, and Daisy began to smile, and Ching-a-ling didn't seem to mind, and they all lived happily ever after.—Woman's Home Companion.

JINGLE.

THERE once was a pa kangaroo
Who painted his children sky-blue,
When his wife said, "My dear,
Don't you think they look queer?"
He replied, "I don't know but they do!"

MIGHT IS RIGHT.

WHEN I differ from mother in some little way
And her reasons I manage to scatter,
Why, then I can always trust mother to say,
"Well, well, we won't argue the matter."

I FIND earth not grey but rosy,
Heaven not grim, but fair of hue.
Do I stoop? I pluck a posy.
Do I stand and stare? All's blue.
—Robert Browning.

Economical Shopping. — Ethel—"How much, please, for a piece of muslin to make my dollie a dress?"
Salesman—"Just one kiss, my dear."
Ethel—"All right. Grandma said she would call and pay you to-morrow."

Injustice.

OF T when I'm rushed as I can be
With fifty things or more,
Some grown-up creature to me says,
"Come back and shut that door!"

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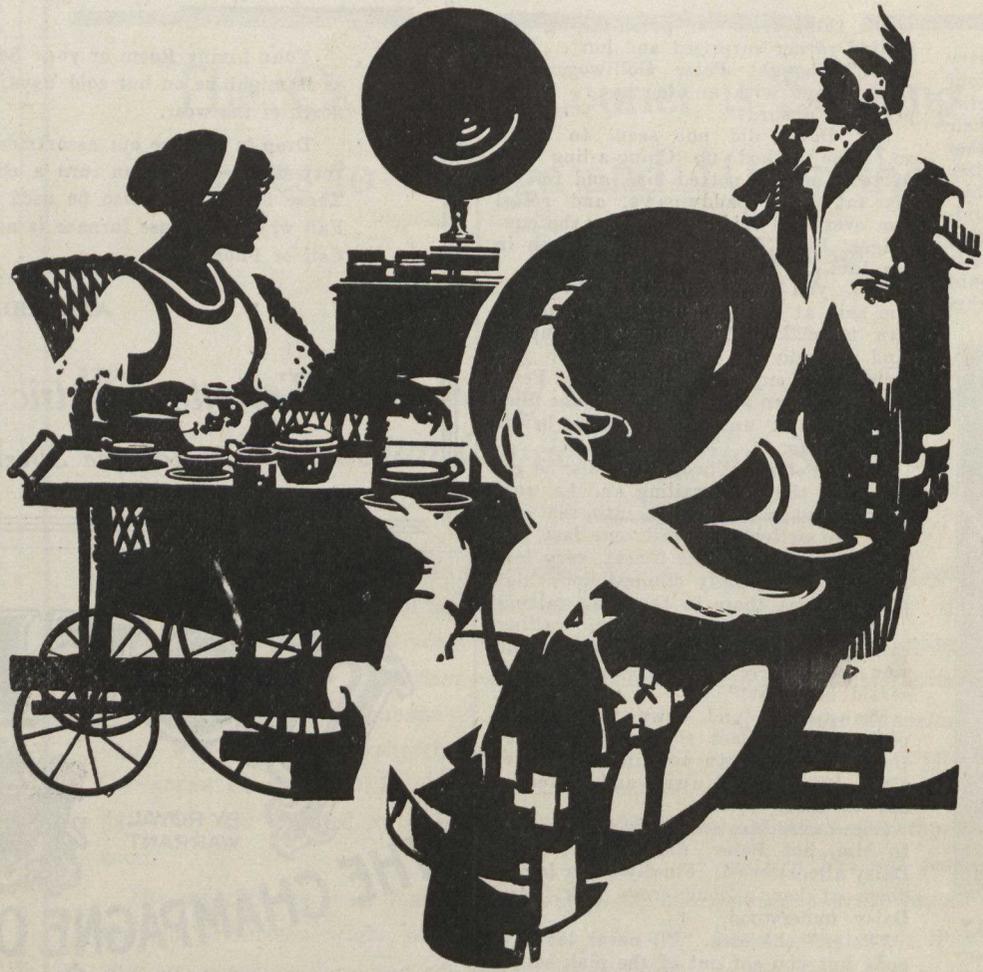
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