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## Courier

## A National Weekly

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| VOL. $x V$. TORONTO |
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only and sold
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portot - . - HOMES
-are designed by master architects. All material for their construction is accurately cut, fitted, bundled and ready for erection. The best lumber, hardware, paints and other materials, are all supplied at manufacturers' prices. Very little and very inexpensive labor is required for erecting them.
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## In Lighter Vein

"The Most Unkindest Cut."know, the doctor said if I didn't stop smoking cigarettes I would become feeble-minded."

Miss Keen-"Well, why didn't you stop?"-Boston Transcript.

## 乡 シ

A Matter of Selection.-"Doesn't it give you a terrible feeling when you run over a man?" they asked him.
"Well, if he's a large man," replied the automobilist, "it does give one a pretty rough jolt."-Ladies' Home Journal.

## $\because \%$

A Mind in the Balance.-"Is your client going to plead insanity?" "I haven't decided," replied the lawyer. "He wants to look the ground over and see which is the easiest to escape and see which is the easiest to escape
from, the prison or the asylum."Birmingham Age-Herald.

## \% \%

No Time for Trifles.-"Gent uptown telephones for an officer at once. Burglar in the house.
"Let me see," said the captain, reflectively. "I've got four men censoring plays, two inspecting the gowns at a society function, and two more supervising a tango tea. Tell him I can send him an officer in about two hours."-Kansas City Journal.

## * *

The Reason Why.-Teacher of Hy-giene-"Why must we always be careful to keep our rooms clean and neat?" Little Girl-"Because company may walk in at any moment."The Weekly Scotsman.

## $\%$ *

A Question of Grit.-OfficerWhat's the matter with that soup you're turning up your nose at?" Private-"It's full of sand and grit, sir." Officer-"Now look here, my man, did you come to camp to grumble or to serve your country?" Pri-vate-"Well, I did come to serve my country, sir; but not to eat it."Brooklyn Eagle.

## $\because$

A Paradox.-"What's the matter with your wife?". "She has fretted herself into a sick headache over her paper fur the 'Don't Worry' Club."Baltimore American.

## *

Faulty Premises.-The Vicar"Why don't you comb your hair before coming to school?" The Boy"Haven't got no comb, sir." The Vicar-"Why don't you use your father's comb?" The Boy-"Father hasn't got no comb, sir." The Vicar - Well, how does your father comb his hair, then?" The Boy-"Father hasn't got no hair."-Sketch.

## $\%$ \%

Song Against Grocers.
G
OD made the wicked grocer For a mystery and a sign, That man might shun the awful shops
And go to inns to dine,
Where the bacon's on the rafter And the wine in the wood,
And God that made good laughter Has seen that it is good.

His props are not his children,
But pert lads underpaid,
Who call out "Cash" and bang about To work his wicked trade.
He keeps a lady in a cage
Most cruelly all day,
And makes her count and calls her "Miss"
Until she fades away.
The righteous mind of innkeepers Induce them now and then To crack a bottle with a friend, Or treat unmoneyed men. But who hath seen the grocer Treat housemaids to his teas, Or crack a bottle of fish sauce, Or stand a man to a cheese. -Gilbert K. Chesterton, in The Flying Inn.


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the modern interior finish. It produces the soft beautiful effects sought by artistic decorators, and is admirably adapted to stenciling and free-hand decoration.
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# Among the Broadway Playhouses 

## Impressions of the Waning Season and the Trend of the American Stage

THE plays that New York approves this season, Canada will see next year. That is still the rule of the theatre in this country, even though efforts are being made to bring other influences into our playhouses. British companies are making all-Canadian tours, giving a fore-taste of the day white Stas for our dramatic fare, while upon the United states intimately interested in this great art are preaching the need of repertoire theatres to foster the spirit that should ultimately lead to the foundation of a national theatre. But while these movements are still in their infancy, a visit to Broadway during the days of the waning theatrical season will give an idea of the forces that have been loosed by the managers during the present winter to affect our gers during several months to come.
theatres for several months to come. During the past few years a great deal has been the changes that the teachings of Professor Max Peinhardt and Gordon Craig are making in the art of producing. While a whole book would not serve to give a complete idea of their theories, it may be stated briefly that they stand for more simplicity and a new form of naturalness in staging. They want to do away with the present system of lighting, with the glare coming from the footlights and other traditional places. They argue that an effort should places. made to have the lights fall as they do in be made to king even the shadows appear reality, The reformers also want to banish natural. The retails of the scenery, the unnecessary details of the scenery, claiming that the more you paint pictures on the walls to suggest surroundings, the more you do away with illusion. So they advocate flat backgrounds, left unadorned as much as possible, but relieved by the use of draperies and more simple painting that will stimulate the imagination and appeal to the sense of the beautiful.
to the visitor to New York looks in vain for disciples of the new schools, but there is disciples of production in which the ideas have been adapted, commercialized, some might say, with very striking results. "A Thousand Wears Ago" takes a place among the most Years Ago thers of the year, for it is out interesting plays in every particular. Percy of the ordinary in every particular. Mackaye, the one Ameris a literary man, never forgets that took for his plot the old wrote the play and took for his plot the who tale of Turandot, the Chinese Princess, who set her lovers three riddles and cast them
into a dungeon if they failed to guess the into a ders. Into the Chinese background, Mr. Mackaye has introduced Scaramouche, Punchinello, Pantaloon and Harlequin, with Capocomico their leader, who have been expelled from Europe because of the death of pelled from Europe because Capocomico bethe age emperor for a day and how he helped came emperor for a day and how helped a noble prince to win the hand of Turandot make a diverting tale, especially with Henry E. Dixey as the chief of the merry fellows, in which
role he acts with an unction and a rich humour that role he acts with an unction and a rich humour that many a young comedian of coce
"A THOUSAND YEARS AGO" has not the rotion of "Omar, the Tentmaker," the two plays along similar lines that are known to Canadians, but produced in a fantastic pseudo-Reinhardian manner, it does arouse and delight the imagination. No one who has not seen the draperies and lights used can have any idea of the wealth of colour that may be secured in these effects. There are times when the
stage suggests nothing so much as pictures painted stage suggests nothing so much as pictures painted
in the Chinese fashion by a master of vivid lights

and colours. Scarcely anything is done in the conventional manner. When Turandot dreams, the figures of her vision move like silhouettes against the sky-line, without feature or detail, only form and voice. The conception contained real beauty. Yet there are moments that would horrify the followers
thriller entitled "Any Night," which was supposed to give a "stark and unafraid" picture of life in the depths. Other dramatists saw the possibilities of the theme, and there came a rush of long plays containing, brothel scenes. "The Lure" and "The Attack" were the most notorious of these efforts, but they disappeared from Broadway months ago, and the only play of the type to achieve an all season run was "To-day."
$W^{\text {ITH }}$ reformers watching the and other not probs watching the border, it is sneak across into Canada, at least not in the East. A Canadian in New York will conEast. A Canadian in New York find curiosity a strong force drawsequently find curiosity a strong force draw-
ing him to the theatre where the little drama is running. When the last curtain goes down upon the play, he will be wondering how stupid the others must have been if they could not run as long as "To-day."
It takes three long acts in "To-day" to lead up to one short, sharp shock. One act is required to show that Young Wife is very gay and frivolous, while Young Husband has to work hard to make the money that she requires. Young Husband wears such a grim expression when he makes his first appearance that everyone knows he is about to fail. After prolonging the suspense until it threatens to last into the second act, he tells the family, which includes his mother tells the family, which includes his mother and father, and Young Wife seizes the oppor-
tunity to prove herself callous and selfish by mourning over the loss of her jewels. Two acts follow in a flat that is unneces sarily bare and comfortless, with everybody working except Young Wife, who spends her time complaining. Enter the temptress. There are deserts of talk during which she insinuates that she knows a lady who can introduce Young Wife to rich gentlemen. Later Young Wife appears wearing gorgeous clothes and a defiant expression, and everybody in the audience and on the stage, with the exception of the husband, grows suspicious. The big scene comes at last. Young Husband has to collect the rent of the "Madam" and he finds his wife's picture in her parlour. Even a denser man would have guessed then where her fine clothes were coming from. He arranges a meeting with his wife and the "Madam" sends for her. Young wife enters the room, where he awaits her eager to avenge his honour. "You will not kill me," she cries. But her first guess was wrong and she got no second one. She rushes into the bay window at the back of the stage, and waving curtains, a single scream and a moan tell what he has done. The murder supplies the one thrill of horror before the curtain falls.

"T
O-DAY" is supposed to be realism, but no one could possibly feel that it was unveiling actual conditions. In the first place, the characters did not leave the

Gordon Craig, such as the one when the hated spot-light falls upon the sleeping Chinese Princess, but then it must be remembered that the producers of "A Thousand Years Ago" are not pretending to follow the new theories in their entirety. They only availed themselves of such ideas as suited them, but these have been utilized in making a novelty that possesses the outstanding merit of being different from anything else to be seen on the American stage at the present time.
There is an impression abroad in Canada that the distinctive feature of the present season in New York has been the success of the muck drama. The vogue of this peculiar form of play started about a year ago, when people flocked to see a little one-act
hundred
The reigning darling of New York theatre audiences. Over five hundred
appearances in her role of Peg in "Peg O' My Heart" have not "satis. appearances In her role of Peg in "Peg O' My Heart" have not satis,
fied the public demand, and the cort Theatre continues to hold a "solld" house at every Therformance. mpression of being men and wom be met anywhere in actual life, and that being the be there could hardly be much conviction in the case terts Searchers for realism must have been ncidents. dearchers the ending To bersons who disappointed even hu the have never seen a husbare his wife, the heavy curtains waing so omition out the one scene that might have been a revelation of domestic relations.
If "To-day" may be taken as an example, there has been a great deal of unnecessary fuss about the brothel plays. They can hardly be called immoral, that is, if an immoral play is one calculated to have an injurious moral effect upon the philosophy or conduct of the person seeing it. One can hardly imagine
"To-day" making an impression even upon the weakest of minds. The taste of a person who would enjoy it might be morbid and unhealthy, but those who see it merely out of curiosity, and they are probably the majority of the patrons, will not regret anything except the time wasted. Although the play serves no good purpose on the stage, it is hardly thoroughly unsettled. Indeed, the most immoral thing about it is the assumption that the women of to-day, with the possible exception of the suffragettes, who are not mentioned, have been allowed to go unwho are not mentioned, have been allowed to go un-
developed in their minds until they are willing to developed in their minds until they
sell their bodies for a few luxuries.
Every few years in theatrical history, some extraordinary type of entertainment becomes popular. It is like a boil on the face of the drama, and will pass away naturally without leaving any injurious effects if the sufferer waits patiently and refrains from irritating it. The brothel plays are a phenomenon of this sort. Raving about them will not do any good, but in another year or so. dramas of the same type will not draw well enough to pay for the leading lady's hairpins. Before very long, they are going to be forgotten as completely as the Salome dances, and in the meantime, Canadians are not missing very much if the productions fail to cross the border.

IT is folly to assert, as so many writers do, that the presence of "To-day" among the successes of the year indicates a decidedly vicious tendency in the taste of theatre-goers. That impression has gone abroad, although facts do not warrant it, for there have never been more clean and wholesome plays enjoying large patronage in New York than at the present time. Indeed, the general air of the theatres is cheery and sweet rather than sordid and murky.

One has only to visit a few of the comedies now on the list of hits in order to realize that the publicity given to the brothel plays has misrepresented the present tendency of the American stage. "Grumpy," in which Cyril Maude has been drawing crowds to a very out-of-the-way theatre for many months, may be classed as a comedy, even though it possesses a thrilling plot of crime and detection. Grumpy, the old criminal lawyer who proves in a crisis that his brain has not grown old with his body, is a very humourous character study, which has carried the play to its great success.

Nothing could be cleaner and smarter than "Too Many Cooks," the first effort of Frank Craven, the young actor-dramatist. It tells a very simple story of the building of a house by a young couple about to be married, and shows how interfering relatives nearly spoil their happiness. Mr. Craven has all with a great deal more refin of George M. Cohan, with a great deal more refinement than the author of "Forty-five Minutes from Broadway" has ever
shown. With only one play to his credit, it is not shown. With only one play to his credit, it is not
possible to foretell Mr. Craven's future, but if he possible to foretell Mr. Craven's future, but if he he may become the outstanding writer of comedies of American life. Even if his first comedy cannot be called a big achievement, it contains an unusual
amount of human nature, furnishes refreshing enamount of human nature, furnishes refreshing entertainment and gives promise of better things to come.
"Kitty Mackay" is drawing crowds to the same theatre in which "Bunty Pulls the Strings" made its great hit. The new comedy of Scotch life is by no means another "Bunty." Some of its wit does not sound as though it really belonged to the land of the heather, but it contains in Mag Duncan, played by a very clever young actress, Margaret Nybloc, a character of a canny lassie with a dry sense of humour who would carry even a play of less merit to popularity. A rural comedy of life in Maine is "Along Came Ruth." It tells a pleasant tale of how a girl with advanced business ideas wakened up a quiet old town, and the flavour that has made the play popular comes from the many broadly drawn character types that it contains.
There are half a dozen other entertaining and wholesome dramas that might be mentioned, but these are enough to furnish a reply to anyone who asserts that the American theatre caters chiefly to depraved tastes at the present time.
Who is the most popular star in New York? In the light of recent theatrical history, the one answer must be "Miss Laurette Taylor." She won that position after showing her ability in several parts, and her popularity came to its height when she appeared in "The Bird of Paradise." Those who were fortunate enough to see her in that part will not soon forget the rarely moving quality of her acting. Then followed "Peg O' My Heart," in which she achieved stardom.

Miss Taylor is not one of those stars who are content to rest her whole success upon a pleasing personality. She prefers to be first of all an actress.

When she comes upon the stage, it is not Miss Taylor with a brogue or Miss Taylor with an olive complexion, called by different names to fit the play. In every role she attempts to convey a clearly defined best best tricks. It might be said that her brief stage experience, that reached its climax in the phenomenal run of "Peg," can scarcely have given anyone a recognized for herself the danger of becoming too closely identified with the character of the Irish girl. Early in March she started a series of special matinees, presenting a group of one-act plays by her husband, J. Hartley Manners, and these matinees have served as an indication of her versatility and her popularity. Everyone knows that special matinees are as a rule abominated by theatre-goers, and the crowded houses that greet Miss Taylor at each of them indicate her hold on the affections of the Broadway public.

Iis more important, however, that they should have given Miss Taylor a chance to show her powers as an actress. In "Just as Well," she is a spoiled child of the English upper classes, a young lady with all the affections of the bachelor girl in society. The second playlet bears the title "Happiness," and in it Miss Taylor appears as a young.girl working in a New York millinery establishment This role possesses all the tenderness that gives such charm to the comedy of the actress, and one of the rumours of Broadway at the present time it that Mr. Manners will build the playlet up into three-act drama for his wife The matinee into a with "Dupes," in which the chief part is the closes courtesan, who, havinc suddenly inh is that of a treats all her dinaris the ironies of life. In the last pie a tirade against the ironies of life. In the last piece, Miss Taylor can hardly rise to the chief demands of character, while her capabilities do not find scope, but in the others she is inimitable. As a comedienne, she has something of pathos in her acting that adds zest to her fun. She never strains a point to get a laugh, but she does make everybody smile and love her. It is unusual for a comedienne to possess such wistful eyes, and Miss Taylor must thank nature for them, but her brains have been the biggest factor in her success in New York.
Miss Laurette Taylor is one of the very few young stars for whom it is possible to predict a notable career on the stage.

## A Living Wage

## A Simple Study in Economics, of Great Interest Both to Labour and Capital

I$N$ the midst of present discussion and argument as to who is responsible for the high cost of living, the interests of the workingman are apt to be overlooked. Although the workingmen comprise the bulk of the population of Canada they have had no adequate voice hitherto in the management of the affairs of the nation. And yet it is safe
to say that the true prosperity of a people is to be to say that the true prosperity of a people is to be
gauged rather by the economic position of the average citizen than by the wealth and power of any particular class. At present a malevolent attempt is being made by certain demagogues to stir up strife between the manufacturers and the farmers of this country. In the long run, however much evil may be wrought by pursuing this policy, it will be abundantly proved that only by mutual sympathy and can true prosperity be achieved. It is evident to all those who take more than a superficial view of present conditions that the manufacturer, the merchant and the farmer must combine to secure permanent prosperity. But such an understanding must include
also a proper consideration of the welfare of the working classes. Most Canadians, irrespective of party politics, are convinced that the industries of this nation should be protected; and the conviction is also growing that such protection should include a due consideration of the interests of the workingman. In brief, it is being forced home with cumulative force that the nation, if it is to achieve true progress and prosperity, must guarantee to the worker a living wage. However trite the problem of the high cost of living has become to some of us, it yet average worker. No more vital blow could be struck against Canada's national life than to permit the standard of living, to which Canadians have risen after years of intense effort and sacrifice, to per-
manently fall. We need not apologize, therefore, in once more raising the question of the cost of living in the form of a living wage.

A
CLEAR understanding of what the standard of living is permits some appreciation of its significance. In the first place, unless the standard includes adequate food, clothing and shelter, health will inevitably suffer, and the race will de-
generate physically. If, on the other hand, men obtain a proper satisfaction of these fundamental wants a foundation will be laid, not only for good

## By W. W. SWANSON <br> Department of Political and Economic Science, Queen's

health, but for intellectual progress. Moreover, unless a decent standard of living can be maintained, the future of the nation will be menaced from another quarter. In an effort to maintain the customary status, parents will sacrifice families and will choose provide, rather than risk losing their position by rearing a larger family. To make up the deficiency in the native population we shall have to depend upon immigration from abroad. Here there is a real danger that the homogeneity of the race will be dedanger that the homogeneity of the race will be de-
stroyed by the influx of people alien in birth, in outlook and in national ideals.
We must insist, too, upon a decent standard of wages being maintained, because in most cases fair wages have meant the gratification of the intellectual and artistic sense of the workers; have meant books and pictures; have meant a few extra rooms in the house, and more decent surroundings generally; have meant a few years' extra schooling for the children; have meant, finally, a general uplifting of the whole working class. It is idle to expect, for example, that the taste of the Canadian people for music, for litera. ture and for art, can be improved if the workers are overwhelmed by the battle of providing for themoverwhelmed by the batt
selves and their families.

MUCH has been said of the extravagance of the working classes and of their wasteful methods of laying out their income. But it must not be forgotten that they buy everything at retail and are, therefore, greatly handicapped in securing full value for their money. Take, for example, the matter of rents. The following table shows that the rents charged to the poor are exorbitantly high in consideration both of the resources of the people and of the worth of the rented property. It is generally admitted that 10 per cent. is a fair return upon the full value of property for a year; yet the first house on the list yields its owner 24 per cent. The figures in this table were obtained by Dr. Forman, for the city of Washington, but they are not unrepresentacity of Washington, but they are not unrepresentative of cities
United States:

Monthly Rents Actually Paid by Fifteen Families Compared with Rents Necessary to Secure a Ten Per Cent. Return on Full Value of Property. Family Market Value
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600
375
900
750
1,500 Rent
Value
$\$ 3.50$
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3.00
3.25
5.00
10.70
2.50
2.98
7.50
5.00
3.13
7.5
6.25
12.50

| Rent | Excess |
| ---: | ---: |
| Paid. | Paid. |
| $\$ 8.50$ | $\$ 5.00$ |
| 5.00 | 2.25 |
| 7.00 | 4.00 |
| 5.00 | 1.75 |
| 6.00 | 1.00 |
| 12.50 | 1.80 |
| 5.00 | 2.50 |
| 4.00 | 1.02 |
| 8.50 | 1.00 |
| 7.30 | 2.30 |
| 5.00 | 1.87 |
| 7.50 | none |
| 9.00 | 2.75 |
| 14.00 | 1.50 |
| 10.00 | 4.58 |

Another source of loss to the average working man's family is found in the retail purchasing of supplies. The housewife knows what good bargains are, but oftentimes the money at hand prevents her from purchasing goods except in small quantities She may buy at the grocery store a single bar of soap for five cents, knowing very well that she could soap for five cents, knowing very well that she could
get six bars for a quarter and thus save five cents; get six bars for a quarter and thus save five cents;
but if so much is spent for soap there will not be but if so much is spent for soap there will not be
enough left for food. The same holds true in the enough left for food. The same holds true in the
buying of potatoes by the peck or by the bag. A can of vegetables may be bought for ten cents, and three cans for twenty-five cents. The housewife knows perfectly well that for every five cans purchased singly there is a clear loss of one can; and the same may be said of the whole grocery list, of butter, sugar, coffee, salt, etc. Taking all these facts into consideration, it is fair to conclude that the average workingman's family loses ten per cent. by reason of bad bargains in paying rent and meeting living expenses. If, therefore, we wish to form a just conception of what a man is earning we must subtract from his nominal earnings tne one-tenth which he loses because of the conditions under which he lives. Add to this the upkeep, repair and depreciation of furniture. The working classes buy household goods, as a rule, on the instalment plan. A dollar or more may be lost in this way in buying a
blanket, two or three dollars on a rug, and twenty
or thirty dollars on a sewing machine. But bad as this is from an economic standpoint, it is worse from a moral standpoint. To be always in debt for something is not wholesome; neither is it elevating to feel that one does not own all the furniture in the house, and that, unless payments are made promptly, the goods will be forfeited and all that has been paid for them utterly lost.

T
THIS is a mere hasty sketch of actual conditions, but it is impossible to estimate what is a living wage without keeping these facts in mind. Mr. Gompers has defined a living wage as "a wage which, when expended in the most economical manner, shall be sufficient to maintain the average sized family in a manner consistent with whatever the local cona manner consistent wion civilization recognizes as indispensable to temporary civilization recognizes as indispensable to physical and mental health, or, as being required by the rational self-respect of human beings." But it is penditure cannot be expected of the housewife in the typical industrial family. To spend most economically requires far more knowledge than is possessed by the average woman. It should be borne in mind, moreover, that the "rational self-respect of human beings" would require the saving of enough to provide for an independent old age.
Unless the living wage is paid to all men, the married men, who most need regular work, will be at a disadvantage in competing with single men for employment. Therefore, the living wage should be employment. Therefore, the living wage should be the minimum wage fariously estimated. John Mitminimum has been variously has fixed it at six hundred dollars for cities of chell has fixed it at six hundred dollars for cities of
less than 100,000 population. A prominent official in one of the largest charities of New York thinks that $\$ 2$ a day or about $\$ 624$ a year is necessary for a family of five in that city. It was a surprise to many when the committee of the New York State Conference of Charities and Corrections decided that $\$ 825$ was a necessary income to allow a family of five to maintain a fairly proper standard of living in New York City. If that be true, probably $\$ 700$ would be a minimum wage in such cities as Montreal, Toronto, Winnipeg and Vancouver, for a family of Toronto, Winnipeg and vancouver, for a family of
five. This sum would merely suffice to maintain physical and mental efficiency. The following figures physical and mental efficiency. The following figures indicate in a general way the minimum expenditure
of a working class family of five, in an average Canadian city, although the expenditures would probably
be much higher in cities of over 100,000 population: Minimum Cost of Living for One Year in Average Canadian City for Family of Five.
Rent
.$\$ 12000$
Fuel, 5 tons coal
One cord wood
Food, groceries
Milk, one quart per day at 8 cents Vegetables.
Meat and fish
Clothing
Church and other organizations Pleasure
Doctor
Miscellaneous
(1)

## Total

Surely this is not a high estimate for a living wage. yet the average income of a working family will range from $\$ 500$ to $\$ 600$ per year.

T
O return to the position from which we started: In present political and economic discussion the welfare of the average Canadian is not adequately considered. If we are to build up a great Canadian nation the interests of every class and of every individual in each class must be regarded. It is time to drop petty party quarrels over academic questions and make a survey, nation-wide in its scope, of the social and economic conditions of each class in the community. When that is done it wil be realized that sympathy, mutual confidence, and co-operation between all the classes alone will make for permanent progress and prosperity. Let the manufacturer, the merchant and the farmer be adequately protected so that each class shall receive a fair reward on its industry, but let it not be over looked that the economic status of the workingman is equally important; for the true touchstone of a nation's progress is found in the peace, contentment and happiness of each humble home

## Another Clark Bon Mot

THEY were talking in Number Sixteen about Chateauguay and the Liberal charges of cor ruption, in with which it is the playful party habit always to couple the name of the Hon. Bob

Rogers. He is the arch villain of the piece as staged at Ottawa by the Opposition.
"Rogers wasn't there at all," said one of the members in the group talking over the bye-election of Morris in Chateauguay. "He had nothing to do with it."

## "No," said Col. Hugh Clark earnestly. "And

 another thing! He had nothing to do with the Kinrade murder. He wasn't there at all; he was in Manitoba."Manitoba."
Never smile broke the sad expression on the face of the member for North Bruce.

## An Honest Mistake

MANY men make honest mistakes. A promin ent business man in Toronto tells of one he
made. He got on a street car and asked the conductor for a dollar's worth of tickets, and gave him a bill to change. The conductor gave him a dollar in silver.
"What is this for?" asked the passenger.
"That is your change. You gave me a two-dollar bill."
"You can't put that over, young man, I gave you a five-dollar bill."
Tive-dollar bill."
Then the dispute began. The business man explained that he knew it was a five-dollar bill, beplained that he knew it was a five-dollar bill, be-
cause he had carried it for two or three days, and cause he had carried it for two or three days, and
had no other. The conductor protested that it was had no other. The conductor protested that it was
a two-dollar bill, and produced just such a bill. Fina two-dollar bill, and produced just such a bill. Fin
ally, the now wrathy passenger took the conductor's ally, the now wrathy passenger took the con
number and promised to report the matter.
That night when he got home, he told his famil
That night when he got home, he told his family
at the dinner-table how he had been swindled out at the dinner-table how he had been swindled out plained how certain he was under the circumstances. His son listened to the story until it was finished and then he remarked:
"Father, do you remember my going to you yesterday and telling you that I wanted a pair of boots? I told you I had only two dollars and could not get what I wanted for that amount. So you gave me a five-dollar bill and I gave you the two-dollar bill."

The cocksureness faded out of the business man's face, and next day the visited the complaint office of the street railway and duly made a humble apology to one of the inspectors, asking him to explain to the conductor.


A THORN IN THE FLESH
JUST NOW THE BRITISH LION IS TENDERLY LICKING A WOUNDED PAW

# Involving a Wilkes Mare that Was Not Guaranteed to "Stand Without Hitching," but Certainly Could Pass Anything on the Road Without Seeing 

HON. ROBERT BEATON sat on his verandah, smoking an after-dinner cigar. His stock farm stretched before him, down to the beautiful river. He was a little, leathery old bachelor-a good deal of the David Harum type, and of the same rugged honesty and firmness of purpose; qualities which had landed him first in the House of Commons and afterwards in that haven of refuge, the Senate, where they "seldom die and never resign."
While he was surveying the landscape peacefully, he was aroused by the voice of his twin sister, Ruth, who was evidently in conversation with some visitors. Ruth and he had lived together in the old homestead for nearly fifty years, and by young and old she was revered as much as her political brother.
"Come right along, gentlemen," he heard her say; "Bob is out on the verandah."

The screen door opened and three gentlemen appeared. The Senator arose and greeted them.
"Hello, deacon. How'dy, Jim; good-day, doctor. What's this; a delegation of the Methodist Board?"
"Well, not exactly, Senator," replied Deacon Haskins, a tall, angular man, cheerily; "although it's something like it."
They took seats and the deacon weur on:
"Senator, we're a sub-committee of the church board. We've been commissioned to purchase a horse for our new pastor, and we've come to you for horse for
Senator Beaton was a horseman with a national reputation. For many years he had been one of the judges at the New York Horse Show, where he rubbed elbows with the multi-millionaires, and where he was a conspicuous figure in the ring from the fact that he was the only person present who dared to appear without the conventional evening dress. He had been raising thoroughbreds for over thirty years, many of which he had sold to cabinet ministers and even to the representatives of royalty at Rideau Hall-for prices exceeding four figures per pair. Consequently, he was somewhat inwardly amused at the avowed mission of the three gentlemen.
the avowed mission of the three gentlemen. the river, as he said:
"Well, I don't know as I've got anything that would just suit you, gentlemen. How high did you want to go?"
"Oh, we didn't expect to touch any of your stock, Senator," said Doctor Barker, laughing. "Something modest is all we want. We've collected exactly one hundred dollars. We just want a nice, quiet, respectable ministerial nag."
"I don't know of anything around Arrowdale that would answer," replied the old man; "but to-morrow's market day over to Port Despard, and as I've got to go over anyway, I may be able to fix you up."
After a little further friendly conversation, the "delegation" departed.
Next morning the Senator drove over to the shire town, which appeared quite lively as he passed up the main street to his usual stopping place. Having put up his horse and had his own dinner, the stockraiser was seated on the hotel verandah smoking, when a large, red-faced man went down the steps and climbed into a neat little buggy to which was hitched a smart-looking little black mare. Without using whip or voice he was whisked away, followed by the ld man's gaze. A few minutes later the horse and buggy appeared around the corner and passed the hotel at a lively clip. Several times within the next hotel at a lively clip. Several times within the next
ten minutes horse, man and buggy passed and repassed the hotel. Finally, they drew up and stopped, passed the hotel. Finally, they d

T
HE politician was nothing, if not friendly. The owner of the horse was a stranger to him, and he prided himself that he knew every man, woman and child in the county. He opened the conversation by remarking that the horse and buggy

## By CLEMENT BANCROFT

constituted about as neat an entourage as he had ever seen in Port Despard.
"Sure thing," remarked the stranger, pleasantly. "That's a Wilkes mare and I raised her myself-on the other side," indicating the State of New York, with a nod of his head. "Her mother had a mark

"Well," said the stranger to the Senator, "I'm going to give her away. I'll let her go for $\$ 150$ cash."
of '12, and her sire's got twenty in the '15 class. Would you like to get up behind her?"

The Senator acquiesced, and soon he and the stranger were bowling down the main street.
"This is no beast for a preacher," the old man thought to himself, "and besides, I couldn't land her for anything like the money they gave me.

The stranger was communicative, and soon the old man learned that he was a druggist over in New York State who had recently come across the river and purchased an orchard. However, he had no sooner settled down than he was overcome by the lure of the Canadian prairie and had determined to sell out and go West. Yes, the mare was for sale, and cheap, too-dirt cheap.
"What would that be?" the Senator asked, cau tiously.
"Well," replied his new acquaintance, "I find that I won't have any particular use for the mare in the West, and I'm going to give her away. I'll let her go for $\$ 150$ cash." They had by this time arrived back at the hotel.
"Drive into the yard and let me look at her," old Bob suggested. "I'm not needin' any horses, but seeing as you're letting her go so cheap, I'd like to look her over."
lhe stranger turned the rig into the hotel yard and both men got out
The Senator opened the mare's mouth, which seemed a little sensitive, but he didn't apparently notice it.
"She's no kid," he remarked; "risin' twelve, I should judge."
"Yes," replied the stranger; "twelve last spring. Do you suppose I'd sell her for them figures if she was young?
Then followed a minute examination. The old man went over the horse for fully twenty minutes. Every bone in her body was prodded. Her feet were subbone in her wion jected to a most ridin was that the Senator bought the mare for $\$ 125$, as she stood in her halter. He added $\$ 25$ to the amount handed him by the church committee-as he had done to many charity purses before. Then he ordered his own horse and buggy, and tying his new purchase securely behind him, was on his way back to Arrowdale within a half an hour-just giving
himself time to transact his own private business at the market town.
He chuckled to himself as he drove along the country road.
"The new preacher will certainly be some class when he goes kitin' round with a Wilkes mare," he thought. "Still, he's a young man, and he can hold her."

$W^{H}$
HEN he reached his own farm on the outskirts of the village he drove into the yard and handed the mare over to his hired man.
"Take her, Seth," he said; "there's a little Wilkes mare I bought for the new Methodist preacher. Give her a good feed and a rub down. I guess we'll keep her till Monday."
The old man climbed down and went into the house, still feeling elated at his find. An hour later he was seated at supper with his sister, when his man Seth entered the house, with a look of concern on his face. He gazed at his employer for two or three seconds as though he thought something was wrong with the old man. Then he said:
"Say, Senator; did you look that mare over, 'fore you bought her?'
"Sure, Seth," replied the latter. Always do, as you know. Why?"

Oh, nothin'" said the hired man, with as much unconcern as he could simulate; "only she's stone blind.'
"The devil," ejaculated the Senator. "You're crazy."
"Well, come out to the barn and look at her for yerself. I flashed the lantern in her face fer five minutes and it didn't fiz on her a bit."

Without waiting to don his cap or coat the old man rushed out of the house toward his stable. The new mare was in the first loose box. The old man entered. A lantern was hanging on a hook; this he took and began waving it up and down, across and back before the horse's eyes. Not a tremor did she exhibit, but went on munching her hay. The she exhibit, but went on munching
"Well, I'm damned," was all he said, and those that knew old Bob Beaton realized that that was the most strenuous remark he ever made. It was a full minute before he could utter another word; then he turned to Seth and said:
"Seth Huckins, how long have you worked for me?"
"Nigh onto thirty year, Senator-boy and man."
"Did you ever know me to get fooled in a horse trade?"
"Nary a time; but I've seen you put some good ones over on the other feller."
The old man glanced nervously around, as though he feared some one was within earshot.
"Not a word of this, Seth, to anyone; you hear me?" ne said, almost fiercely. "On Monday, I'll give you $\$ 100$ to go over to Cobunk and buy some kind of a nag for the church. Meantime we'll keep this blind skate in the loose box, until I decide what we'll do with her. Probably we'll shoot her, for there ain't no drones 'round Heatherdale Stock Farm."

Sadly the Senator went into the house; there seemed to be a decided stoop in his shoulders, as though someone had dealt him a grievous mental blow.

Hardly a word escaped him next day. He let his sister go to church alone, while he sat home fuming to himself. Miss Ruth was at a loss to fathom his taciturn mood. On Monday morning he extracted two fifty dollar bills from his wallet and handed them to Seth, as he hitched one of the driving horses.
"It ain't the loss of the money I mind, Seth. You know that. But to think that that Yankee pill-pusher could hand it to me and get away with it-it's fierce."

About five o'clock Seth returned from Cobunk leading behind him a quiet-looking little bay horse; eminently respectable, and just the animal for a clerical equipage.
"I beat Doc Jakes, the vet., down to the even hundred," he said, as he climbed down from the buggy. "He's only nine and sound as a bell in wind and limb," and then added, with a twinkle in his eye; "and I'll gamble he ain't blind."

N
EXT morning the Senator hitched up the new horse to a rubber-tired buggy of his own and drove him over to the preacher's house.
Mr. Stiles, he said to the delighted young minister "I got you the best horse I could, and I hope you'll accept this buggy from me, although I don't belong to your flock." The Senator was a black-mouthed Presbyterian, whose father had emigrated from Scotland.
"Senator," said the young preacher, "any horse selected by you must be as near perfect as it is possible to be; and then added, "what bright, intelligent eyes he's got." It was the last straw.
It was proverbial that old Bob Beaton never shot any of his horses. When they got too old for work they were allowed to enjoy a peaceful pension in his continued on page 19.)


Gen. Huerta is also a thoughtful man, whose intellect runs very largely to Mexican cunning. He has handed president wism of the twentieth century to solve. Up to the present it looks as the best chance of making a good the best chance next move.

# The War "Short of War <br> 9 

Loading shells on the battleship New York for the 14 and 16 inch guns at the Brooklyn
Navy Yard.


## 3

President Wilson was always a thoughtful man. Since this photograph was taken he has been the
most thoughtful man in America. At present he has the most perplex. ing American problem on his hands since the days of, Abraham Lincoln. and chill is not likely to help him much.

## Which May be a Serious Business, But Has Considerable Comic Opera in its Plot

HOW to be in a state of war without declaring war is the problem President Wilson and Secretary Bryan have propounded to the orld and propose to solve if possible before the experiment costs the United States more than it can afford. The American fleet, under Rear Admiral Badger, has blockaded the port of Vera Cruz, seized the customs houses and docks and in Cruz, sedza big Hamburg-American liner supposed to tercepted $8,000,000$ rounds of ammunition and 300 contain 8 guns for Huerta. It was the phantom machine of the Ypiranga that led to the sending of cargoral Badger's fleet to blockade Vera Cruz before Admirass had endorsed the policy of the President. Congaro was supposed to be intended by Huerta The cargo a fow thousand more of Villa's men to slaughter aibl whares the Federal forces after the horrible whathere the at Torreon. Various theories with advanced as to what Admiral Badger would do whe cargo which was not contraband of war. He was advised by news paper experts to send it back to Germany. But when pape marines searched the Ypiranga she was found to have a dummy load of empty shrapnel shells, and empty ammunition chests. Whereupon Huerta laughed with sardonic mirth.
laughe serious comic opera seems to have taken So far, serious cormally does whenever the Latin the stage, as the Gulf of Mexico get into states countries nea United States has been cast for the of war. The United stat a bit burlesque. The plot. The cue is at least a bit of burlesque. The affair over the U. S. marines at Tampico was pretty well settled up by the arrest of the officer who had arrested the marines and an apology from Huerta for their arrest. President Wilson demanded that old Glory be saluted as an epilogue to the piece. The Old Glory be saluteding down the streets of Mexico City from his administration headquarters, conceded the salute of 21 guns-if the ships flying Old Glory would return gun for gun. The President objected woumber of guns. Huerta stuck to his guns. to Immediately the sent had spent a government oi the recognized Huerta the indiviaua by Nera a leet to blockade and sufficiently bombard vera Cruz and Tampico, and to effect a blockade of the entire Mexican coast.
That is, so far as military amateurs can see into this affair, though the United States refused to support any one of the three chiefs in the Mexican Civil War, even when that war had cost American citizens in Mexico millions of dollars, the moment Huerta refused to back down from his "gun for gun" acknowledgment of the salute, the United States Government proceeds against him as though the United States itself were one of the factions in Mexico. A state of war is precipitated to the booming of artillery and the shelling of positions in Vera Cruz. Mexican sharpshooters and American marines engage in actual gun conflict. They come as near the gun for gun ratio as possible. A number are killed and wounded on both sides. Yet no war is declared. The moment Vera Cruz and Tampico and a few other Mexican ports are sufficiently blockaded to keep the rest of the world from helping any of the factions in Mexico, especially Huerta, the U. S. Government intends to sit tigit and let the Mexicans finish the job to the best of their ability.
This is probably the most cunningly complicated

By JAMES JOHNSTON


Senator Root wanted war, not with Huerta over the gun for gun episode, but with Mexico on behalf of American property and citizens.
imbroglio that ever happened outside of Turkey. It is infinitely more involved than the causes of the Spanish-American War. The results are much more difficult to forecast. Yellow newspapers forced the United States into a war with Spain at Cuba and the Philippines. The result is that Cuba is now under American protectorate, and the Filipinos, given self-government by the United States, are now be ginning to oust Americans from the civil service.

W.H. TAFT, once Governor of the Philippines, does not see enough in the result to warrant the United States going to war with Spain. It is quite probable that President Wilson sees too little in the ultimate result to warrant a declaration of war with Mexico. The United States does not want to annex Mexico any more than it did Cuba or the Philippines; any more than it would desire to annex Canada. The price of amnexation in modern times is always too great for any nation to be willing to pay. War in the twentieth century costs five times what it did in the early part of the nineteenth. A country like Mexico is difficult to conquer; just as South Africa was difficult. Any war of conquest must be a long one. It must practically ruin the country before conquering it. The country's credit drops to the lowest level. Its commerce is crippled. drops to the lowest level. idleness of workers, ruin of railways and of shipping, wholesale decimation of the people, depletion of the exchequer, the spoliation of property-all combine to make a conquered country ultimately not worth the price of conquest, at least in the same generation. All these forces have been going on at a fairly good pace in Mexico already. Four years ago civil war began with the Diazes and Madero. It has continued ever since. The country is now split up into three factions. It is a matter of fine discrimination
to determine which is the worst. All believe in fighting fire with fire. Desperadoes are in the rank and file of each camp because desperate measures by an excitable Latin race are the order of the day in a condition of ruinous civil war. Before the war American and Canadian and foreign capital flowed into Mexico as freely as British capital sluiced into Canada for the building of great railways. There was unlimited natural wealth. Capital was eager to exploit it. Hundreds of millions were invested by to exploit it. Hundreds of millions were invested by
half a dozen countries. Mexico ceased to be a purely half a dozen countries. Mexico ceased to be a purely
Latin country, living a half aboriginal, half decadentLatin country, living a half aboriginal, half decadentcivilized life. It became a land of commercial adventure and of great industries, of great ports and railways and mines.
When the Latin republic appetite for revolution got the better of commercial conquest and started Mexico on a career of gunning and dynamite and fire, the millions of foreign capital invested in Mexico were jeopardized. Investors would have been glad to withdraw. They could not. Foreign citizens would have been glad to come out. Their property


Major Smedley Butler, commanding the American marines at Vera Cruz
interests made it impossible. Money continued to go into Mexico; but it was no longer for mines and go into Mexico; but it was no longer for mines and
railways and ranches and fruit farms-it was for railways and ranches and fruit farms-it was for
rifles and powder and balls, shells and dynamite and rifles and powder and balls, shells and dynamite and artillery, all for the purpose of destruction to property and human life. It was part of the absurd
price that civilization is willing to pay for destroyprice that
The rise of Huerta after the shooting of Madero threw the so-called government of Mexico into his hands. It was a government by shotguns; because the rebels and the constitutionalists were operated by shotguns. Huerta may have been the least of three evils; or he may not. The powers abroad who had interests in Mexico were not supposed to know, though each of them had an ambassador in Mexico. The United States, most heavily interested in Mexico and divided from it by the Rio Grande, were supposed and divided from it by the Rio Grande, were supposed
to know. If the United States did not choose to to know. If the United States did not choose to immensely more difficult if not impertinent for Great Britain or Germany or Japan to intervene.
When President Wilson came into office, he was appealed to by Huerta for recognition. Other gov-ernments-Great Britain, Japan, Spain, Germany, Russia and Austro-Hungary-all recognized Huerta as provisional President of Mexico. The United States refused recognition. The Powers became impatient. Clearly somebody in Mexico must be recognized or else the country must be conceded to be in a state of absolute anarchy based upon civil war. Huerta professed to be anxious for law and order. President Wilson and Secretary Bryan evidently had
little or no faith in Huerta. Bryan is a peace advocate. He has probably influenced the President in his policy of non-intervention; on the principle that if you leave two dogs alone the fight will be settled one way or the other without the neighbours rushing to the rescue.
The longer Washington in the teeth of a strong war element persisted in watching and waiting, the more Huerta exercised his own natural cunning in the case. He probably understood Washington very well. He believed that Washington desired to keep out of trouble by letting fighting dogs fight. It would be much cheaper for the United States, even though such a policy might be absolutely ruinous to Mexico. If Washington resorted to a policy of waiting to see how the cat would jump, why should not Huerta, representing Mexico, resort to a policy of making a possible cat jump at Washington? If it was becoming too expensive and difficult for Huerta to keep the victors of Torreon out of the Capital City, why should not Washington be forced to intervene on a pretext of saving her own national honour? If the affair at Tampico could be sufficiently staged up for a pretext, why should not Washington be compelled to declare war upon Huerta in the name of Mexico? Why would it not be possible to unite all the factions of Mexico against a common enemy; to resist United States aggression and trust to the exigencies of a long and costly war to settle the score in some such pot-luck, brute force style as it did in Bulgaria and Roumania?
Whether or not this was the counter plot of Huerta against what he considered the passive plot of Wash-
ington has never been proved. Probably President Wilson understands the game much better than any one else. When he sent Rear-Admiral Badger to Vera Cruz on a plan of war "short of war," to blockade the ports of Mexico and to bombard the coast cities as much as necessary, he probably intended that such an act should be a continuation of his policy to let Mexico fight the thing out to a finish without aid from any other country in the world. Again he may calculate, if such a policy does not settle Huerta and force him to withdraw his gun-for-gun ultimatum, that in the event of a land war becoming necessary, Pancho Villa, victorious at Torreon, and Carranza in the far north, may decide to become allies of the United States and so force Huerta to abandon his United States and so force Huerta to abandon his laim to recognition as the administrator of Mexico. Meanwhile Mexican papers published in Huerta's territory appeal to the people in the name of a common Mexico to resist the armed invasion of the United States. At Washington, Senator Root dramatically contends in the Senate that the resolution of the Foreign Relations Committee be so changed in. its wording that the United States may not go on record as fighting against the individual Huerta unrecognized as the head of Mexico, but against all of Mexico in a state of anarchy imperilling the lives and property of American citizens. The House of Representatives send the report with House of Representatives sends the report on with thunderous ayes and no quibble about the wording. And the ships of Admiral Badger having blockaded Vera Cruz dent Wilson is concerned, there is at present to be no slogan-"On to Mexico City."
kindly the "fun" is. But it keeps a smile on your lips as you read-not a snigger or a smirk Right at the outset of his book, he tells you about a young: at the outset of his book, he tells you about a young: She was "callous to me and mine because you pay at She was "callous to me and mine because you pay at
the desk." Thus you are to understand she had no the desk." Thus you are to understand she had no
hope of a "tip." "But she was an orderly soul," goes hope of a "tip." "But she was an orderly soul," goes
on De Morgan, "for she turned over the lump of on De Morgan, "for she turned over the lump of
sugar that had a little butter on it, so as to lie on sugar that had a little butter on it, so as
the buttery side and look more tidy-like."

IF you will take my recommendation, you will read De Morgan slowly, and as if he were being published serially in a tardy "weekly." Put his book at your elbow on your reading-table, and only pick him up when you feel hungry for this later and more delicate Dickens. Don't bother about his "plot.". You know how it is coming out just as soon as you get the first outlines of it. But what you do not know is exactly how each of the characters is going to act as he or she plays a part in its development. That is where De Morgan's art is supreme. When you read how they do act, you know that they could you read how they do act, you know that they could
not have acted otherwise-and be themselves. Personally, I do not know any writer of modern fiction who so impresses you with the reality of his people as does De Morgan. They live and move and have their being. They are always the same people whenever they appear in his pages-even if they be suppressed for a score of chapters. You feel that you could not fail to recognize them on the street. De Morgan is, in short, a more artistic Dickens, a more esoteric Eliot, a truer satirist than Thackeray. I marvel there is not more of a furore over his books.

THE MONOCLE MAN.
THE MONOCLE MAN.
HANDS ACROSS THE SEA


Menu Card at the fifty-fourth annual dinner of the Queen's Own Rifles of Toronto, when cable connection was established between Toronto and Fermoy, Ireland, where the "allied regiment," the Buffs, were dining. See also page 12.

## A Spectacular Mayoralty Inaugural in Montreal



Mayor Mederic Martin inaugurates his regime in Montreal. At the end of the
table, Chief City Clerk Senator L. O. David; at his left Jules Crepeau, his assistant.


Mayor Martin issued a proclamation for all men out of a job to apply at the City
Hall. This picture shows a few of the thousands who were on hand the first day.

## A Modern Caesar

WTH the popular acclamations of a Roman con queror, Mayor Mederic Martin started his term of office in Montreal last week by issuing a proclamation that all men in Montreal out of a job should apply at the City Hall and work would be guaranteed. There was a grand rally of Coxey's Army. They besieged the City Hall and swarmed over the Champ de Mars to the rear. They came speaking seven languages, but all wanting work from the City of Montreal at the hands of the opulent tribune of the plebs, Mayor Mederic Martin. On Monday, last week, 2,176 men were added to the corporation squad of Montreal, making a grand total of 6,026 men engaged on public works. Like the rats in the "Pied Piper of Hamelin," they came up from all the streets of Montreal, from all the suburbs, and from towns and cities near enough for the applicants to afford the price of a railway ticket. The controllers tried to address the mob, but could To so only through interpreters. The Mayor assured do crowd that if they would have a little patience, the crowd ratepayer in Montreal should be out not a job. The Mayor is very popular. He thinks that of a job. The Mayor to find work for unemployed.
a great city exists to find work for unemployed. as Mederic Martin. He has made his grand entry into public life with the swagger of a Roman general. He has proclaimed a public holiday for all civic employees in order to celebrate the coming of this economic Messiah, Mederic Martin. At the first meeting of the Board of Control he proved, beyond a shadow of a doubt, that he is and intends to remain the big stick in administration. He holds the palance of power in the casting vote. Two of the new controllers, Cote and Hebert, are straight Mar. new The other two, Ainey, the Labour repre. tin mer for the past four years and McDonald, sentative controller, are antis. It is therefore a case the new controinst two. By the operation of this of three agains decided that all city officials and machine it was decided the direct control of the employees sho Mayor. The City Attorney contended that under the law, which he read, the board cond
such powers the respect the opinion of the City Attorney, but. I am chairman of this body and I will be respected," answered the Mayor.

## Singers' Visit to the Old Land

 IN return for the hundreds of thousands of Britisil immigrants and the visits of British bands, Sheffield Choirs and London Symphony Orchestras, Canadian musical organizations are beginning to visit the Old Country. The greatest of these art pilgrimages will, of course, be that of the Mendelssohn Choir in June, 1915, when an itinerary covdelssohng England and Scotland, France and Germany ering Englaried out by 215 singers, many of whom wire bern in Great Britain. A few years ago the were Citizens' Band made a musical tour of Winnipeg the Calgary Light Horse followed suit. England, and the Bugle Band went over several The Queen' They were followed three years ago by years ago. They were the Queen's Own Rifles, ac the entire regiment of the the band. Some time ago companied by the regimental band. Some a visit of the National Chorus was mooted, partly organized, and then abandoned. Now the VictoriaCliege Glee Club, under the batonship of Mr. Ernest College Glee Club, under the batonship of Mr. © is to do a tour in England and Scotland. Bowles, is to do a tour in England an
They will sail from Montreal on June 14, and will give concerts in London, Bristol, Glasgow, Edinburgh, and some other places.

Canadian Singers to Visit the Land of Song


The first Canadian choral organization to cross the Atlan tic for the purpose of giving concerts in Great Britain is
A Commemoration and a Memorial


On Saturday, April 11th, the Independent Labour Party of Great Britain celebrated its "coming of age" in a conference at St. George's Hall, BradMrs. F. W. Jowett, Mr. F. W. Jowett, M.P., Mr. S. Foulger, Mr. Herman Muller, M.P. (Germany), M. Camille Huysmans, M.P. (Belgium), Mr. J. Keir Hardie, M.P. (Chairman), Mrs. J. Keir Hardie, Mr. Arthur Henderson,

Memorial Cloister erected near Goldalming Parish Church, Englips, wireless operator on the Titanic, who went down with the ship on April 15th, 1912.

## REFLECTIONS

 BY THE EDITOR
## A Wicked Preacher

WCKEDNESS in high places is a constant theme of the journalistic world, and there it cannot be amiss to point out the wickedness of the Rev. S. Wesley Dean, of Toronto. In an address before the religious congress at Ottawa, recently, which congress was masquerading under the title of "Social Service," this Mr. Dean indicated that Canada should clean up its own slums before it essayed to perform a similar office in the slums of China and India. In other words, he slapped the wrists of the foreign-mission enthusiasts.
Now, this is wicked. The editor of the Canadian Courier can produce many letters in proof of this, for he, too, has been guilty on several occasions of uttering similar sentiments. It has often been pointed out that the "foreign" quarters of Montreal, Toronto and Winnipeg are in as great need of education and Christianizing influence as any district where British and Canadian foreign missionaries work. Also, it has been suggested that there are work. Alsorous districts on the Canadian frontier into numerous districts on the Canadian frons because which the Christian missionary never goes, because the mission funds are used to support men and
women in foreign lands. But the goodiest-goodiest women in foreign lands. But the goodiest-goodiest
readers of this journal have always protested against readers of this jou
such wickedness.
It is therefore with considerable feeling that the editor indicates that Mr. Dean is preaching doubtful doctrine. The editor also warns other intelligent persons against thinking these sane and helpful thoughts aloud.

High Finance in Toronto

ASPLENDID example of a badıy managed business may be found in the municipality of Toronto. What every business concern tries to avoid is paying interest. The less interest, the more profit. Toronto will pay out for interest and sinking
fund in 1914 the huge sum of $\$ 3,965,663$. This is fund in 1914 the huge sum of $\$ 3,965,663$. This is equal to a five per cent. dividend on $\$$ therefore, Toronto is borrowing to-day this huge Therefore, Toronto is borrowing to-day this huge
sum of money-more than seventy millions of dolsum of money-more than seventy millions of dol-
lars. And yet the Council goes along blithely, keeping down the tax-rate and boosting the public debt, just as if money was no object. There will be a great awakening in that city some day, and there will be weeping and wailing and gnashing of teeth. The business men, as in Montreal and elsewhere, are asleep, and the city government is left in the hands of a few men who cannot count up to one million, much less seventy million.
Toronto collects about eleven and a half millions in taxes this year, so that nearly one-third is used up in paying for "dead horse." Totally oblivious, the financiers of the city propose to add another ten or fifteen million to the public debt this year. Then
Toronto will have the highest debt per capita in Toronto
America.

## Encouraging Wool Growing

OOL growing is a neglected Canadian industry. The Government of Canada has found it necessary to regulate the buying and selling and grading of wheat, but it has never done anything
to regulate the grading and selling of wool. The big wool countries of the world have done for the wool growers what the Canadian Government has done for the wheat growers, and tre day is surely out here.
The Dominion Department of Agriculture has issued a circular stating that it is prepared to offer practical assistance this year to associations of wool growers. Such an association must contain at least enough sheep to supply one carload of wool. Where prepared to supply the services of expert wool classifiers who will perform the necessary grading. There will also be a central bureau at Ottawa for the distribution of current information respecting domestic and foreign markets. This is a move in the right direction and should pave the way for the placing of the wool growing industry on a sound financial and scientific basis.

## Did Bryan Blunder

$A$N impression seems to be gaining ground that Secretary of State Bryan was the blunderer who caused the present unfortunate state of affairs in which the United States finds itself with regard to Mexico. Bryan was all for peace, yet he was not big enough to see what were essentials and what non-essentials. His predecessors in office, issue on so trivial an incident as the insult to the United States flag in Vera Cruz harbour. That ultimatum to a loose-living, half-witted dictator, who
has little or no appreciation of international law and international courtesy was a profound and disastrous error.
Bryan is a faddist, an unconsequential trifler in national affairs. He has something of sincerity and picturesqueness to recommend him, but his very wordiness is an indication of the shallow waters of his mind. He never should have been made the Foreign Minister of the United Stares, and he would not have received the appointment had President Wilson been free to choose for himself. In every government, under our party system, there are men who have nothing to commend them except long party service. There are men in the present Dominion Government who represent only that principle. In the Ontario Government there are striking examples. Bryan is the distinguished exemplar of
this unfortunate political weakness in the United this un
States.
The lesson for the Great Republic is that it must rain men to take up the work of Foreign Minister The relations of the United States with foreign coun tries has come to be of as much importance as those of Great Britain, Germany or France. Each of these countries must have a Hay or a Lord Grey within call, no matter what administration is in power. The national safety and the world's peace depend upon the quality and genius of the world's greatest diplomats.

Western Canada Waking Up

JDGING by a circular now being sent out by the Board of Trade of North Battleford, the western business men believe that Providence helps those who help themselves. They want to hold a convention in North Battleford on May 14th and 15 th for the purpose of organizing "The Western Canada Colonization and Development League"-to ensure a population of ten million people within ten years. The purpose of the League shall be to keep before the public of the world the many advantages, resources and possibilities of Western Canada as a whole. In other words, these people propose to do for themselves what has hitherto been done by the railways and the Dominion Immigration Department. Instead of each city advertising its own attractions and own province talking about its own adtrantages, they suggest that the advertising of Western Canada shall be centred in one organization. There is to be no mad scramble to build mythical cities or to unduly boost some particular section. The new organization would lay the foundations of a vast empire in which no particular part should be built up at the expense of any other part, and which would be normally developed in all its different parts.
The scheme is well worth the effort which is being put upon it, and if the people of the West will cast aside all local prejudices and local ambitions and no doubt bring greater rewards than even its promoters anticipate.

## Animals and Politics

$W^{1}$Y should not our political parties have animal emblems? In the United States the system is well established and adds considerably to the gaiety of nations as expressed in the game and aids the dull human understanding. The grand old Republican party is proud of the Elephant as its emblem. It is a wonderfully fine specimen when drawn by a Republican artist or cartoonist, but not drawn by a Republican artist or cartoonist, but not necessarily so noble when delineated by a cartoonist
drawing on the Democratic salary fund. The Donkey drawing on the Democratic salary fund. The Donkey
or Jackass is the "totem" of the Democratic party, and his versatile eyes and ears are made to express joy, triumph, sorrow or dejection with the varying moods of the national artists. The stately Bull Moose is the emblem of the Progressives or Rooseveltians, while the uncouth and awkward Camel is Party.
Why should not the Right Hon. Mr. Borden select some emblem or totem for the Conservative party? Sir Wilfrid Laurier one for the Liberal party, and
Mr. Henri Bourassa one for mugwumps, whom he Mr. Henri Bourassa one for mugwumps, whom he
claims to represent? Then the cartoonist's work would be made easier, and the editor would be able to introduce symbolism into his deadly dull editorials. Great Britain is blessed with certain emblems which add to the picturesqueness of political and national controversy. John Bull, the British Lion, Britannia, Mr. Punch, the Redmond-Irishman and other less distinguished symbols add to the graphic portrayal of national emotions and give point to political controversies. The Birmingham Fox was a favourite device with Gould, the cartoonist. Our Jack Canuck is not so versatile a figure as John Bull
or Uncle Sam, and the Canadian Eeaver does not
ompare with the British Lion or the American Eagle in its power of expression.
his themselves to work on this great national problem.
The Decline in C.P.R.

THE financial experts do not know how to explain the recent decline of nearly one hundred points in the market price of the common stock of the Canadian Pacific Railway. When the experts are at a loss the public is usually dumbfounded. If C. P. R. stock were the only stock to show a great decline, there might be some reason to wonder if all were not well with Canada's greatest corporation. But C. P. R. stock has not declined any more than some other railway stocks; notable examples which may be quoted are Rock Island and New Haven in the United States, and Brazilian in South America. Indeed, all railway stocks throughout the western world, including Great Britain have out the western world, incliding great year.
Even admitting this, and admitting also that business in Canada is not in the boom condition that it was a year ago, or two years ago, there are special reasons why C. P. R. stock should be quoted lower
than it was last year. Sir Thomas Shaughnessy than it was last year. Sir Thomas Shaughnessy conceived the notion some years ago that the Canadian Pacific Railway ought to be known as a cor poration without bonded indebtedness. In the last annual report, issued June 30th, 1912, it is shown that twenty-two millions of mortgaged bonds were redeemed and cancelled, leaving only about thirteen millions outstanding. There was a slight increase in the amount of preference stock and debenture stock. It was undoubtedly the intention to eliminate the mortgage bonds entirely, and replace them with common stock. This policy has been criticized by certain people who point out that it is bad financing to cancel bonds paying five per cent. and issue common stock calling for ten per cent. dividends mon stock calling for ten per cent. dividends. Whether Sir Thomas and the directors of the C. P. R.
were right or whether the critics are right is a question which it is very difficult to decide.
The Canadian Pacific Railway is still the greatest corporation in Canada, and one of the greatest in the world. European investors may lose confidence in C. P. R., but Canadians have no right to do so If C. P. R. can make the success which it has made when the country had seven millions population, its success must be much greater when the country has the twenty millions of people which it ought to have in the year 1925.

## Hands Across the Sea

UNTIL recently cable messages from Toronto to Great Britain were sent by telegraph to the cable station in Nova Scotia, there repeated by operators on the cables and again repeated by telegraph operators on the other side. Last week, by means of the Gott invention, a message was sen direct in the Morse dot and dash signals from Toronto to Fermoy, Ireland. The occasion was the annual dinner of the officers of the Queen's Own Rifles of Toronto, and a similar mess dinner of the Buffs, a British regiment now stationed at Fermoy These two regiments were recently allied by a British militia order and they decided to hold a simultaneous banquet. The one in Toronto began early in the evening and the one in Ireland late on the same evening. At nine o'clock an operator in the Military Institute, Toronto, was connected direct with an operator in the Barracks at Fermoy, and messages were exchanged. It required about fifteen seconds for a signal to pass from Toronto to Fermoy, and messages were sent and answers received in less than ten minutes.
This notable achievement was made possible by special arrangements with Mr. Clarence H. Mackay, of New York, head of the company which controls the cables. As an acknowledgment of the courtesy of Mr. Mackay, he was made an honorary member of the two military messes. The messages from the Toronto side were sent by General Otter, the oldest living commanding officer of the Queen's Own; Sir Henry Pellatt, honorary lieutenant-colonel, and Colonel Mercer, the commandant. Seventy-two officers and ex-officers of the Queen's Own were present on this notable occasion.

## Second Cadet Tournament

N Friday and Saturday of this week the second annual Canadian Cadet Tournament will be held at the Arena Gardens, Toronto. It prom ises to emphasize further the success being attained
by the cadet and physical training movement in the by the cadet and physical training move
schools and among the youths of Canada.

The first attempt of the kind, held at the Toronto Armouries last year, proved to be a pleasurable sur prise and an education to a large portion of the public.
Schools, colleges, and independent corps have entered teams in drill, physical training, rifle shooting, signalling, and first aid competitions. These will furnish some large and attractive displays. Nor are the competitions confined to boys only. classes each composed of more than one hundred junior and senior girls from the Toronto public schools will exemplify the benefits of the Strathcona system of physical training. This particular training is also a part of cadet work.

## Water Gardens Finding Favour

A Type of Garden, Novel and Attractive, and a Relief from the Ordinary Flower Lawn

## By E. T C O O K

THE illustration shows an attractive type of what is popularly described as "water gardening." The water garden shown here is natural. It is set forth with sufficient clearness to make a reproduction of it in the garden perfectly simple, and it is evident that the more "natural," though requiring a greater variety of plants, is less worthy than the noble design which is one of the features of the Roehampton Polo Club in England. This seems appropriate to surroundings that are not in themselves formal. A complete realization is seen of marrying beauty to one may say, utility, creating an atmosphere of ex quisite surroundings in places where one may reason ably expect something artistic, something to serve as an incentive, an example for those who possess the means to reproduce in a way in their home sur


A water garden in Grimsby, Ontario. Nature has done roundings. Here is a polo club, which is naturally the meeting-place of those who are rich in this world's treasures, or should be, and in the lay-out of such places of recreation and resort in our country one object, we are grateful to write, is becoming more decidedly so, that is to make everything as beautiful as art can make it, not in the design only of the club-house itself, but in its environment. Clubs for the resort of those who can afford expensive luxuries are springing up in all parts of the Dominion, devoted, perhaps, to golf, polo or other games and pursuits, and when these are designed with the idea pursuis, of not only pose, but to be something that represents the progress of artistic conceptions achieved
A visitor to the Roehampton Polo Club goes away with the impression of having lived a few hours not only in the tournament ground of an exhilarating pastime, but in a garden of noble design in which the scent of flowers and the music of playing waters bring a sense of languorous refinement without ostentatious extravagance. The simplicity of the formal garden, its exquisite proportions and massing of hardy flowers, all are possible of achievement but a complete whole in which the commonplace and but a conper exist. Such a garden as this mar well form the foreground to a home of similar outline to prevent clashes of severely opposing designs. Then prevent "natural," so-called for the obvious reason the the "natural," so-called for the obvious reason the beautiful ways of nature are followed, the fringe of
meandering brook and placid lake, with the native flowers flung from her bountiful lap here, there and everywhre, splashes of colour melting one into the other in glorious harmonies without a jarring note to disturb the wonderful picture that puzzles the mind of man to paint.

The illustration of the more natural water garden reminds the writer of a little scene in Grimsby, On tario, the town set in the Niagara fruit belt, where a love of gardening is written over the home sur roundings. And in the making of such a garden as
this, avoid complicated schemes. Prepare the soil well by the underside, and plant not only flowers from other countries, but those native, too-the Canadian Iris, Willow Herb, Marsh Marigold (Caltha) and many another wilding that one has seen in wan dering into the country, where streams abound. But as planting time is rapidly approaching, the names of a few beautiful kinds may be enumerated, besides those mentioned: Our Lady's Slippers, Cypripedium spectabile or Moccasin flower, and C. pubescens, Japanese Irises or I. Kaempferi, which were in luxuriant bloom in this Grimsby garden last year, the Loosestrifes, of which Lythrum roseum superthe Loosestrifes, of which Lythrum roseum superwhite Lysimachia clethroides, Bee Balm or Oswego white Lysimachia clethroides, Bee Balm or Oswego
Tea (Monarda didyma), massed over for many weeks Tea (Monarda didyma), massed over for many weeks
in summer with scarlet flowers; the Golden Rod in summer with scarlet flowers; the Golden Rod
(Solidago), though sparingly, and a few hardy ferns that delight in moisture, such as Lady-fern (Athy-
rium felix-foemina), Osmundas (Royal ferns), hard and soft shield ferns (Polystichums aculeatum and angulare), and Ostrich Feather fern or Struthioptexis germanica). It is a mistake to over-plant. Almost every plant that requires a moist and, thereAlmost every plant that requires as a rule, "fat" soil for its maintenance, is of fore, as a rule, "fat" soil for its maintenance, is of exceptionally strong growth, spreading rapidly and when overdone simply creating a forest of growth which, through want of space, therefore air and sunshine, fail to assert their own individuality. Two plants the writer had almost forgotten to name, the Cardinal flower (Lobelia cardinalis) and the herbaceous Phlox in one or other of its many forms. The former must have moisture, though not actual contact with water, and the Phlox is never more leafy and flower-bedecked than in moist soil and partial shade. A group was planted by waterside and where the shadow of trees shone through a grateful shelter from the sun, though not in dense shade, and the joy of the Phlox, so to say, was shown in orowth that would never be attained under less in a sympathetic surroundings. Perhaps the names of a few of the most desirable may be wished for, and they are Bridesmaid, white and carmine in the centre of the flower; Elaireur, bright rose; Eugene Danzan villier, lilac and white; Jeanne d'Arc, pure whi
Pantheon, soft pink; and Coquelicot, vermilion.

## Utilize the Back Yard

Save Money, Find a Hobby and Brighten Up the Neighbourbood

By HUGH S. EAYRS

NEARLY every daily paper nowadays has a de partment devoted to talks on gardening. It wasn't so a few years ago. There wasn't the need for it. People in Canada did not bother very much about gardening. There were too many other things to do, of greater moment. There were railways to be made, and buildings to be put up, cities to be laid out, and resources of the forests to be exploited. And so, a small affair like the making of a garden had to wait. But gardening is making of a garden had to wait. In a city like To coming into its own nowadays of householders who ronto there are many scores of in front of the house. Every year they have a lawn in front of the house. plant some seeds, and have flowers and borders and shrubs making more and more prepossessing the approach to the house itself. All this is along the right lines. But it must be remembered that com paratively there are few who have the chance mal by lawn in front of their house, made beautiful older has only a very small plot of grass in front of his house, and much as he would like he cannot ery well make a garden out of that. So the average mouseholder, the working man if you like, says he has解 no chance to do the fact he has at any rate a back yard. ignores the fact that he has at of wrong with the idea of making the back What is wrong with the idea of making the back yard into a garden? Why not make it less of an eyesore and
back yard?
Have you ever noticed that the newspapers very Have you ever noticed that the newspapers very rarely contain a report of a market gardener or a nursery man getting into trouble? Cast your mind back, and think of the police court news you have read in your newspaper. A tinker or a tailor, or a soldier or a sailor is often the culprit, but for some reason or other the market gardener hardy ever seems to get into trouble. You in the county court. filing his petition, or being if he is worth anything There is a reason for it. out of his garden to save at all, he can make enough her housekeeping money, and she doesn't need to run up bills. Every man his own provider could become a fact to a considerable extent.

The only thing that the average back yard is used
for is a sort of dumping ground for such odd things as is a sort of dumping ground for such odd is a fenced-in wilderness. True, it serves its purpose as a drying ground for the clothes, but then, so it would a drying ground for the clothes, but then, so it would
if it were turned into a garden. Apart from that, it if it were turned into a garden. Apart from that, it
serves no useful purpose whatever. It is just so serves no useful purpose whatever. It is just so
much of the house and lot wasted. It could be made to be productive.
Take the average city lot, which covers a twentyfifth of an acre, and turn it into a kitchen garden. Two dollars' worth of seed, and care and attention and hard work will make that twenty-fifth of an acre produce enough summer vegetables to keep an ordinary family of five or six. For an expenditure of two dollars in money, and many hours of spare time ime, enough potatoes, peas, radshe lotuce, corn, beans and so on can be grown to make the housewife independent of the green-grocer. True, the reen-grocer might suffer for a of people began to grow their own regetables. But, he would soon adjust his supply to his demand, and while no man liveth to himself alone, he doesn't live to his green-grocer, anyway. Presumably, the voice of the people is clamouring for some reform which will pull down the h . c. of 1 . Here is one very effective way. Produce a part, at any rate, of your own requisites. You can't dispense with your butcher, and you can't get along without your grocer. But you can, for a part of the year at least, be your own green-grocer. The home garden is worth trying as a business resource.

OF course, a great deal depends on how you deal with it. To begin with, the man who is going to turn his barren back yard into a source of income has to have some ideas as to how it can be done effectively. There are enough simple textbooks on this subject to paper the walls of a house. There isn't a lot to learn before a start may be made. The great secret is to make the garden an economist. One man will only get one crop from the same soil that another man will get three crops from. This is largely a matter of laying out, and plucking out; laying out in alternation, and plucking out in time. (Concluded on page 15.)



## Courierettes.

"ONTARIO children's ignorance of the Bible is phenomenal," says Dr. John Seath, Superintendent of Education. The solution seems to be that the Good Book will have to be filmed and shown in the have to be film
movie houses.
Out in Oregon they have discovered a shoplifters' syndicate. There's no denying that the West is progressive.
The Federals are up against it, so
to speak. No, not the baseball league to speak. No, not the baseball
-we mean the Mexican chaps.
The age of heroism has not passed. The other day a young man in Iowa tried to elope with a girl that weighed 334 pounds.
There is to be no fuss about the McAdoo-Wilson wedding at the White House. This ranks with our finest bits of fiction.
The modern girl is much more at home at a keyboard than a washboard.
Governor O'Hara, of Hllinois, and his wife, will seek employment in factories and mills to probe conditions under which young girls work. At least, they announce that they will. They have a way of doing things with brass band accompaniment across the line.
A 19-year-old girl was kidnapped in the heart of Chicago's business district by a rejected suitor who came along in an automobile. Better adventures nowadays in the cities than in the wilds.
A movie actor in California was killed by a lion while posing for a photo-play. Unexpected realism.
New York man has spent 23 years and $\$ 186,000$ in the courts to recover $\$ 48,000$. Something like cutting off one's head to cure a toothache.
At the summer militia camps this year the Canadian troops will all wear khaki, thereby losing their old-time appearance as so many Josephs, wear ing the coat of many colours.
In Hon. Dr. Pyne's new text-book on manners, for use in Ontario schools, it is laid down that parlour maids must use the back stairs. The average parlour maid has discovered long ago that the back stairs is the ideal place to spoon with her "steady."
Ontario teachers overwhelmingly defeated a motion to abolish Victoria Day. Imagine any sane man asking teachers to wipe a holiday off the calendar!

Frail Woman Again.-News despatches tell us that scientists have discovered a peculiar case in Virginia, where a woman's heart and liver have changed sides.
Just another proof-if that were needed-of the fickleness of woman.

Lawyer-And Man.-The friends of James P. Haverson, K.C., are inclined to regard him as a human problem.
Mr. Haverson is the solicitor for the liquor interests in Ontario. Whenever there is a liquor-seller (licensed, of course) on trial in the courts, it is James P. Haverson that hies to his rescue.
But at the same time there is no more earnest and eloquent temperance advocate in the province than the same Mr. Haverson. He preaches hemperance, privately, of course, to his friends and acquaintances just as zealously as he fights for the interests
of his liquor-selling clients. And he of his liquor-selling clients. And he
will tell you, too, that he is not inwill tell you, too, that
consistent in so doing.
Not long ago a young newspaper man was offered a position on a periodical published in the interests
of the traffic. He went to Mr. Haverson to ask for information about it.
He had made up his mind to accept the position and devote his energies to the cause of the traffic.
The story goes that he was tre mendously surprised to receive an hour's lecture on the topic of a young journalist's folly in taking such a course as a prelude to getting the instructions he needed.

## $\%$

Sir Richard's Honour.-Out in British Columbia they are said to take their politics more seriously than do the Eastern Canadians, but frequently there is a gleam of good-natured
 humour and badjnage in the de-
bates of the bates of the Br . tish Columbia House.
Not long ago Sir Richard Mc-
Bride, the pre. Bride, the pre.
mier of the pro. vince, went south and was the guest of a California university, him with the degree of Doctor of Richard McBride. aws. He returned, took his seat in the House, and the news of his new degree soon became news of his new degree soon bead in the corridors.
It was not long until a Labour member of the Legislature arose and gravely drew the attention of the M.P.P.'s to a report of the honour done the premier in a foreign land. "I congratulate Sir Richard," he said, "for it cannot be gainsaid that he well deserves the degree. He has doctored more laws than any other man in this province!"
And even Sir Richard smiled.
Ambiguous.-Extract from Hon. Dr. Pyne's new text-book on manners for Ontario school children:
"A parlour maid is no more privileged to use the front stairs than the cook."
What use could the parlour maid make of the cook, anyway?
Ars Longa - Vita Brevis.-"You broke my heart to pass the time. away" is the title of one of the new popular waltz songs.
Yes, Delia, art is long and time is fleeting.

## $\%$

Still a Bit to Do.-Yesterday was "clean up" day in Toronto, by order of the Fire Chief. There still remains considerable work to be done, in spite of the efforts of the citizens. There are a few wornout politicians hanging around the City Hall.

The More the Merrier.-Toronto minister wants that city to establish civic golf links in the parks.
Why not? To the other excitements of urban life will then be added the whirr of a golf ball past added the whirr of a golf ball past
your nose, followed by the golfer's your nose, followed by the golfer's
warning cry of "Fore!"


Just a Hint.-Moscow has a club which insists on silence. If a member speaks he must pay a fine.

This is merely mentioned as ar item that might interest the Canadian House of Commons.

## $\%$ \%

The Way it Works.-London is complaining of a shortage of chorus girls. And the curious feature of the afrair is that the more numerous the girls are the shorter are some young
Londoners. Londoners.

The Question.-We have heard a
great deal about the oil fields of Mexico, and the thing that strikes us as strange is that nobody seems to have thought of pouring some of that oil on the troubled waters.
$\%$
Anybody Want the Job?-A United States Supreme Court justice has dechauld be spanked instead of bein imprisoned.

Now we are open to receive nominations for the important post of official chastiser. Don't all speak at once.

## Something Real Left.

The modern girl is a priceless pearlon, wonderfur is a The rest of her is human hat

The rest of her is human.

## \% \%

Crushed.-"That girl is a particuar friend of mine
"Friend, perhaps, but not particular."
, There is one ad
One Advantage.-There is one advantage the mother camel has over
the human mother-she is not so apt the human mother-she is not so apt to be awakened in the night by a cry for a drink.

Candid, At Least.-It is refreshing sometimes to get a bit of pure, unvarnished truth in the papers-even if one has to go to the advertising columns. Here is an advertisement from the Toronto Telegram:
"For Sale - Large family Bible, beautiful wedding pre sent, never used, ten dollars.'

Up-to-date.-Teacher-"What is the perfect tense of the verb 'to invest'?' Johnny-"To investigate."

## $\%$

The Modern Way.-First ThugNow we must figure out our line of defence."
Second Thug-"We haven't a great deal of money. What are we to do?" Third Thug-"Would it be cheaper to hire a big lawyer or to buy the jury?"

## The Test.

He loved her. None could doubt it. He proved it sure enough
He listened to her poetry
And called it bully stuff.
$\%$
Time Will Tell.-Mr. J. H. Fisher, M.P., is a friend of all the world and a good story-teller to boot. While Sir William Mackenzie was in Ottawa recently discussing Canadian North ern matters with the Dominion Gov ernment, Mr. Fisher undertook to encourage him with a story.
"Do you know, Sir William, your present relations with the governmen remind me of a story which is told of namesake of my own down South? Rastus Fisher was in the white-washing business, and had recently married a woman who had been a servant at the Squire's house. Shortly after this the Squire's house. Shortly aiter this auspicious event, the squire met them, and they held a little conversa
tion which ran something like this:
tion which ran something like this: "how are you?"
"Fine, Squire, fine!"
"Lots of white-washing to be done, Rastus?"
"Yes, Squire, I'se gettin' all the work I can do. Yes, Squire, lots of work."
"And how is Miranda, Rastus?"
"Well, now say, Squire, that woman done worry me. Do you know, Squire done worry ms asking me for money? she's alw Every time I go home she asks me fo money. Sometimes it's fifty cents, and sometimes a quarter, and some times ten cents. But she's always "asking for money."
'That's strange, Rastus. Always asking you for money, eh! Well, what does she do with all the money ou give her?"
"Well, I don't know, Squire. You see, I habn't given her none yet. Sir William is said to have enjoyed the story immensely.


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throw natural light into dark rooms, thus adding to the beauty of interiors artificial illumination. For stores, public buildings, dwellings, etc. Let us figure with you on the installation

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Utilize the Back Yard
(Concluded from page 13.)
We shall have more to say on this head in succeeding issues.

There are several advantages to be gained from this idea of back yard gardening. The first is, of course, the saving that is consequent upoil being your own green-grocer. This is a very real saving. In the summer time particularly, salads and green stuffs form a great part of the diet, and while it is true that the price of all sorts of vegetables is lower in the summer than in the winter, still, in the aggregate, the amount of money which would be paid to the greengrocer in the ordinary way, and which grocer in the ordinary way, and whel
would be saved if the householder grew his own green stuffs, would be grew his own
Perhaps more important still is the fact that the quality of the vegetables fact that the quality of the vegetables
grown at home must be better than grown at home must be better than that of those sold over the counter.
The reason is obvious. Vegetables The reason is obvious. Vegetables
kept in the store for several days are kept in the store for several days are
bound to deteriorate in the keeping. bound to deteriorate in the keeping.
Take sweet corn, for example. It has been proved by experimentalists that four hours after plucking, fifty per cent. of the sugar in the sweet corn is changed into starch. If this is the case four hours after plucking, it stands to reason that when the cobs have been laying in the window of a store for two or three days, the corn has lost a great deal of its nutrition. The very taste is different. Go out into a field and pluck some cobs or corn, and toast them over a fire there in the field. They taste very different to corn which was brought to the dealer on Monday, sold on Wednesday, and boiled on Thursday, in the home. And corn is not the only vegetable that suffers by keeping. It vegetable that suffers by keeping. It
is infinitely better when dinner time is infinitely better when dinner time
comes to go out to the once back yard, comes to go out to the once back yard,
now a garden, and pluck whatever is now a garden, and pluck whatever is
wanted for dinner, thus having it wanted for dinner, thus having it
fresh, than it is to buy, say, a sack fresh, than it is to buy, say, a sack
of potatoes that reached the store nobody knows when.
Then, again, turning the back yard into a garden producing vegetables and flowers makes the property more valuable. It is self-evident that soil improves in quality the more it is used. The more you take out of the soil the better the condition in which you leave it. And if you own your own house, and have equipped it with a garden, it is easier to sell it, for a house and garden is worth more to a purchaser than a house, with a dumping ground at the back. Most people buy houses nowadays to turn them over at a profit later on. One way to ensure the profit is to add something tangible to the property.
There should be no need to point out at length the pleasure of gardening. When a man is working for himself, he will feel a good deal more interest in what he is doing than if he were working for somebody else. If the working man were asked to work at his ordinary job in the evening after working hard all day, he would not be very eager. But he is eager to come home, and after supper put his time and strength into dig ging, and planting, and trimming Apart from the fact that he is attain ing a reduction in expense of upkeep he likes to see the work of his hand prospering as a result of his rand He works all day, result of his effort laying. When he may be, at brick point to the building finished he can point to the building upon which he has been at work and say, "I helped "I made that, But he cannot say, case of his , and it is mine." In the case of his garden it is different. He can say to his friends, "See that garden? I made that out of an ordinary back yard. I have made it look as if it belonged to somebody instead of its being dirty and unsightly. And I have made it produce my vegetables for the summer, and thus lighten my wife's housekeeping expenses. And I have had a good many happy hours looking after it, and watching it grow out of nothing into something."
This is just the time of the year to begin. The outlay isn't much. The chief item all the way through is elbow grease. And there's no denying, a city of gardens is better than a city
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It gives you a dollar's worth of actual value for every dollar of its purchase price. (The $35 \%$ duty you pay on foreign cars adds not one dollar to their actual worth.)
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By Order of the Board,
JAMES MASON,
Toronto, April 20th, 1914.
General Manager.

Ignorance Is a Crime Especially sexual ignorance, which causes so
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## Affairs in MMontreal

## By MONTAEALER

TTHE Vox Populi having been heard, and Mederic Martin having been sworn in as Mayor of Montreal
in due and ancient form, he has started out to make his administration spectacular, to say the least.
Let it not be understood as a fact that Mederic Martin's methodical political pyrotechncs is madness. 1 ,
perchance it is, there is the simonperchance it is, there is the simon-
pure method in it. During his campure method in it. During his cam-
paign he promised to "do things" if paign he promised to "do things" if
he were elected, and he has surely started out to do them. He announced that at all times he would be accessible to the humblest citizen, and would be a very democrat among democrats in his official station, and was going to give everyone employment, or the "glad hand" or something.
Mederic Martin, however, is not the man to stop at small things, and so he is trying to spend a couple of million dollars for pavements and other civic dollars for pavements and do him, at least, the most good. And in order least, the mistake in that direction may that no mistake in that directatrollers be made, with Hebert, he has had himself made the Poo-Bah of the new adminstration, and he is IT when it comes to doling out positions of all kinds under the civic government.

## 㩆

$T$HE members of the Chambre de Commerce and their friends, to the number of seven or eigh hundred, last week visited Ottawa and made a descent on the government with a request to hurry up, withoul more ado, and build the Georgian Bay
Canal. They are already eageriy awaiting the report of the Commis sion, which had aiready been appointel to consider the many very important questions referring to this project.
According to engineers' estumates, the canal can be put through at a cos of a hundred million dollars or thereabouts. Of course, a mere bagatelle like that is nothing to prevent immediate construction. But engineers' estl which to figure the actual cost of the construction of so great a canal. Unexpected obstacles, similar to the frequently slipping Culebra Cut in the Panama Canal, are liable to arise at any time and many times in so lengthy a route, and greatly increase the estimated cost. As the canal could be of no possible use unti air was entirely completed, it is but fair that the inquiry and exhaustive before the first spads ful of earth is excavated.
There is another feature about the advocacy of the Georgian Bay route by Montrealers and residents of the Ottawa valley, regarding which little or no comment has yet been made. Its promoters advocate it, not as a supplepromoters advocate 1, not and ment to the Welland Canal, Lakes and st. La would benefit every waterway, which wotire route, but in port along the the that direct opposilion to the entire abandonment of which they vehemently urge. If such a plan were pursued, practically every city on the Great Lakes which lies south of the mouth of Georgian Bay or on the St. Lawrence River above Montreal would be left "high and dry," so far as transAtlantic shtpments are concerned.
The question naturally arises: Why should the whole of the Dominion spend a hundred million dollars or more for the sole benefit of a smali section, and particularly when it is demanded in connection with an abandonment of the present plans, which course would work a distinct and lasting detriment to the remainder of the country?

M
ONTREAL is right in the midst of an active campaign for a general clean-up. Under the leadership of the Publicity Association, an unusually comprehensive programme has been devised, including a day each for cellar, front and rear yard cleaning, another for removing dandelions, with which the city is over-run, one for "swatting" the flies, and the sixth for washing up the and the
kiddies.

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Room with private bath. $\$ 2, \$ 2.50$ and $\$ 3$ Cafe the Best. La Corona and its service acknowledged Montreals best, but the charges are no higher than other
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## MONEY AND MAGNATES

Bargain Days in Stocks

CANADIANS should remember that the present decline in the stock market is world-wide, and not local. These are bargain days for men who have courage. The better Canadian stocks are selling at a level much below their intrinsic value. Two years ago the prices were too high; to-day the prices are too low. Of course, only a few of the wise ones will buy. This has always been the rule, and there is no reason to believe that the present generation is much wiser than that which preceded it. The tremendous increase in savings banks deposits shows that the average Canadian has been very timid during the past three months. He will probably continue to be timid until stocks have again risen to a normal level, and he will thus miss the great opportunities at present staring him in the face.

## Did Toronto Lose $\$ 800,000$ ?

Theoretically every large city should be paying the same rate of interest on its borrowings. There is no reason why Montreal should pay a different rate from Toronto or Ottawa or Winnipeg. Periaps the newer cities in the West should pay a little higher rate since their future is
not so fully assured. Yet the rate which even these Western cities should pay should not be materially higher than that paid by Eastern cities. Small cities usually pay a higher rate than large cities.

Any difference in the rate of interest paid by cities is due largely to the difference in the calibre of the men who are at the head of affairs, and to the system which these men work under. In this respect Montreal is one of the best managed cities, if not the best, in Canada. This is surprising, considering thanaged cities, if not the best, in Canada. charges that are made that the city government of Montreal
ing is very poor. Montreal may spend its money badly, but it borrows it well. The aldermen, elected by the people, do the spending, but they do not interThe aldermen, elected by the people, do the spending, but they do not inter-
fere with the borrowing. Even the City Treasurer has little to do with this most important function. When Montreal wants to borrow money or sell bonds, it puts the whole matter in the hands of the general manager of one of the largest banks. This gentleman, not being elected by the people and not answerable to them, conducts his business on purely business principles. He gets the money where and when he can get it the oheapest. He is in touch with the money markets of the world and has the very best available information. Hence he is in a position to give the very best advice to his client, the City of Montreal.

Toronto works on a different principle. The officials at the Toronto City Hall seem to think that they know more than the leading bankers in Toronto. Perhaps they do. But the business men of Toronto trust the bankers of Toronto and go to them for financial advice. The corporation, controlled by the City Treasurer, the Board of Control and the Board of Aldermen, is the only institution in that city which disdains to ask Sir Edmund Walker, Sir Edmund Osler, Mr. D. R. Wilkie and the other bank presidents for advice in money matters. In brief, the City of Toronto sells its debentures direct to bond companies in Toronto, New York, Boston and London without the aid of any par ticular bank or syndicate of bankers.

## A Tale of Two Cities

Taking these two cities as types, their methods and the results obtained make an interesting comparison. Last year the City of Montreal made three flotations, each of which amounted to about seven millions of dollars. The first flotation was made in March, the second in May, and the third in November. The first two flotations were made at par, and the third at ninety-eight-and-a-half. Figuring the average for the year, whenever the City of Montreal signed a note for a hundred dollars last year, it got $\$ 99.50$ in cash This is a tolerably satisfactory result. According to Canadian practice any city that can sell its securities so close to par is making the best kind o financial record, providing that the rate of interest is a nominal rate.

Now compare this with Toronto, and there is a different story to tell During the year 1913 Toronto sold forty-four lots of bonds, as compared with the three sold by Montreal. These lots varied in size from $\$ 487$ to $\$ 5,231,667$ They were of a variegated series of flotations, and they brought variegated prices. The total was $\$ 16,079,204$, as compared with Montreal's $\$ 21,300,000$.
Toronto's Variegated Financing
The following table gives the Toronto sales by months:

| 1913. | Amount. | Gross Price. | Rate, Per Cent |
| :---: | :---: | :---: | :---: |
| January | \$5,280,334 | \$92.50 | 4 |
| February | 9,733 | 91.18 | 4 |
| March | 1,912,364 | 90.50 | 4 |
| April | 607,307 | 90.50 | 4 |
| May | 690,260 | 91.00 | 4 |
| June | 31,633 | 88.17 | 4 |
| July | 115,014 | 86.64 | 4 |
|  | 1,006,000 | 97.28 | 41/2 |
| August | 6,000 | 97.06 | $41 / 2$ |
| September | 4,501,667 | 83.57 | 4 |
| October .. | 578,187 | 87.00 | 4 |
|  | 364,000 | 95.66 | $41 / 2$ |
| November | 254,039 | 84.67 | 4 |
|  | 1,000 | 98.35 | $41 / 2$ |
| December | 121,666 | 85.00 | 4 |
|  | 700,000 | 91.69 | $41 / 2$ |
| Total | \$14,002,204 | \$89.00 | 4 |
| Total | 2,077,000 | 95.00 | $41 / 2$ |
| Grand Tota | \$16,079,204 |  |  |

It will be seen that the City of Toronto sold two classes of debentures, those paying four per cent., and those paying four and a half per cent. Of the former it disposed of a little over fourteen million dollars' worth at an average price of somewhere about $\$ 89.00$. Of the latter it sold a little over two millions at an average price of about $\$ 95.00$. Thus for every hundred dollars of money borrowed Toronto received $\$ 89$ in the case of the four per cent. bonds and $\$ 95$ in the case of the four and a half per cent. bonds. These prices are much lower than those received by Montreal, which obtained $\$ 99.50$ for are much lower than those received by Montreal, which obtained $\$ 99.50$ for every $\$ 10$

In figuring the rate of interest paid by any large city it is necessary to con sider not only the nominal but the actual rate. For example, a four per cent 40 -year bond sold at 90 , or ten points less than par, means that the city selling

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\end{array}
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and the exact amount payable in the principal countries of the world is shown on the face of each cheque.
These cheques may be used to pay Hotels, Railway and Steamship Companies, Ticket and Tourist Agencies and leading merchants, etc. Each purchaser of these cheques is provided with a list of the Bank's principal paying agents and correspondents throughout the world. They are issued by every branch of the Bank.
it is paying about four and three-quarters per cent. on the money actually received, while a four and a half per cent. bond sold at par means $41 / 2$ per cent. interest. In making comparisons, therefore, one must consider both the nom inal rate of interest and the price realized when the bonds are sold.

## How the Loss is Figured

Now to figure out Toronto's loss as compared with Montreal's. On the
ourteen million dollars which Toronto sold at $\$ 89.00^{\text {T Toronto paid a discount }}$ of $\$ 1,540,000$. On the two million Toronto sold at $\$ 89.00$ Toronto paid a discount at $\$ 95.00$, it paid a discount of $\$ 100,000.00$. This, however, is a gross loss, not a net loss. If all the bonds sold were $41 / 2$ per cent. bonds, this would be the net loss, but the larger quantity were only 4 per cent. bonds. The valuation tables show that when money is worth $41 / 2$ per cent., the "present value" of a forty-year $\$ 100$ bond, paying 4 per cent., is $\$ 94.199$. To get Toronto's net loss it is therefore necessary to ascertain the difference between $\$ 89.00$ and $\$ 94.199$ ith on fourteen million dollars' worth of bonds, and the difference between $\$ 95$ and $\$ 100$ on two millions. Working this out it will be found that Toronto's net discount or loss was $\$ 800,000.00$. That is, if $\$ 41 / 2$ per cent. par basis, it would have received $\$ 800,000.00$ more than it did receive.

Figured on the same basis, Montreal's first two flotations realized their full value, while the third flotation, made in November, was sold at a discount of $\$ 105,000.00$.

Thus, reduced to the same basis, Montreal lost $\$ 105,000.00$ on the sale of twenty-one million dollars' worth of bonds, while Toronto lost $\$ 800,000.00$ on a sale of sixteen million dollars' worth of bonds during the same period of time. As Toronto's total bonded debt is less than Montreal's, Toronto's credit should be equally good. Toronto maintains a sinking fund, and Montreal does not, and if this has any effect upon the market it should be favourable to Toronto. One incident in Toronto's financing for 1913 may be especially mentioned. 1912 it issued Hydro-Electric bonds for four and a half millions and sold these to its sinking fund at par. In September, 1913, the Toronto treasurer, these to its sinking fund at par. these bonds out of the sinking fund and sold or whoever was responsible, took these bonds $\$ 83.57$ gross. If they had been them to a firm of bond dealers in Boston ald have brought about $\$ 92.50$. On sold in January of the same year they would hav $\$ 405,000$. This is directly this single transaction there was a net loss of $\$ 405,000$ either should have chargeable to negligent or inefficient methods. been sold in January or they should have been held and in September last at $\$ 83.57$, are could have been obtained. These bonds, sold
now quoted on the bond market at around 90 .
It seems difficult, therefore, to avoid If these arguments are correct, it is served in financial matters than Toronto. If thods.

## Farmers Bank Depositors

THE Minister of HE Minister of Fin for paying the depositors in the defunct Farmers Bank mons to provide they sustained three years ago. This sum will be some where about $\$ 1,200,000$. Opinion differs as to whether the precedent is a dangerous one or not, but it certainly indicates a possioposits in chartered banks shall be guaranteed by the Government.

## Modifying the Trust Bill

WN the Model Trust Company bill was introduced into the House of Commons by the Hon Mr. White, it contained some drastic provisions regarding the responsibility of directors in the case of insolvency, or where dividends had been paid out of capital instead of out of earnings. As in the case of the Bank Act the sting has been taken out of this bill during its progress through committee, and it is now as mild and inoffensive as a thorhim again.

## The March Bank Statement

ONE remarkable feature of the monthly statement of the Chartered Banks or March, is the increase in interest bearing deposits. These were five million dollars greater on the last day of March than they were on the last day of February, and fifteen million dollars greater than they were on the corresponding date in 1913. The demand deposits also grew during the month, making the aggregate gain thirteen million dollars. The total increase in deposits for the year is nearly twenty-eight million dollars. The current loans for the year show a decline of sixty-seven millions. An increase in deposits and a decline in loans is a natural result of restricted business and increased popular thrift.

Assets, too, show an increase.

## R. and O. Transfer Under Weigh

HOLDERS of $R$. and $O$. who have been wondering how long it would be before the re-arrangements settled some months ago went into effect, will be glad to learn that the transfer of their stock for Canada Steamship certificates is to be made in June, after the regular quarterly two per cent. dividend on R. and O. has been paid. The basis of exchange is 120 shares of Canada Steamship preferred, and 40 shares of Canada Steamship common for each 100 shares of R. and O. stock. Meanwhile negotiations are in progress for the testing of the new stock on the Montreal and Toronto Exchanges.

Mr. Carruthers is enthusiastic about the re-arrangement, and points out that already economies in the Toronto office, amounting to $\$ 90,000$ a year, have been effected. What the earnings of the new company will be, however, depends upon two things, the weather, and business conditions, which will have to become more normal if there is to be much freight traffic on the lakes Cutting down expenses doesn't alone make profits.

## Uniformity in Insurance Legislation

A
T a luncheon given in Winnipeg to Mr. Arthur Fisher, Saskatchewan's Provincial Superintendent of Insurance, it was announced that about the middle of this month the official heads of the insurance departments of the four Western Provinces will meet together in Calgary. The end in view is the obtaining of all possible uniformity in insurance legislation and administration throughout the entire West. Insurance companies and their agents will be invited to set forth their views to those officially representing the provincial departments at the Calgary conference. This is a good thing. sauce for the goose is sauce for the gander, and where uniformity in legislation is possible it is desirable.

Mr. Fisher, at Winnipeg, detailed how Saskatchewan, like Quebec, had enacted legislation callion which such a within the borders of the Province, and
law gave to companies and public alike.

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## The Senator's Horse Trade

 (Continued from page 8.)pastures. All that winter the blind Wastures. Ane mare lolled in a loose box, feeding on the best. In the spring she ing on the best. In the spring she was apparently in as good shape as
any thoroughbred in the entire stud. any thoroughbred in the entire stud.
Seth Huckins had frequently wondered what the Senator intended to do with the useless mare; but he knew better than to venture an opinion aloud. "She's too old to breed," he said to himself, "and nobody would take her for a gift."
The mare had been clipped in the fall and now, with her luxurious living had taken on a coat as glossy as satin. She held her head up proudly, as befited a Wilkes, and the Senator would have bet the entire farm that not one man out of a hundred would have said she was blind-stone blind.
One day in April the Senator returned from Toronto with a fine set turned from russet harness. Next day a box of russet harness. Next day a box
buggy, with automobile tires was debuggy, with automobil
livered from the train.
ivered from the train.
Old Bob came out of the house, with something of a grim smile in his eye, as he said to Seth :
"Dock her tail, and bang her mane; have her re-shod, and her feet painted up. We'll have some fun with her, anyway.
Two days afterwards the Wilkes mare was encased in the magnificent new harness, and attached to the smartest buggy in the township.
The patrician blood which coursed through her veins seemed to assert itself, and the mare fairly chortled, as though anxious to be on the track once again. The old man stood and once again.
looked at her.
"She looks fit for the Grand Circuit, don't she?" he asked of Seth, who stood at her head.
"She sure do" answered that worthy "She'll drive all right, I guess."
"She's got to drive" answered the Senator, grimly-"at least for a while." He climbed into the buggy and took the reins. The handsome animal, reared a little and then started off at a rapid pace up the road. As she gathered way the old man found that it required all he could do to keep her under control, and he reached down for the 'handles.'
In a little over an hour he returned to the yard, breathless. "Another half hour of that, and I'd a been all in," he gasped, as he got out of the buggy.
$T$ HAT night a firm resolve seemed to impress his mind. "I'll do it," to bed. Next morning he ordered Seth to put in the Wilkes mare again. "Tell Miss Beaton I may go as far as Port Despard," he called, as he drove away in a cloud of dust. Out on the highway they sped. Her physical disability did not seem to affect the mare one iota. She reeled off the 18 miles to Port Despard in exactly one hour and a half. As she entered the yard of the Commercial hotel it could be seen that she had hardly turned a hair.
"Just put her under the lean-to, Charlie," he said to the stable man, who stood admiring the new horse "Cover her over, and after she's cool give her a drink," and the old man entered the hotel. As he passed down the hall to the office, the door leading into the bar opened and a large man, with a florid face emerged. The Senator startled, but said nothing as he passed. Instead, he turned and as he passed. I
entered the bar.
"Morning, Senator," greeted the bartender.
"Good morning, Mike," answered old Bob, cheerfully. "I'm mighty dry after all that dust on the road. Give me a glass of beer.
"Well, Senator, you've always got something to show in horse flesh," said the boniface, as he drew off the beer, "but that horse you druv' in just now has got them all skinned. Did you raise her?"
No, bought her last fall," replied "Say, Mike, who was of the bar just now who came out
"Oh, that's Jim Wa
the Ward place Walker, who bought the Ward place last summer. He

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come from Tonawanda, used to run a drug store there. He started to sell out just after he came here, but something went wrong and he's decide any-
work t way.'

Old Bob left the hotel and went over to the bank. In about an hour he returned and ordered the mare to be brought out. He drove up street
"The old man must be going to get married," the postmaster remarked to the chief of police, as the Senator sped by. "That's the dinkiest outfit I've ver seen him behind." Horse and man made the circuit of the two main streets two or three times, and finally drew up before the hotel, where quite a crowd had gathered. Walker was among them.

Any of you young fellows like to have your arms worked out?" asked the Senator, gaily, as he addressed the assemblage.
"Have you got room for a big, fat one, Senator?" asked the ex-druggist
"Sure," replied the old man, "get in."

M
R. WALKER hoisted his bulk into the buggy and they drove off The mare seemed to resolve her self into a piece of clockwork, so even was her stride. Walker got a good grip of the side bar and held on. Dow the road they whirled. Farmers made way for the Senator, as was their wont, then turned and followed the flying chariot, with their eyes.

After they had put about six miles behind them, they slowed up as they began the assent of a hill.
"Whew, but she's a flyer," said Walker, speaking for the first time. Have you got many like her, Senator?
"Tell the truth," said old Bob, "I've got too many horses. Wish I could get rid of a few. I'm getting too old get rid of a the whole works like I used to."
If Walker recognized the Senator as If Walker recognzed he had unloadd the blind mare it was not apparent. He went on, eagerly:
"Say, Senator, last fall I got caught by that Northwest chaff, and started by pull out for the wheat fields. After to pull off pretty near all my stock I I'd sold of prety wear the West that got some rep into the whole business, put a crimp the the so I decided to stay right where I was Now I'm trying to pick up some stock and start over again. What I need most is a good horse, with some class I always owned good ones on the other side. He glanced, nervously, at the Senator, as he added: "Don't suppose you'd feel like selling this mare?"
"Well, I hadn't thought about it much," answered the old man. spoke truly, for obvious reasons.

Walker continued: "This is the kind of horse I've always wanted to own would you consider an offer?"

The Senator looked off across the hill as he replied
"Since I've been driving her lately I've come to the conclusion that she's a little too smart for an old fellow like me. Now, if I thought she'd be with a man who'd treat her right, and al ways drive her himself, price wouldn't be so much an object with me."

Walker bit, like a hungry fish Would two hundred and a quarter be any object to you, and we'll call it a bargain right now?" He seemed so eager that he reached for his inside pocket and pulled out a roll of bills.
"Well," answered the old man.
don't want to take advantage of you The mare's turned thirteen years old " "I don't care hang" Walker an swered. "Any horse that can road like that can have my money. Is it a go?"
The old man sighed, audibly, as he answered.
"Well, I guess I m an old fool, but if you drive with me over to Cobunk where I can catch the train for home, I'll hand her ov $r$ to you for two fifty, and you can send the buggy and harness over later."
"The money's yours, Senator," exclaimed Walker, and he thrust five crisp bank notes for fifty dollars each into the old man's pocket.
It was a long time before Seth Huckins discovered what became of the blind mare but he knew that he was richer by one hundred dollars the night richer by one hundred from Port Des the send pard,
tion.


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#  <br> WOMAN'S SUPPLEMENX <br> A FEW PAGES PREPARED TO MY LADY'S TASTE 

## As We See Others

## A Singer of Brave Songs

|came on a golden April morning, following a day of grey mists and rain, this book, clad in olive-green with "The Miracle and Other Poems" inscribed in gold. There was a saucy, gay robin singing on the bare branches of the cherry-tree outside the window, as 1 read bartimeus, who sat by the wayside, and the song of the bird seemed to echo the gladness of the lines, telling of the Miracle worked long ago in the hightelling of the Miracle worked from Jerusalem to way whicho.
These poems, by Virna Sheard, are full of "earth's new wine," and have a joyousness which is a veritable spring song. Yet the writer is as sensitive to traged as to mirth, and, indeed, $l$ le the book to her brother, Eldriage Stanton, We al the deep note of loss and its mystery. We al remember the fate of the young husband and wife who perished together at Niagara one February afternoon two years ago, after an hour's struggle to reach the shore. Yet, even in this scene, the poet finds the light of heroic devotion illumine the darkness:
"No tears for thee, no tears, or sighs,
Or breaking heart-
But smiles, that thou so well that bitter hour Didst play thy part."
We have given up the didactic idea with regard to literature-that it must formally teach a lesson or enforce a doctrine. We recognize that there must be much of the "first, fine care less rapture" about a poet's songs, which are poured forth in unconscious praise of that power which made us capable of loving the earth and its creatures. This Canadian singer has the true melodious note, and yet her joyousness is that which has known of pain, and has looked through strife and gloom to conquest and radiance.

## The Dream-Flowers

THIS writer's songs of summertime have always appealed to me as the sunniest flashes of poetic mood. Virna Sheard has never forgotten the vivid delight of childhood in grass, sunlight and flowers, and it is just a merry-hearted little girl, grown a bit wiser with the years, who sings of "The Fairy Clock." I am sure that Peter Pan, himself, might murmur:
"Tell me-tell me of the hour-for there is so much to do!
Is it early? Is it late? Fairy Clock! $O$ tell me true,
As I blow you down the wind, out upon a road of blue."
Butterflies, daisies, roses and poppies, all the things of gleam and gladness which make our summer days a season of bright colours and sweet scents, are in the verses which beguile the day's work. If you like poppies, then you will read more than once the song near the close which celebrates the little day of these flowers of flame. Poppies, which bring the "draught of Lethe," always carry my fancy off to a northern lake and an August afternoon long ago when a girl sang "The Garden of Sleep," as boat after boat drifted past-canoe, or sail-boat, or tiny yacht-all in the sunshine of one of Muskoka's fairest days. There was a small gir climbing up the bank, triumphant after rifling the treasures of an old-fashioned garden As she crambled up the verandah steps, her brown flushed crambla hion hair of brown friming the eyer face, seemed arch the clowing poppies which she sutal match glop. popp wion in ind her baby hands. The girl sang on, of the old garden where "the poppies are spread-where a tower in ruins stands guard o'er the deep," and after a while the child fell asleep with the dream-flowers stil clasped close. The singer is away at the other side of the world, the baby-dreamer some years ago went to the land where dreams come true, but one reads the "A Song of Poppies" over again and the August sunlight and blossoms brighten and bloom once more.

There is another Canadian woman who has written a delightful poppy song. Gertrude Bartlett, of Mont
real, has sung of the "White Poppies," the true blossoms of sleep, which have always symbolized in European art the rest which follows strife. They are all flowers of singular charm-the red, which fling their gay challenge to a dull world; the gold, which flaunt their brightness against the ocean spray, or the white of eternal peace.

## * ※ \%

## The Literature of Hope

$T^{1}$HERE was a time when gloom seemed to be a part of religion and service, when drab looks and gowns were regarded as evidences of righteous character. However, we have come to the
wise conclusion that the Maker of the world must


AN ANGLO-CANADIAN VOCALIST.
Miss Winifred Hicks-Lyne, who is much in demand in musical Toronto by virtue of her specialty German lieder, in particular, Brahms. She is also soprano soloist of new St. Paul's church Bloor St. This rarely gifted mezzo-soprano is returning to En. land on June 5th to give a recital in Aeolian Hall, London.
have approved of warmth and brightness or He would hardly have given us so much of brilliant beauty in sky and sea and flowers. To help humanity to realize the beauty of the earth and the joy of mere life is surely the part of those who have the creative gift surely the partist or the musician We have of the poet, the artist or all heard the line in the old missionary hymn describing the Island of Ceylon-"where every prospect pleases and only man is vile." The world of to-day is hardly willing to accept such a description as true regarding any community.

It is to be regretted that we have had so much of pessimism from certain naturalistic European writers; but we have still much that is healthful and constructive in the imaginative efforts of the new poets. Mr. Alfred Noyes, who has just visited Canada, is one of the happiest and sanest forces mong modern English writers of verse, and he is not without his comrades.

## The Quinquennial Congress

$W^{0}$MEN who are interested in clubs, societies and gathering in this month of May, in the city gathering in this month of May, in the city of ore than passing a national Council of Women, which dates from 1893, the year of the World's Fair in Chicago, has become
great unifying force for feminine organizations, a ower for centralizing women's efforts in philan thropy, education and industrial enterprise. Lady berdeen who was the first president of the Nationa Council of Women in Canada has been for som coun the head of the International Council, and rears at to has certainly show mi devotion to its interests Mrs. W. E. Sanford, of Hamilton, and Mrs. Willoughby Cummings, of Toronto, are the Canadian women who
have been most active in this world-wide organization.
Five years ago, this quinquennial gathering was held in Toronto, and the University of Ontario's Capital saw the assembling of a vast number of dele gates from all quarters of Europe. It was a stimu lating sight, to say nothing of the sound, and a Toronto newspaper stated that five hundred women had talked on two hundred subjects in the space of one week. It will be another hundred years, before the Quinquennial Congress assembles again in Toronto, and by that time we shall not care at all onto, and by the is doing-unless, of what this chare reincarnated and still taking an course, we are interest in the affairs of mundane progress. Per haps the Quinquennial of 2014 win see the dele gates arriving in silk-lined aeroplanes and making the journey from Amsterdam to Toronto in twenty-four hours.

ERIN.

## An Interpreter of Brahms

## BY M. J. T.

$T$HERE is a singer in Toronto who interprets German lieder as few Toronto vocalists do and, therefore, few in all of Canada. This singer is Winifred Hicks-Lyme, the gifted mezzosoprano from London, England. She is not German, as might be expected, but on her mother's side is of a child of the lyrical race "Killorney" Ger song the whole world knows, Kuarney. Ger man songs are her specialty, however, and par ticularly is she devoted to
This singer received her musical training first in England, under Miss Marie Withrow, the cele brated teacher of singing in London, later under Monsieur des Cilleuls, of Grand Opera, Paris, and finally under Herr von Zur Muhlen, of Ber lin. She made her debut in 1909, in London, and subsequently gave many successful recitals in that city, and had a large number of concert engagements in London and in the provinces. Her fame spread also as a teacher. Her last recital in London was given with the assistance of Mr. Ben Davies, the famous tenor.

Miss Hicks-Lyne came to Canada in the fall of 1911, and in a very short time became established as a vocalist and teacher or rave repute She has given several recitals in Toronto, has also sung with the Toronto Symphony Orchestra at Massey Hall; and has been in constant demand for her specialty at concerts, at homes and at Causerie Musicales. In addition, Miss HicksLyne holds the position of soprano soloist of new St. Paul's Church, Bloor Street. Her name as a teacher is an enviable one; one of her pupils, Miss Mary Russell Campbell, is giving an invitation recital at the Margaret Eaton Hall on May 5th.
A singer is apt, like Sir Boyle Roche's bird, to flit often and give the impression of being heard in at least "two places at once." Miss Hicks-Lyne is shortly returning to England, where she will give a recital on June 23rd, at the Aeolian Hall, in London, in conjunction with her associate, Miss Grace Smith, the English pianist, well-known in Toronto Her numerous trans-Atlantic engagements will occupy the summer and in the autumn she will resume her work in Toronto.
Meanwhile, Miss Hicks-Lyne is among us. She was one of several delightful soloists who participated in the recent Shakespeare fete, which was presented by the Heliconian Club. Songs from the various plays were sung and were illustrated by tableaux vivants in reproduction of Edwin Abbey's pictures.

There is a peculiar sincerity in the singing of Miss Hicks-Lyne. It is "honey without wax" in happy earnest. Her voice is not one of those manufactured voices which art is prone to wring from unwilling nature. It is, rather, nature's spontaneous gift richly cultivated and, used as the instrument of German lieder, it places its possessor in a place distinc among her many rivals in Toronto. But as an inter preter of Brahms she has no rival.


A CONFIDENT, THOUGH YOUTHFUL, RIDER Is Miss Elizabeth Coulthard, who is here seen skilfully taking a gate at Major Kligour's recent private Horse Show. Miss Coulthard is a student of the dramatic art also, and has won honours at the Margaret Eaton School. She is one of the specially admired riders at the present National Horse Show. Her father is Mr. J. B. Coulthard, of Toronto.

## To the Beat of Hoofs

ONE who in childhood sat for hours on a crooked fence with a dip like a saddle and was conscious only of a rushing wind and earth streaming by like vari-coloured ribbons has, naturally, a leap of the heart when a girl rides by on a horse of flesh and takes a gate as it were a skipping-rope
The leaping proclivity of such a heart was thoroughly tested at the National Horse Show, when the fair Dianas, foregathered in Toronto, included a number of the riders herewith depicted.
The Canadian horsewoman not only rides, but rides with a charming esprit and nonchalance. In her shapely habit and severe hat and equipped with the crop which she so ably handles, with her white stock and her white gloves-a delight to watch, for the hands are all, in riding-she is a figure alert, and debonair and worthy to be placed in honourable contrast with any superb equestrienne of England.

When Europa rode off on a flower-wreathed heifer she set no precedent for lady riders. The choice was not her choice, but Jove's compulsion. The immortal huntress, Diana, in contrast, cut a figure so noble on her equine mount that every a figure so noble on her equine mount that every
sporting dame must imitate it. It survives for sporting dame must imitate it. therse to carry Diana and to show the pride the horse to carry Diana and to show the pride of his form in the ring-which is not
to the dull, though expensive, bovine.
to the dull, though expensive, bovine.
How beguiling and sweet is the power of fancy which permits the watcher to ride with the rider, to rock in pace with the beat on the tan and to chant within when the manes start tossing:-
"Then we began to ride, my soul Smoothed itself out, a long-cramped scroll Freshening and fluttering in the wind. . ." There's more, but the rest of it really doesn't matter.

## Living on the Budget Plan

T sounds about as bewildering as the life in the Looking-Glass Country, where the ground, according to the puzzled Alice, was "marked out just like a huge chess-board!" And as if it were up to one to play the game.
The principle, nevertheless, is simple and as set forth by her whose hobby it is, namely, Miss Helen Johnson, of New York City, who was re cently a visitor in Toronto, it is planning one's ife and living one's plan so as to make expenditure bring returns in due proportion in all life's five departments. Which five respects are: Housing, food, clothing, methods of operation, and higher life.
Miss Johnson is head of the Household Economics Department of the Federation of Women's Clubs in New York. For a score of years she has been mistress of her subject, and her practical writings on domestic topics have deified her name among the housewives. Her clever articles in "Good House-keeping" have been widely quoted in the woman's columns throughout the United States and in this country. She has also contributed largely to Harper's Bazaar.
Owing to her journalistic connection, Miss Johnson was recently the guest of honour of the Toronto branch of the Canadian Women's Press Club. She was giving her formal address in that city under the auspices of the Women's Canadian Club, but her informal talk with the newspaper women had the added charm of almost intimacy
The talk was in essence a woman's version that practical volume of Arnold Bennett's "How to Live on Twenty-four Hours a Day." It de-

## The Mirror and The Web

By TlHE LADY OF SHALOTT



A GARDEN CITY EQUESTRIENNE.
Miss Bessie McSloy has followed her mother in fondness for the saddle, Mrs. James A. McSloy, of St. Catharines, being one of Ontario's recognized horsewomen. Miss McSloy, on the well-known "Confident," is a graceful figure in the ladies' classes at the Canadian National Horse Show, which ends to-day.
clared the need to exceed one's programme; to live, in addition to making a living; to meet not merely the demands of rent, raiment, table and the running of the machinery, but to attend as well to the finer


MRS. DOUGLAS BOWIE, OF ST. JOHNS, P.Q.,
Is Inevitably fond of the horse. Brought up in a cavalry atmos phere under the guardianship of her uncle, Colonel Nelles, and remaining in it as the wife of Captain Bowie, she is an ardent rider and will pay her devoirs to the prince of quadrupeds at both the Ottawa and Montreal Horse Shows.
both nurses and patients, she stated, the hours for nurses in trainingschools and graduates in hospitals should be shortened. A number of nurses opposed her opinion, including Miss Randall, of Vancouver, and Miss Wright, of New Westminster, but the opposition was not at all convincing.

## \% ※ ※

A Montreal wedding of exceptional interest, uniting, as it did, two prominent families in the social life of both Ontario and Quebec, was that of Miss Mary Hendrie Braithwaite, daughter of Mr. and Mrs. A. Douglas Braithwaite, to Mr. Guy Melfort Drummond, son of the late Sir George Drummond and Lady Drummond.

## 必 啙

The members of the Winnipeg Political Equality League recently presented for the second time their clever farce, "A Woman's Parliament." The performance was received, as before, with enthusiasm. Mrs. Nellie McClung, the well-known writer, was a great success in the role of premier.

## ※ ※ ※

At the April meeting in Hamilton of the Women's Wentworth Historical Society, it was decided to place a portrait of the society's first and only president, the late Mrs. John Calder, as a memorial in the Stoney Creek Battlefield house. This eminently fitting tribute will identify Mrs. Calder in future with a work to which she devoted much of her life. As a result of her efforts 1913 was the society's triumph year. It witnessed
the erection of the monument which is now a landmark on the Niagara peninsula, also the cancelling of the debt against the property, and the authorities for a park. Mrs. J. S. Hendrie is acting president of the society.

## A Fair Lecturer from Queen's

 By M. M.OHN MASEFIELD, that rising young English writer, never appeared in more attractive guise than through his exponent, Miss Wilhelmine Gordon, who lectured recently before the May Court Club of
Miss Gordon would have been a delight had her subject been anything from the poaching of eggs, to tatting, as our grandmithers knew it. In the selection of Masefield and his work she was particularly happy, his poems, prose and plays "going very well" in the Capital-as one book-dealer commercially expressed it.
Miss Gordon is the daughter of the Rev. Dr. Gordon, Principal of Queen's University. She is one of the Lecturers on English Literature there. She began her school days in Halifax, where her family lived; subsequently, she went to Dalhousie, then on to Queens, when her father moved to Kingston. After receiving her M. A. there, she took a two years' course -and honours-at Bryn Mawr, followed by a course-and distinctions with capital D-at Oxford. She then returned to her Alma Mater and ac-

miss wilhelmina gordon,
Daughter of Principal D. M. Gordon, of Queen's University, KIngston, and herself one of the lecturers there on English literature. Miss Gordon recently spoke on Masefield before the May Court Club of Ottawa.
cepted the post she now holds
She is a charming combination of student, sport and-just girl! To quote one of her friends: "You would never dream, meeting her, how appalingly clever she is-you know what I mean! She is so young, so fun-loving, so enthusiastic and so natura!!" As a lecturer Miss Gordon's field has not spread much beyond Kingston but with a vocation so plainly marked it is to be hoped that she will give more Canadians the pleasure of knowing her and those authors she so de lightfully introduces.

## A Canadianized Babylon

Fifth Avenue, New York, as it Appeared on Easter Sunday, when Thousands Represented this Country' in' a Cosmopolitan Pageant of Spring Fashions

" $H^{\text {OW far is it to Baby }}$ lon?" Just the distance to New York City-which is not so grea for eastern Canadians with that centre of Fashion bo having as a magnet, and the further fact of an Easter ide excursion.
So the needle of feminine inclination dipped heavily New Yorkwards and Baby on became Canadianized to the extent of many thousands for the recent Fifth Avenue dress spectacle.
It was "homey," of course but a bit disappointing to discover that the gown which distracted your atten tion from more or less clever acting of Laurette Taylor was worn by your casual par wor at bridge last week in To onto and not by a dame of the Astor complication; that you had" to become an "artful dodger" to escape running into Madge and Helen and the rest of the set who were doing likewise, when you made a tour of the cabarets to see"; that the costume you were devoutly observing while the boy choir at Grace Church was challenging the angels was surmounted by the face (which recognized you) of Mrs. Blankety-Blank, your next-door neighbour.
There was plenty to sea nevertheless, and the gay Babylon's Dress Parade part of it here depicted, partoot of a flavour no less piquant for that pinch iess piquant for earth" Canadians stand for. taster and New Year's are the two seasons when New York City is Babylon in earnest, and perhaps of the two the more Babylonish is New Year's. Then there is an orgy of demonstration when the street tumult in Trinity Square completely drowns the bells at the hour of midnight.

The Easter observance is a dress event and is at its zenith, naturally, at noon-tide, when the churches disgorge their congregations and the world is abroad to look on Mistress Mode.

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$\underset{\text { writes: }}{\text { Mrs. }}$ John Burnett
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## NORMAN RICHARDSON

12 E. Wellington Street
Toronto

## The Down-Town Girls' Noon Hour

An Observalion of Conditions in Toronto Which Make or Mar the Good of the Mid-Day Recess

## By EDITH LANG

W
HERE does the down-town girl lunch in Toronto? The an swer to that question is that it depends on which of the downtown girls is referred to, and where and at what she works. Girls are to be found now-a-days in every branch of industry-in factories, stores, offices and professional callings, and the places where they get their luncheon vary even more than their occupation. Take the factory girls, for instance; some are near enough to go home to lunch, but with the in creasing size of modern cities, their number is getting smaller, and more and more these girls have to depend on what they can take with them or can get down town.
A great difference exists not only between employers but also between the employees themselves in the im portance which is placed on the noonhour meal. Some girls just bring a couple of sandwiches with them, and an orange, others send out for a 10 c . or 15 c box lunch, others buy tomatoes, milk and other substantial fare and cook themselves a tasty lit-
etc., to butter 1 cent and ice cream 2 cents.

At least one of the banks in Toronto supplies its women clerks with luncheon on the premises, but as a rule girls who are not employed in factories or the two stores mentioned above, have to go out to lunch, and theirs is a much more difficult proposition.
The Y. W. C. A. runs a cafetaria, excellent in its way and cheap at the price, but it is overcrowded every day The King's Daughters have a house on Bond Street where light lunches (too light to be where light writer would think) can be got, but the rest room proves a great attraction.
The churches have business girls' clubs, which provide luncheons for their members, and rest rooms at a nominal fee. St. James' is limited to 50 members, and provides a hot meat luncheon for 20 c .; the Metropolitan is limited to 300 , and provides a sim ple luncheon, not always hot, at $121 / 2 \mathrm{c}$. while St. Andrew's supplies a light luncheon and delightful rest rooms and library for between 200 and 300


AT INVERLEY SETTLEMENT, MONTREAL.
AT King George in the interest he takes in the people's institutions. The Princess Patricia accompanied the Duke on the recent visit recorded in this picture.
tle luncheon on the stove provided by the employer, who in addition will sometimes provide tea and coffee free also a woman to cost, and some
Most factory owners provide the irls with a separate room in which girls with to take their luncheon, and in some trades these pulsory by law. Others provide care tarias, where a good, substantial can be bought for an average of 13 or 14 cents.

The cafetaria plan is increasingly popular in industrial restaurants which need to deal quickly with a large clientele, and the two big stores in Toronto are making use of this principle. Of course, Eaton's cafetaria is on an enormous scale; in it is fed an average of 2,000 people daily, and at busy seasons, such as Christ mas time, the average rises to 2,700 daily. The men and women use the same building, but different parts of it; there are separate rest rooms, each provided with the daily papers and some fifty magazines. The food is excellent and the cost 3c. for soup, 6-9c. for meat 3 c . for desserts, tea, etc., and $5 c$ for the ubiquitous ice cream. The ave price of all the dinners taten is 13 cents, but this does not tay is 13 cents, but pay, and nor all good emthe firm is recouped, as, all good employers are, by better service rendered by well tended employees. The use of the cafetaria is not compulsory. The girls can go elsewhere, or they can bring their own food and eat it in a specially reserved room.

Simpson's, too, have an employees' cafetaria, where the prices are extraordinarily low, ranging from hot meat pies at 5 cents, cold ham at 3 cents,
girls for $12 \frac{1}{2} \mathrm{c}$. The girls there are practically regular in attendance, as their places of work are too far away from the ordinary restaurant district.

THERE are still many girls whe day by day have to find a place for luncheon. The less well paid frequent the quick lunch places, where food in plenty, but no decency or comfort, is handed out for 15 to 20 cents, or they go to Childs', where, according to all accounts the best Iuncheon at the cheapest price can be obtained in town. That may be, but the noise and crowd there nullify it for many women who must take their for many wo difinite and busy time luncheon at a definite and busy time. The big stores have luncheon rooms, and taurants, and "or " Fot and "Quer aty" type cater for the better paid stenograph ers, heads of departments, professional women, etc. Most of these provide a 20 cent vegetarian luncheon and a 25 cent one with meat, which give an adequate food value, but their a-lacarte prices are mostly beyond the price of those women who do not happen to relish the menu Jffered on any particular day.
Altogether, the lot of the woman who is down town every working day from 9 a.m. to 5 p.m., and has daily to take luncheon somewhere down there is not an easy one. Every one consulted said that the greatest diffiulty was that of monotony. The resavrant proprietor's is the same probaurant propris sare a lem as the housekeeper's to provide a variety of sustaining lood lo suit a variety of people out of a limited income.

THE PROUD CALIPH AND THE POOR WIDOW.

IT was in the days when the Moors were triumphant in Spain. The proud Caliph Hakkam was at the height of his glory. He resolved to make his palace and gardens at Cordova larger and more splendid. But to do this he had to purchase the cottage and grounds belonging to a poor widow who lived close by. The woman did not like to part with her land, but the fierce Caliph ordered land, but the fierce Caliph ordered
his officers to take the place by force his officers to take the place by force and turn
streets.
It was a great act of injustice, and the poor old woman, who was completely ruined by it, tried to get some of the chief Ministers to take up her case. But the Ministers were too much afraid of the Caliph to do anything for her, and the woman at last went to Bechir, the chief magistrate, and appealed to him for justice. Bechir thought the matter over, and, being a brave, just man, he determined to try to put an end to the scandalous action of his master.
Taking a very large sack with him, he rode to the palace of the Caliph, and found him sitting in a pavilion that had been built upon the poor woman's garden. Sack in hand, Bechir approached Hakkam and humbly asked permission to fill his sack with the earth of the garden. The Caliph was naturally much surprised at the strange request, and prised at the strange request, and granted it out of curiosity. Having filled the large sack, the magistrate then entreated the Caliph to help him to carry it away.
"But it would take more than two men to lift it," said Hakkam laughingly.
"Yet this sack," said Bechír cour ageously, "contains only a very small part of the ground that you took by force from a poor old widowed woman. How will you be able on the day of Judgment to support the weight of the whole of it?
The Caliph's better nature was touched. Ordering the woman to be brought in to him, he restored her property to her, together with the buildings he had erected.

## THE GROWN-UP ME.

By Margaret Widdemer.

IDO so wish that I could see The grown-up girl that will be me-
Such heaps of things I want to know, And she could tell me if they're so:

If they let her stay up till late, And not go off to bed at eight, And how it feels, way off in then, To stay down-stairs awake till ten?

And if she ever wants to cry,-
The grown-up me in by-and-by(But I don't think she could, do you If all the things I want come true?)

But when She's here, grown-up and tall,
There'll be no "little me" at allSo I shall never, never see The grown-up girl who will be me! -St. Nicholas.

## THE LUCKY MAN.

TIIMOTHY LINCOLN was the luckiest man in the country. At twenty-one he was not only the owner of a prosperous farm, but he had a nice little sum of money put away in the bank for a rainy day.
The farm had been left him by his old master, who had taken a rare liking to the lad's handsome face and quick intelligence. Not long ago Timothy had come into a legacy from a long-forgotten uncle. He had thrown the money into the farm, and the old man had made him a partner. Soon after his master had died, leaving
everything he possessed to lucky Timothy.
And yet, Timothy was not satisfied with his lot. For, truth to tell, Timothy was in love, and, as the lady was a banker's daughter and far above him in station, he had no hope of being able to win her.
But, with the extraordinary luck that continued to pursue him, he was enabled to save the lady from a very nasty accident. When asked to name his reward Timothy boldly told the banker the only reward he could accept was the hand of his daughter.
The young lady blushed and seemed not displeased, but the dismay on the face of the father told another story. However, he consented to consider the matter, and promised to give the young man his answer that same evening.
Accordingly, Timothy presented himself at the banker's house at the appointed hour, and there he was entertained to dinner. As the repast proceeded, the host suddenly rose to


Waiting for Summer to Come.
his feet, and, pointing to a covered dish, he said to his guest:
"Tell me what dainty this dish contains and my daughter shall be yours."

The young man turned pale, and, abandoning all hope, he exclaimed in despair:
"Though far the fox may go he'll be caught by the tail at last!"
"I declare you have guessed it!" said the banker; and, snatching off the cover, he disclosed to the astonished young man a fox's tail!
Timothy married the lovely girl, and to the end of his long and happy life the luck by which he had won her never deserted him.-The Children's Magazine.

## AN OLD HEN.

$\mathrm{A}^{\mathrm{N}}$
old hen sat on turtle's eggs, And she hatched out goslins three;
Two were turkeys with slender legs, And one was a bumble-bee.
Sery odd children for such a mother!" Said all the hens to one another.

GETTING OVER THE DIFFICULTY.
$T^{H E}$ two children were playing in the yard at the home of Constance. She remembered the teaching of her parents, but she wished to play a certain bame and Taylor desired to play another game.
"You ought to play iny game," said Taylor, "because I'm your visitor, and you ought to do what I want to do." Constance realized the truth of this yet she did not wish to give in to her little friend.
lor," she said.-Selected. house, Tay

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# HIS PIAGEFinteVORLD By Mrs.Bilsborough 

## OUR NEW SERIALSTORY

## synopsis

Dr. Arnold Bassingbroke performs a clever operation, and by it makes sane at
man who has been mad for three years. Afterwards the doctor goes home, and wishing to prove the efficacy of a drug.
takes it himself. He goes out and is takes it himself. He goes out and After examination at the police officewhich proves ineffectual-he is released and searches for a position. He is en-
gaged as a chauffeur. He goes to a fifth rate boarding house to live. Complications in the lodging-house leat him to befriend a stranded young womal and pious couple. Miss Pragg, by whom he is engaged as chauffeur, suspects interest of her charming niece, Peggy youngest daughter of Lady Assitas. Mis Peggy's mother because she is trying to counsel Peggy to marry a young lordling. John Grey overhears the conver sation
Peggy.

CHAPTER XIII.-(Continued.)

AGREEABLE to this resolve week later he wended his way once more with leisurely thoughtfulness towards the West End, lingering purposely on his road till a neighbouring clock struck the midnight hour.
"They can't say he's h'out now," thought James Kenway, "an' if I rings the night-bell. p'raps I'll see some other bloke beside that sour old flunky wot allus sends me away-fair sick of 'im, I am. Yes, that's the ticket, I'll ring the night-bell-say
h'urgent. n'raps that'll nail 'im."
Full of these thoughts he turned into Portman Square, which looked exceedingly silent and deserted. All at once he came to a dead stop, while a cold sweat broke out on his forehead "My Lord!-oh my Lord!" he groaned, "I'm going off my blooming chump agine!"

His eyes stared in a fascinated horror at a tall, white form which was approaching phantom-like sometimes bobbing and crouching in the shadow, then creeping slowly and noiselessly forward.

Kenway's first impulse was to take to his heels and run for dear life, but fear rooted him to the spot, while the white phantom stole noiselessly nearer and nearer. Approaching a gas-lamp, he saw that what had caused him such A woman clad in a nightgown, with A woman clad in a nightgown, with bedroom slippers on her bare feet, her black hair hanging in a long plait down her back, her face as white as her robe, and with eyes wide
staring straight before her!

Fear left him as he realized that he was confronted with a being of flesh and blood, and not a phantom or chiprofound relief, and mopped his brow. profound relief," and mopped his brow. himself, as he scrutinized her carefully; "she's either off her chump-or walkin' in 'er sleep!"

Like many big men, James Kenway was wonderfully gentle where women and little children were concerned.
"Now what am I to do? She ain't fit to be on the street like that. I wonder where she lives?'
His heart was full of pity for her, and he waited quietly till she came up to him. As the woman was about to slip past, he said very gently-
"Hadn't you better come with me?" She paused, looked inquiringly into his face, but did not answer. Kenway took her hand and tucked it under his arm; although the girl was tall, he was a head taller. She did not re-
closely to him, clasping her other hand over his arm. Having done this, she gave a deep sigh, as if from a feeling of protection.
Greatly perplexed, James Kenway moved slowly forward in the direction from, which he had seen her come, from, which he had seen her come, protest or explanation.
protest or explanation.
He looked down into her upturned face. It was white as paper, and very emaciated, her great, violet eyes ha ing a dazed and giassy expression.
As they turned a corner of the square a man nearly collided againsi them. He was rushing headlong in the opposite direction, and was purple in the face and panting audibiy. He pulled up with a jerk.
"Great Jeroosalem! 'ere she is!" he gasped, seizing the woman roughiy by the arm.
"Steady, mate," cried Kenway warningly; "don't be so rough; you'll hurt er. She is quiet enough. Does she belong to you?" He looked the man over suspiciously, and the coarse, br talized face did not reassure him.
"That she do-an a power o trouble she be," muttered the man, with an oath.
The woman buried her face against Kenway's coat, and he felt her trembling violently.
"You'd 'ardly think she were my daughter', would you?-an' off 'er bloomin' 'ead at that, worse luck."

## $S^{\text {E }}$

EEING Kenway's look of surprise
and distrust at this statement, he added in a less brutal tone: "Don't look like as if she belongs to me, do she?
"No-she don't," said Kenway candidly. "Comes o' givin' 'er an eddication above 'er station in life. I allus told above 'er station in life. I allus told I don't see no good in all this 'ere eddication. I don't 'old with it-I done very well without it. In course me lady 'ere give 'erself airs an' looked down on h'us wot fetched 'er up, an' nothin' 'ud do but she must git a plice as lady's maid, an' go travellin' wi' the gentry to furrin parts. She adn't no use fer h'us-oh, no-an' now, no one ain't no use for 'er," he added vindictively.
They were moving slowly forward during this speech, the woman keep ing her face averted, while she maintained a rigid silence; but Kenway could feel her violent trembling and could feel her violent trembling and the convulsive clutch upon his arm
at the sound of the man's gruff voice. He pondered over the fellow's remarks in silence; then his face cleared.
"Look 'ere, mate," he exclaimed suddenly, "if the poor gel is off 'er chump, yer ortter take 'er to Doctor Bassing-broke-a wonderful man ' $\theta$ is-top 0 ' Harley Street $\theta^{\prime}$ lives; you'll see 'is brass plate on the door. If mortal man can put her strite ' $\theta$ can. Didn't you never 'ear of 'im?"
The man addressed cast a swift, suspicious glance at Kenway, and then answered gruffly
"No, that I never did-not as I "nows on."
"What sent 'er off 'er chump?" asked Kenway curiously. "She seems quiet enough."
"That's the artfulness of 'er," growled the man; "she's that violent at times, sh'd murder yer if she got the chanst-a proper fury she is. You
troke in India or some of them there urrin parts, an' I tell yer, she's a lair 'andful."
By this time they had reached a dark and sombre-looking house which bore every appearance of being empty. The front door stood wide open, and woman peered anxiously from the top steps. Instinctively Kenway
paused.
"She's 'ere, 'Liza," said the man sharply.
'Elp me to git 'er into the 'ouse, mate," he added, turning briskly to Kenway, who stood, doubtful what to do. "We'll be 'avin' the bobby along if we ain't quick, an' then he'll be makin' a song abaht it at the police station. We're caretakers 'ere, an' it's as much as our job's worth if it gits out. Poor folk cawn't afford to 'ave the bread took out o' their moufthat's why we has to "be so keerful," he explained anxiously.
He laid a heavy and impatient hand on the woman once more, trying to drag her forcibly up the steps. She shuddered and clung more tenaciousy to Kenway's arm.
"Don't do that," remonstrated Kenway angrily; "be more gentle with
The man broke into violent oaths and clutched at the woman, wrenching her violently from Kenway. She beat out with her hands franctically.
"No!-no!-no!" she screamed as she struggled in his grasp. He gave her a violent shake, and all at once she went limp, and lurched forward; her eyes closed and her face turned grey. The man caught her, and fling ing her over his shoulder, staggered up the steps. The woman at the door slammed it in Kenway's face before sla had time to realize what had hap he had time to reation pened. As he reached the door he heard the harsh grating of a key in the lock, the rattle of a heavy chain on the door, and then all was silent darkness.

"M
word!" he muttered uneas ily, as he listened at the door He was breathing hard, and his mind was working anxiously
"P'raps the poor gel don't know nothin' abaht it, no more nor I did -but-but-oh! strike me! It's awful!"
He wiped the cold sweat from his brow, and glanced again with uneasy scrutiny at the repellant sombre house. He saw it was to be "Let or Sold." The big board creaked and rattled dismally above his head
"Must be right wot 'e said abah bein' caretakers-but wot a face! Wot a lovely face! I'll see Doctor Bas singbroke if I has to sit on 'is door step fer a week, an wot's more, lil git 'im to see that poor demented critter. It's enuff to break anyone's eart to look at 'er," he added in a tone of deep pity.
He descended the steps, and was moving away when he heard a long piercing scream, and a cold chill ran piern his spine. Then shriek after down his spine. Then shrdle with shriek
He sprang up the wide steps again hammering on the door with the heavy black knocker, and beating help essly upon it with his knuckles.
"My Lord! they're murdering the poor gel!" he muttered.
Again he hammered upon the door with clamorous violence.
No one came. The screams ceased


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Tsubmit to a headache is to waste
energy, time and comfort. To stop it at once simply take
as suddenly as they had started, and complete silence reigned within. He waited for some time, then, realizing that he could not gain admittance, turned and ran down the steps.
So disturbed was he, that he ran almost without pausing till he had reached Harley Street.
His agitated summons on the nightbell brought the sedate man-servant to the door in a state of dishevelment. He looked with stern severity at the persistent visitor.
"Don't tell me Doctor Bassingbroke ain't in," spluttered the panting man, anticipating the usual formula.
tell yer I must see 'im."
The servant passed a hand over his ruffled hair and stared at Kenway with an air of perplexity; but seeing a dogged look of determination in Kenway's eyes, he cleared his throat nervously.
"See here, my man," he whispered in a confidential tone as he leaned forward, "my horders is, not to satisfy folks' curiosity, but as you've bin so often, I'll jest tell you, that Doctor Bassingbroke 'as gone to Central Africa to study tropical diseasessleepin' sickness an' sich like-can't say I knows much about it-he's doin' 'research work,' they calls it, but it's as much as my place is worth to tell you-mum's the word!-but it ain't no manner of use you comin' 'ere because we don't none of us know when he will return. Doctor Wilson's when he will return. Doctor Wils
doin' his work while he's away."
Dazed and bitterly disappointed, James Kenway turned away, as the man quickly closed the door.
"He'll never come back no more," he groaned. "My Lord! Central Africa! As if any fool wouldn't 'a done to go out there to die! A man like that! It ortn't to ' a bin allowed -it's wicked, that's wot it is-he can't be spared, a man like him can't. Theer's a lot o' men could be sparedbut not him-not him!"

His voice had almost a sob in it as he stumbled home to his anxious wife. And little did he guess, all helpless And little did he guess, all helpless
as he felt himself to be, that he, James Kenway, had touched upon a clue that might lead to the solving of a great mystery.

## CHAPTER XIV.

The Home of the Praggs.

APPLETREE HOUSE was the country seat of the Pragg fambeen nav-a family that had always ing away from Captain Pragg, breakforbears, turned his back on the sea and went into the army.
The ancestral home descending always to the eldest son, belonged now to Captain Pragg; but as most of his time was spent on foreign service, the house was at the disposal of Miss Pragg whenever she wished to make use of it.
A square stone structure. solidly built and severely simple in appear. ance, it suggested comfort rather than show. It stood on a high bluff overlooking the beautiful Falmouth Bay and the Helford River, the view being extensive and magnificient, while nothing was allowed to intercept it. Like a watch tower, the old stone house stood on the lonely Cornish height-a home worthy of a race wedded to the sea.
An artificial bank or rampart had been raised to screen the garden in front from the heavy gales, and on this was planted a thick hedge of from shrubs as a further protection the front garden from the else divided which ran to the sheer green sward cliff, against which sheer edge of the cliff, against which could be heard the wash of the waves some hundred feet below. At the side of the garden a private gate opened on to a shingly path which led more gradually to the shore.
The front garden, partially sheitered as it was by the protecting rampart, showed only hardy flowers and a well-kept croquet lawn.
A balcony on the second floor running across the front of the house, allowed the inmates to sit out and enjoy one of the most enchanting views in the south of England, em. bracing, as it did, the wide sweep of

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the bay, the red cliffs jutting out $J$ sea in the distance, and, on a further hill, silhouetted against the sky-line, an old tower or coastguard look-out. A foot-path ran along the clifs and
over the downs, sometimes dipping over the downs, sometimes dipping
down to the water's edge (where one down to the water's edge (where water might stand a moment for the water to ripple to one's very feet, or watch
a while the innumerable sea-gulls idly awhile the innumerable sea-gulls or sitting on the incoming waves
swirling in a white flash to a further swirling in a white flash to a further rock), then again mounting worming height over the clifis, and for miles its way along the coast-1ine it was a perpetual delight to Miss Pragg when she wearied of London to bury herself in this solitary retreat, where she adopted country clothes and country hours-going to bed eariy, rising early, and dining in the middle of the day.
While the front of the house was devoted to the sea view, the real gardens and grounds lay at the back and sides, and were fairly extensive. There were old-fashioned flower-beds with box borders, quaint old trees of clipped yew, a carefully sheltered rose garden, sweeping lawns, and a fine garden, sweeping lawns, and apple orchard and kitchen garden; beyond these, again, were two fields and exthese, again, were out-buildings. The stables had tensive out-buildings. The stables had
been recently utilized as a garage, for been recently utilized as a garage, for
Miss Pragg always brought her car. Miss Pragg always brought her car.
Old Mrs. Mellor, the housekeeper

Old Mrs. Mellor, the housekeeper, had grown grey in the service of the Pragg family, and was in great contrast to Mrs. Law, of the White Mai sonette. Her husband had performed the duties of butler for more years than he dared to remember, and two young country girls from the neigh bouring village completed the house hold staff.

F
ORMERLY the house had been completely cut off from the outer world except for the tiny village with its half-dozen cob cottages, country inn and old vicarage; but of late years, to ${ }^{\prime}$ Miss Pragg's extreme disgust, several large new houses had sprung up about the old stone house, for other admirers of sea and country views had found out this beauty spot.
Manson spent his time in reviling the country, Miss Pragg, and all her works-behind her back, of course. She, on her part, never failed to snub him on all possible occasions, until John Grey wondered why the supercilious secretary stayed. When the reason was made plain to him, it occasioned him a great shock.
Life went on very quietly till the end of the summer, when Margaret Assitas made her appearance at Appletree House, lookiter her yachting cruise The atmosphere of the place cruise. The atmosphere of the place became electrical at once, and
with the vitality of her presence.
seated on the balcony in a low, Seated on the balcony in a low,
wicker chair on the evening of her wicker chair on the evening orrival, the girl drew in a deep breath of satisfaction; the after-glow in the setting sun was still reflected in bars of red and purple across a darkening sky, while at the same time a pale moon shone high in the heavens, and the soft wash of a summer tide lapped lazily at the foot of the cliff.
Miss Pragg pretended to be reading a book, but was in reality studying the refined profile of her niece, which looked like a delicate ivory cameo in the soft light.
"I have not seen anything half so beautiful while I've been away auntie," said the girl at last. "Grandauntie," said the girl at austere and er scenery, perhaps, more aust not so
imposing, but not so tender, not imposing, but not so tender, ne here again!"
"I always feel like that," returned Miss Pragg in a tone that was, for her, wonderfully subdued. "Thank goodness they can't build on the sea! she added.
"Build on the sea?" queried Peggy,
Build on the eyes from the sky to removing her aunt.
look at her aunt. would stick a row of villas before us would stick ald, retorted Miss Pragg vin if they could, "Haven't you noticed tho dictively. Haven back of us? There new houses at the five built, in the has actually last two years. Five, Peggy-Applelast two yee will be ruined-Henre will
be furious when he comes home, for the place will be built up at this rate.' "Five miles of sea-iront lie between this and Falmouth," observed Peggy serenely. "After all, five houses won't really matter much; I thought they looked rather nice. Who lives in them, do you know?
"Good gracious! I don't know," replied Miss Pragg with unnecessary plied
"You have not called on any of the newcomers, then?" said Peggy, with assumed astonishment.
assumed astonishment. I! Call on a lot of upstarts?" cried Miss Pragg, the light of battle in her eyes.
"But how do you know they are upstarts, auntie? You just said you did not know who lived in them!" "And I don't intend to know, either," retorted the elder lady firmly. "Ratired shopkeepers, most probably, or mill people who want to forget their origin. They always get disgustingly rich-one can't know such people.' She spoke stiffly.
"I simply adore shops, auntie," persisted Peggy wickedly, "and the poor people that keep them must retire some time; and you forget old Lord Wentwell got all his money from mills."
"Oh, that's different," said Miss Pragg obstinately.
"And didn't Sir William Blunt keep quite a small shop when he was a young man, and it kept getting bigger and bigger until he was made Mayor, and bigger until he was made knterwards be got and afterwards he got knighted because the King laid a foundation stone or something when he was in officeand you know very well, auntie, you simply adore Sir William!"
"Rubbish!" declared Miss Pragg, looking out to sea hastily. "Besides, Sir William is a very fine man," she added inconsequently.
"Auntie, you are the most Socialistic Conservative-or Conservative So-cialist-I ever met," laughed Peggy, "and to-morrow morning I intend to make a round of visits and leave my card on all the newcomers."
Miss Pragg looked at her niece in horrified and undisguised dismay.

6'P EGGY, you must not do anything of the sort-it's-it's most imprudent," she remonstrated.
"Why imprudent, Aunt Pragg?" laughed the girl. "Have they got scarlet fever in the houses?
"You know very well what I mean, Margaret. You know nothing about them. They might be anybody-retired burglars-or-or-"Miss Pragg was rendered inarticulate with alarm.
"How lovely," declared Peggy. "I never met any retired burglars; they must be interesting"-then, catching a look of genuine distress on Miss Pragg's face, she became suddenly contrite.
"Never mind, auntie dear; I promise you I will be most horribly proper and atrociously rude. If I meet any of these good people who live at our very gate I will stare stonily through them as if they in no way obstructed my view. I will ignore their smiles and give them a chilly reception if they offer $m e$ any civility whateverthey "
"Peggy, you are impossible," laughed Miss Pragg, looking decidedly re lieved.

Peggy sighed aggressively.
"To think that I shall never be able to speak to that perfectly adorable looking youth that I saw sucking the knob of his cane as I passed the green gate of the house on the left: I do wish people would wear labels 1 do wish people would wear labels round their necks giving an accurate description of themselves, their pedi gree, their means of living, and past and present occupation. It would save an awful lot of bother,
it, auntie?" in tragic tones.
"What rubbish you do talk, child," remarked Miss Pragg severely. "You can't ignore class distinctions, especially in these days when there are so many 'vulgar rich,'
"Idle rich," corrected Peggy, laughing. "Well, if I must not know any of the new people till some one vouches for their respectability, teli me how all the old ones are going on. The Vances, for instance. I must drive over to their place to-morrow."
"No good," laughed Miss Pragg; "they have let their house with the
fishing and shooting, and taken a litfishing and shooting, an
"Whatever for?" asked Peggy, a shade of disappointment crossing her face.
"I think they have to retrench a bit. Kenneth is going in for the
Church, and Cyril cost them a lot at Church, and Cyril cost them a lot at Bar, but he threw it up and went into politics. So the poor things have to make the best of a bad job, let their country house, and economize in Italy."
"What became of Ethel; did you ever hear, Aunt Pragg? She was such years since I saw member; but it is years since I saw her. There always Eeems to be a sort of mystery about Ethel."
"Ethel Vance made an awful hash of things with her marriage," said
Miss Pragg grimly. Mis Prast
${ }^{6} W^{\text {AY, I thought she made the }}$ match of the season she married!" season when Peggy with surprise. "Do tell me about it, auntie.
"One doesn't like to talk about it," said Miss Pragg siowly; "it has nearly killed her mother: Ethel was the idol of her heart-ihe two boys were simply nowhere. Of course, when Ethel came out, no expense was spared, and the family were seriously crippled in their frantic efforts to push her into the front rank; certainly the her into the front rank; certainly the thought her vain and selfish, and her mother was a slave to her.
"As she didn't carry off the prize in her first season, they went over to Ireland, letting their estate here to meet the drain of expenses. They took letters of introduction to the Lord Lieutenant and other good families, and entered into all the gaieties of a second court.
"At one of the orand state balls, Ethel met an officer attached to the household. He was a dashing, hand some fellow, and they became madly infatuated with each other, with the result that after a very short engage ment, they had a brilliant and fash ionable wedding.

Mrs. Vance was beside hersel with delight. But soon after the wed ding the Boer War broke out, and when, amongst others, Ethel's hus band was called to the front, Ethel with foolish obstinacy, insisted on going too. At first no one felt very anxious, but when month arter monti went by without word from her daughter, Mrs. Vance became dis tracted with anxiety. Bringing all the influence she could to bear upon the War Office, she was allowed to go out in a hospital ship with a detachment of nurses."
Miss Pragg paused as if unwilling to go on.

Did she find Ethel?" asked Peggy eagerly.

Yes, she found her, after long anu painful search, found her alone on th veldt, in the tiny hut of a Kaffis woman, lying on a bundle of- straw on the mud floor, and there her first baby was born with only the Kaffir woman to attend her."
"Poor, poor girl! how terrible for her!" murmured Peggy softly. "Did she live?'

Yes, she lived. Her husband had to look after the army supply of horses, and when he was found to have acquired large sums of money in the course of his transactions, sus picion was aroused at headquarters an inquiry took place, and conviete of cheating and fagrant he was dismissed the service in dis he wa
"How awful for her-for all o them," murmured Peggy in shocked accents. "What became of them?"
"She is now keeping a little public house in some remote corner of Wales, serving behind a bar, while her husband loafs about and does nothins but abuse her.
"How unthinkable," cried Peggy in horror.

Of course the Vances never men tion her name; her mother looks a crushed and haunted woman, and no doubl helps her with money privatel


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too: but I think Kenneth will turn out all right."

There was a long silence, broken only by the low lapping of the waves, and the whisper of the breeze pass ing through the fir trees; the bars of ng and purple had faded out of the ray and the shone with a cold luminous whiteness.
luminous whitenes.
"Aunt Pragg, are there no happy marriages?" she asked piteously.
"Of course, child-thousands of them. But those are the ones we don't hear about. There is no happiness so perfect as a true marriage no "misery so great as a false one."
It is so difficult to tell beforehan how it will turn out," breathed the girl. "It-it-frightens me, Aunt Pragg."
All at once tears glistened in her eyes, and she rose suddenly and kissed her aunt.
"You will help me, auntie, won't you?" she said rather wistfully.
"You bet I will," replied Miss Pragg with energy, as she rose from her seat and entered the house through the open French window.
Margaret Assitas lingered a moMargaret Assitas balcony, looking ment into the gathering darkness; then, with a stifled sigh, she turned and followed her aunt into the lighted foom.

## CHAPTER XV.

## Country Life.

T
HE following morning, Margaret was up and out early. She delighted in the old-fashioned grounds of Appletree House. Dawdling in and out of the rose garden, she plucked heavy blooms for the breakfast table. Her basket was soon full of every shade in red, crimson, damask, pink, and pale rose; there were creamy white and pale yellow ones as well. Rambler roses climbed over the old stumps of big trees which had been cut down, and ran along trellised been perfume of the blosarches. The the whole garden, and Mar Margaret drew it in with delicate enjoyment.

Passing from the rose garden, she paid a visit next to the little vinery which supplied the table with black grapes. Then she carried in her spoils to the housekeeper, and was busy arranging big china bowls full of roses when Miss Pragg made he appearance in the breakfast room. "What! have you been out already, Peggy?" exclaimed that lady with a laugh, as he stood for a moment watch lang the active girl. "I thought I was ung this morning." $\mathrm{S}^{2}$ drew out her watch and consulted it with an air of virtue.
it with an air of virtue. Peggy, as she kissed her aunt; "It's Peggy, as she kissed in and a positive crime to stop in bed on such a glorious morning. I've been in the garden an hour already."

Peggy was trying to bolster up a top-heavy bloom that would persist in toppling over.
"Did you ever see such roses, Aunt Pragg? They are positively too heavy to hold up," said the girl happily.
"Jackson seems afraid to cut them back, as he ought to do," replied Miss back, with a critical air. "I think Pragg with a cruning heavily.'
they all want simply perfect," declared Margaret, burying her nose in the fragrant bowl which she had now arranged to her satisfaction; "and I am simply starving. Do ring, auntie, and let them know you are down."
Miss Pragg was saved the necessity of doing this by the entrance of the old butler, bearing, with great dignity, the silver coffee pot.

The morning meal over, Margaret was out in the gardens again. She mused herself with searching the amused hery beds, and captured large strawberry berries hidden under the leaves-lor the climate was marvellous and, combined with the fertile soil, the sea-air and the almost perpetual sunshine, the seasons seemed to get completely mixed, so far as fruit and flowers were concerned. Strawberries ripened in September for the second time, violets bloomed in October, and roses were still plentiful at Christmas.
Margaret passed through the rose
garden again into the orchard, where the apples hung thick upon the trees and, stretching up her arm, plucked the rosy fruit from the low boughs, eating it without plate or silver knife, and declaring it tasted all the better for the absence of these conventional adjuncts.
adjuncts. the creaking of the windlass, as the under-gardener drew up water from the well; then she walked across to the outbuildings and, opening a door, called to "Roy," the big, brindled bulldog, who nearly knocked her over in dog, who neary this attention, as his huge delight at this attention, a he gambolled aroun
phantine clumsiness.
She stooped down to pat the dog and then turned back to the garden.
"We are going for a walk, Roy, just to find out how everybody is!" she explained.
Roy testified his delight at this an nouncement by nearly knocking her down again.
"You are really too rough, Royyou must behave like a gentleman,' she admonished, as sne picked up the soft, corduroy cap and replaced it on her head, whence it had fallen during his last onslaught.
Roy wagged his tail and showed the whole of his fine set of teeth in a broad grin, lifting up his doggy brown eyes grin, loringly to her face
"You darling," cried the girl, stopping to pat him again; "you are glad see me, aren't you, dear?
Roy showed unmistakably that she had quite inadequately stated the strength of his affection.

John Grey, standing at the door of the motor shed, watching the tali, slim figure in her country tweeds and soft cap, drew in his breath sharply as she stooped to caress the dog.
"You darling," repeated the girl softly, as the bull-dog looked up into her face; and the man went white to the lips, and turned hastily into the the li
shed.

66 BEAUTIFUL woman-and an ugly dog," muttered John Grey savagely. Yet under ordinary circumstances he and Roy were the best of friends.
Captain Pragg was very fond of Roy, for he was a pedigree dog, and had won several medals; but the exigen cies of the Indian climate made it im perative that he should be left at home. The dog was a reserved and dignified animal and allowed no liberties to be animal, and allowed the serven to taken with him; even the servants who daily attended his wants were rathe afraid of him, for he looked very for midable at times. But no matter how long an interval elapsed between Peggy's visits to Appletree House Roy never forgot her, and always had a boisterous welcome to give.

They were making their way now along the country lane, Peggy smiling to the rosy-cheeked children who bob lbed curtesys as she made her way through the tiny village in the direc tion of a country vicarage standing by itself in the midst of fields. Truth 20 say it was rather a dilapidated cob building, very damp, and covered with buirginia creeper of a deep bronze and blood-red colour.

Several cows were in the field which they had to cross, and Roy looking askance at them, and being by nature discreet where horns were concerned, kept close to Peggy's side, walking with staid dignity.

Arrived at the wooden gate of the vicarage, Peggy turned to giv some necessary instructions.
"You are not even to look at a cat, Roy, or I shall have to leave you outside, fastened to the gate." The dog hung his head dejectedly.
"Remember you are a visitor, and the cat is at home, and you must behave like a gentleman, or I can't bring you out calling with me." Roy lifted his brown eyes wistfully to hers, and his brown eyes wistfully to his tail encouragingly.
The girl patted his glossy coat and, pushing open the gate, passed up the pushing opth A big, yellow cat, sun garden path. A herself on the window sill, ning herself on the so scrambled up an adjacent a flash of quickly that she looked like a flash of golden light, Roy did not show by
the flicker of an eyelash that he had

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noticed the sudden flight of his hereditary enemy.
Peggy lifted the latch of the front door and walked in, followed closely by the dog.
"Any one at home?" cried the girl gaily.
She was answered by sudden screams of delight from various directions. A tall, dark girl tore downstairs and kissed her effusively; a cracked piano suddenly ceased from troubling, and a thin, leggy girl with a pigtail burst out like a cyclone and got herself inextricably mixed up with Peggy, while from the kitchen a vision presented itself clad in an overail, presented itself clad in an overail,
with doughy hands and round arms with doughy han
white with flour.

At once there was a perfect hur ricane of noise-babel was let loose, every one was talking at once, and no one was able to hear a word of what the others were saying. Laughing and breathless, Peggy was pushed and pulled into the faded drawing-room, where she sank on to a sofa with broken springs. Roy lay down at her feet, silent but disapproving.

A sudden hissing in the kitchen, accompanied by a strong smell of burning, caused the girl in the overall to give $a_{\text {a }}$ shriek and rush out of the room. "Gracious! there's the milk boiled over!" she cried.
"Another burnt blanc-mange," groaned Albert, a tall, sunburnt youth who had just strolled in from the vegetable garden to learn the cause of all the noise, and now smilingly advanced to shake hands with the visitor, a big black collie following at his heels. Roy sat up expectantly, and the two dogs exchanged civilities, the collie throwing herself full length on the hearthrug, and laying her head on her paws with assumed indifference, her eyes fixed on Roy, who thumped his tail and grinned at her from ear to ear.
"It is all my fault," laughed Peggy.
"6 OT at all," protested the dred's cooking"-this ungallantly.
"What has happened to Folly?" asked Margaret
"Oh-Polly! She has gone to one of the new houses; they offered her double the wages we could afford," was the united answer.
"How mean," cried Margaret indignantly. "I shouldn't have thought Polly would have listened to them,"
"Oh, well, she wants to get married next year, and is saving up to furnish. I suppose she thought it would be a good help to get double wages. One can't blame her. Nobody can keep can't blame her. Nobody can keep here, you see. It is too lonely, unless they are brought up to it-no theatres, no picture shows, no young men. You would be surprised how hard it is to keep a girl here!"
"That is why we are all doing our own work," said Albert gloomily. "Mabel does the beds-jolly lumpy they are too, at times," he remarked with a brother's candour. "Maud teaches herself the piano, and Mild red does the cooking-oh, my!" He doubled up as if suffering from acute indigestion.
"And pray, what do you do-except grumble?"' asked Margaret with severity.
"I? Oh, I superintend the others," replied Albert easily, "and-er-dig up the vegetables, harness the pony and drive to Falmouth to do the shopping; occasionally I cut the grass or water occasionally I cut the grass or water
the garden-in fact, do all sorts of odd the garden-in fact, do all sorts of odd
jobs-pump the water-and-er-jobs-pump the water-and-er-
clean my own boots," he concluded clean my
tragically.
"It seems a long time since they were cleaned," observed Peggy, looking at them critically.
"We lead the simple life here," returned Albert, looking at his soil-laden boots serenely; "the 'back to the land,' 'close to nature' life-you understand! It is very beautiful-in stand! It is very bea
theory," he added earnestly.
"And what is it in practice?" laughed Peggy.
"Chiefly backache," groaned Albert feelingly. death.'
(To be continued.)

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