

The Canadian

# Courier

THE NATIONAL WEEKLY





## The Shrill Small Voice

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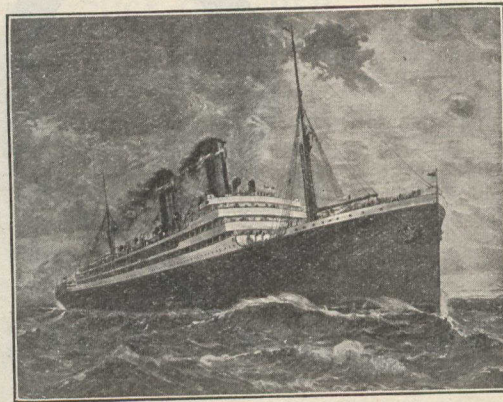
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FRESHENED  
& BRIGHTENED TO  
LOOK LIKE NEW  
WITH

## Old Dutch Cleanser

Full directions and many  
uses on Large Sifter-Can 10¢

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THIS is a HOME DYE  
that ANYONE  
can use



FLANNEL SKIRT  
SILK PETTICOAT  
MIXED GOODS  
COTTON SKIRT.

I dyed ALL these  
DIFFERENT KINDS  
of Goods  
with the SAME Dye.  
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ONE DYE FOR ALL KINDS OF GOODS

CLEAN and SIMPLE to Use.

NO chance of using the WRONG Dye for the Goods  
one has to color. All colors from your Druggist or  
Dealer. FREE Color Card and STORY Booklet 10,  
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Another Opinion :-

"Dunlop Traction  
Treads give us perfect sat-  
isfaction. In addition to be-  
ing a splendid non-skid  
tire, we hope to get more  
mileage out of them than  
we have had out of any  
other tire." 389

See Your  
Garage Man.



### HAWK BICYCLES

An up-to-date High Grade  
Bicycle fitted with Roller Chain,  
New Departure Coaster Brake  
and Hubs, Detachable Tires,  
high grade equipment, includ-  
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Send FREE 1912 Catalogue,  
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100 pages of Bicycles, Sundries  
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# The Canadian Courier

A National Weekly

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

VOL. XI.

TORONTO

NO. 16

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## Editor's Talk

NOW that changes in the boundaries of provinces and the resulting problems of government are to the fore in Canada, the article in this issue on "A Forgotten Republic of the Prairies," by Professor Edmund H. Oliver is particularly timely. The great Western prairie land is coming into its own in the matter of development, and it is interesting to consider the views and the hopes of the leaders among the handful of people who composed the population of that land in the days when it hardly dared dream of the wonderful progress now being achieved. Professor Oliver's article is well worth the attention of every Canadian and of every other person who takes an interest in this wonderful country.

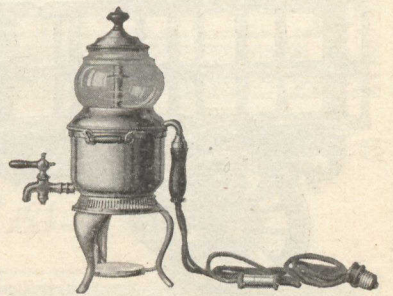
Also timely and interesting is Mr. Nixon's account of the progress of Yorkton—the "Town That Pulled Stakes." Our readers will recall articles by him along similar lines and dealing with cities and towns of the central and eastern parts of Canada. In every part of Canada are cities, or cities in the making, the stories of which are fully as interesting as the life stories of great men and women. This article and the others already published speak for themselves. Similar articles which are to follow will prove equally interesting and important.

A point always kept in mind in preparing the "Canadian Courier" is to have each issue well balanced so that readers of both sexes and all classes and ages will find the paper interesting. The present issue, we believe, gets very near to that ideal.

Next week there will appear the regular monthly Woman's Supplement, and a couple of weeks later comes the next Country and Suburban Life Supplement. Both of these features have stood the test of several months' trial and have, we feel sure, proved that they deserve a regular place in the "Canadian Courier." Many of our readers have written in complimentary terms concerning these supplements. These letters endorse our opinion that the supplements are showing constant improvement, and it will be our endeavour to have each of these monthly features show continued betterment.



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Westinghouse  
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A new application of Electricity  
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The finest way in the world to  
make coffee. Clean, quick in  
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*Na-Dru-Co  
Headache Wafers  
certainly do  
make short work  
of headaches.  
25¢ per box.*

## Anyone Can Grow Potatoes

Well, maybe they can. But  
they don't. That's why potatoes  
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The best potato land in the  
world is in the Fraser River Valley  
and the highest price I know of is  
paid in Vancouver, a few miles  
away.

You can make \$600 an  
acre if you want to do so

Potato growing is a pleasant  
occupation, and is largely followed  
by people of all classes who have  
grown tired of the unnatural life of  
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plenty.

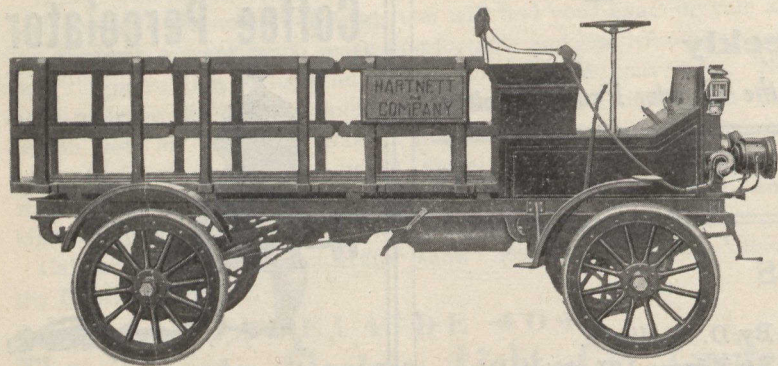
I will tell you how to grow  
potatoes and how to get the land  
without paying out to exceed  
\$200, if you want to know and  
will write me saying so.

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**Motor Trucks** will increase its efficiency and put it on a **PAYING BASIS**

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The economical and expedient method is by

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**Teach Your Dollars to Have Better Sense.**

CANADIAN TRUCKS will put your delivery on a paying basis. Its efficiency is only noticeable by use. CANADIAN TRUCKS are built in CANADA by the pioneer truck manufacturing company of the DOMINION. The very best of the world's materials are used in their construction, and they are equipped with the world's best power plant (CONTINENTAL).

CANADIAN TRUCKS are made in 1500, one, two, three and five-ton sizes, and range in price from \$1,500 to \$5,000.

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**The Canadian Commercial Motor Car Co., Limited**  
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## Don't Doctor Corns With Steel

Don't pare them. That just removes the top layer. It leaves the main part to grow.

A slip of the blade may mean infection. Sometimes a dangerous infection.

This form of home surgery should be ended forever.

A few years ago a chemist invented the B & B wax—the heart of the Blue-jay plaster.

Now you simply apply this plaster. It is done in a jiffy. The pain instantly stops, and the corn is forgotten.

This wonderful wax gently loosens the corn. In two days the whole corn, root and branch, comes out. No soreness, no discomfort.

Please don't doubt it.

Fifty million corns have been removed in this way. Millions of people know it. Just try it yourself, and never again will you let corns cause you pain.

A in the picture is the soft B & B wax. It loosens the corn.  
B protects the corn, stopping the pain at once.  
C wraps around the toe. It is narrowed to be comfortable.  
D is rubber adhesive to fasten the plaster on.

## Blue-jay Corn Plasters

Sold by Druggists—15c and 25c per package

Sample Mailed Free. Also Blue-jay Bunion Plasters (149)

Bauer & Black, Chicago and New York, Makers of B & B Handy Package Absorbent Cotton, etc.

## IN LIGHTER VEIN

**Good Reason.**—Marks—"Why do you allow your wife to run up such big bills?"

Parks—"Because I'd sooner have trouble with my creditors than with her."—Boston Transcript.

\* \* \*

**Revenge.**—A rather brutal thing was said unawares at an evening party. Shortly after midnight a gentleman was pressed to sing. Very thoughtfully he put forth the excuse that at the late hour the next-door neighbours might object.

"Oh, never mind the neighbours," cried the young lady of the house. "They poisoned our dog last week."—Lippincott's.

\* \* \*

**Secret of Success.**—"De world owes you a livin'," said Uncle Eben; "but you's liable to have to go after de world wif a hoe or an axe to make it give up."—Washington Star.

\* \* \*

**Neatly Said.**—Guide (as girl offers him a tip)—"We are strictly forbidden to receive tips, but I don't like to refuse such a charming woman anything."—Fleigende Blatter.

\* \* \*

**As Usual.**—New Yorker—"What did you have in your garden last summer?"

Suburbanite—"Cochin Chinas, Plymouth Rocks, and Leghorns."—Harper's Bazar.

\* \* \*

**A Bad Name.**—Mayor Brand Whitlock, of Toledo, was talking about a certain trust magnate.

"He's got a bad name," said the mayor-novelist. "Hence he can't get a square deal. He's got as bad a name for a lawsuit as Dodgin had for a manager. Dodgin was the new manager of a biscuit concern. There was a workman at the concern who liked to sneak off to a shed at about three o'clock in the afternoon and smoke a pipe and look over the afternoon paper for half an hour or so. Well, one day as the workman sat reading and smoking in the shed, Dodgin appeared.

"Who are you?" Dodgin asked sternly, frowning at the idle workman.

"The workman frowned back.

"Huh, who are you?" said he.

"I'm Dodgin, the new manager," was the reply.

"At this the workman smiled.

"So am I," he said, heartily. "Come in and have a smoke."

\* \* \*

### Possibilities.

Dad has read how, in Dallas, Texas there's a meningeetus germ That has made them close the schools up, mebbe, for the winter term. An' as he read on about it, mother drewed me to her chair;

An' she put one arm around me an' she gently stroked my hair; An' when dad had finished readin' he pulled me between his knees, An' he looked a long time at me—endin' with a little squeeze.

Say, they both seemed awful sollum, like their hearts 'most weighed a ton;

But I bet the kids in Dallas are a-havin' heaps o' fun!

I don't hardly think I'd live to have a meningeetus germ

Git on me. But I would like it if my school closed for the term.

If I'd only git a measles or a mumps germ, that'd be

Mighty fine! A measles germ can come an' have some fun with me

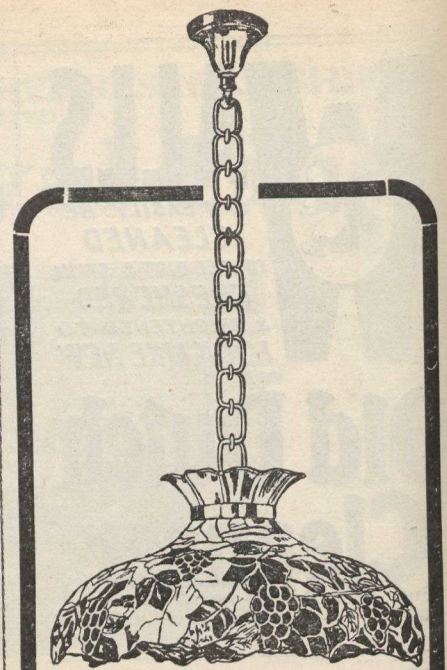
Any time it takes a notion. An' a mumps germ—that's a cinch.

What's a meningeetus germ like? Does it bite or does it pinch?

Pa an' ma's so skeered 'f I see one I suppose I'd better run—

But I bet the kids in Dallas are a-havin' heaps o' fun!

—New York Globe.



## DOMES

for

**Dining Room Lighting**

**Prices \$9.00 Up**

**Consumers' Gas Co.**

12-14 Adelaide Street West

TORONTO

TELEPHONE MAIN 1933.

Salesroom open 8 a.m. to 9 p.m.



That slip-on buttonhole is the biggest comfort-feature a collar ever had. Get it in the

**Derby**

at 2 for 25c

Easy-on; easy-off; no tugging. You'll like it.

TRADE MARK  
**W.G.P.R.**



**RENNIE'S SEEDS**  
THE BEST OF THE PATCH  
ARE SUPPLIED TO YOUR DEALER DIRECT FROM US—AFTER EACH HARVEST—AND ARE ALWAYS FRESH AND RELIABLE—TESTED BY GOVERNMENT—BUY THEM IN SEALED PACKAGES—BUY THEM IN

**W.M. RENNIE CO. LIMITED**  
TORONTO. MONTREAL. WINNIPEG. VANCOUVER.



# The CANADIAN COURIER

*A National Weekly.*

Vol. XI.

March 16, 1912

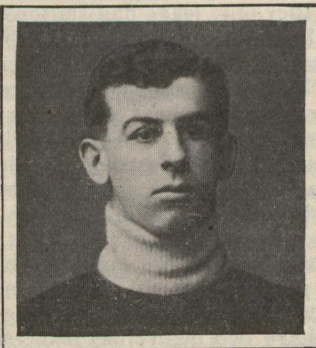
No. 16

## CAVALRY MEN CONVENE AT THE CAPITAL

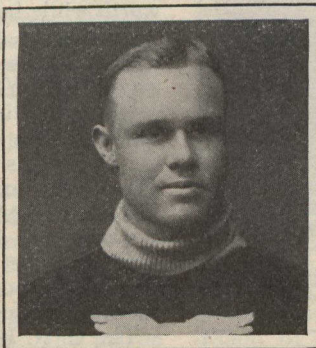


Banquet of the Canadian Cavalry Association at Ottawa February the 29th. Middle of the Rear Row Standing is Hon. Col. Sam. Hughes, Minister of Militia and Honorary President of the Association; on His Left Major W. Hamilton Merritt, New President, in Succession to Col. R. E. W. Turner, of Quebec, Who Stands to the Right of the Minister.

## A HOCKEY TEAM OF TRIPLE DISTINCTION



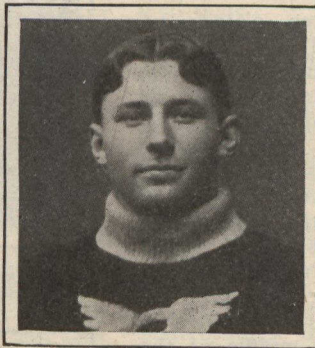
Mulroy, Left Wing.



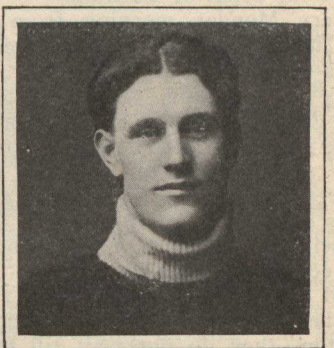
Bernhardt, Cover.



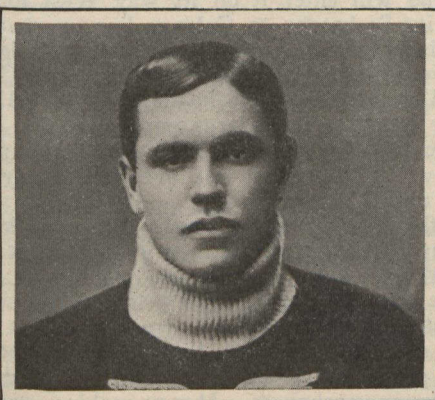
Short, Goal.



Rahn, Right Wing.



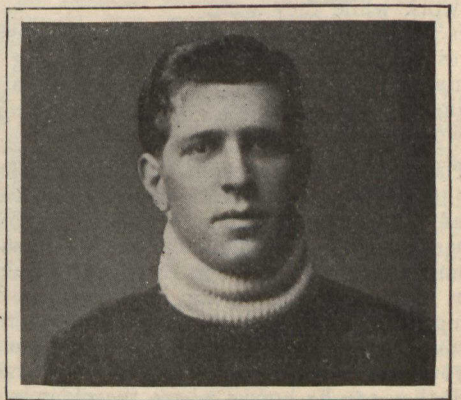
Bowman, Point.



Etherington, Centre.

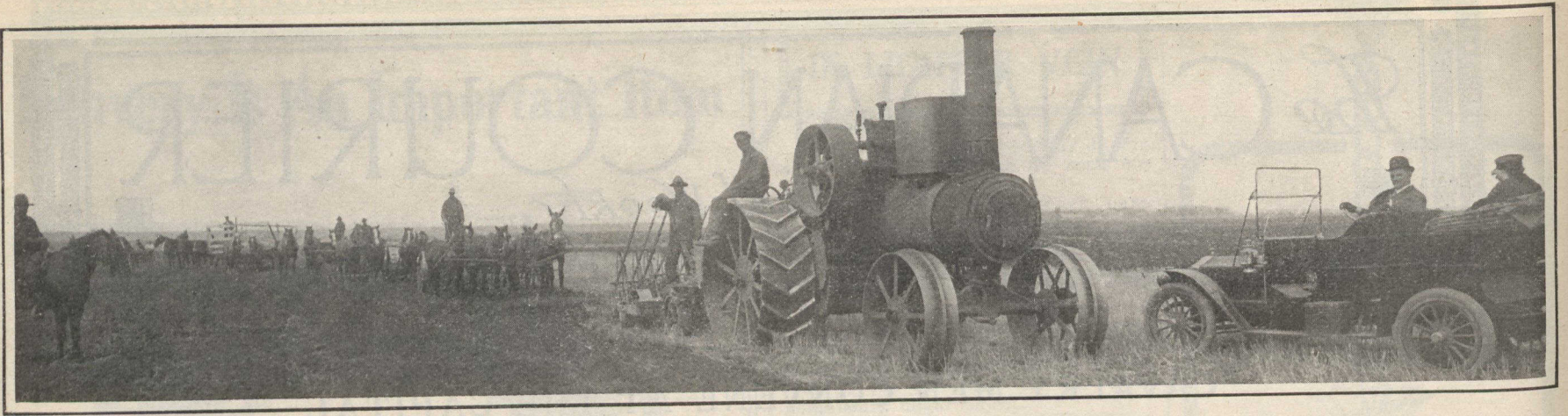
A TRIPLE distinction was achieved by the young men here shown, who compose this season's Intermediate Ontario Hockey Association team of Preston, Ont. They won the Intermediate O. H. A. championship; they went through the season without a defeat, and they scored more goals during the season than any other O. H. A. team.

In the seven games which won for them their district championship they scored 86 goals against their opponents' 21. Then they fought their way through four rounds of games with other teams that had won district championships. Elmira went down before the unbeaten Preston boys by scores of 16-3 and 19-3. Next came two defeats for St. Catharines—13-2 and 12-5. The Paris team got the short end of 9-3 and 6-3 scores, and in the finals Preston defeated Midland, the scores being 6-4 and 18-17. That made the second time in succession for Preston to win the Intermediate O. H. A. championship. No other team ever won the Intermediate championship twice in succession.



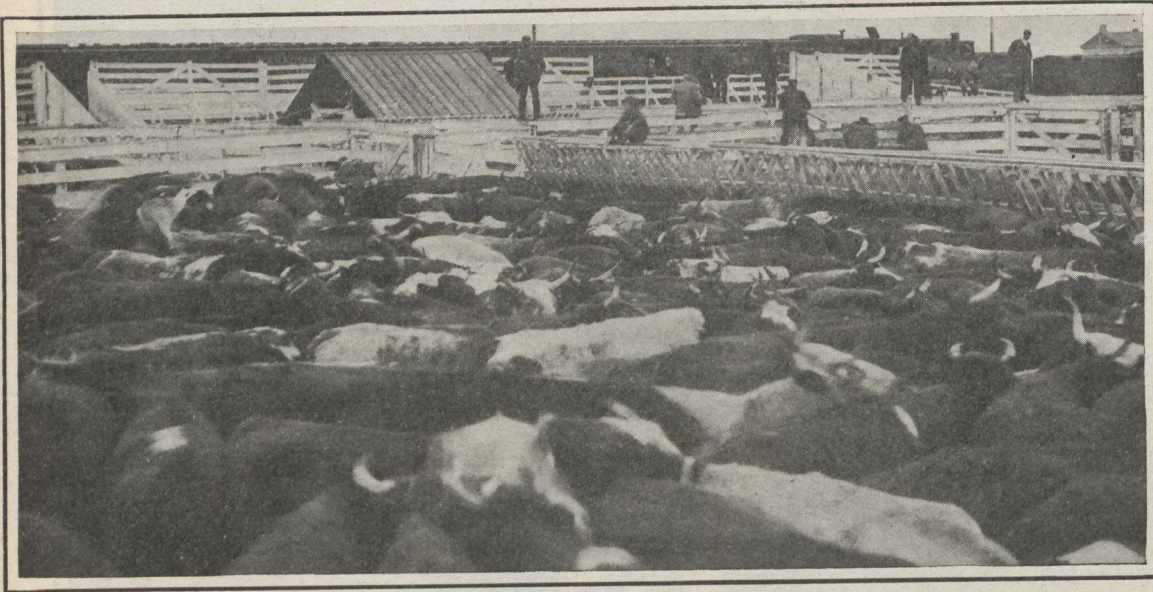
Walker, Rover.





FROM PLOUGH TO BREAD WAGON, A CYCLE OF ONE-MAN OPERATIONS.

Plowing, Discing, Harrowing and Seeding, on the Farm of a Yorkton Man Who Grows the Wheat, Grinds it in His Own Mill, Bakes it in His Own Bake Shop, and Sells Bread and Cakes.



Cattle-raising is a Good Adjunct to Wheat-growing on the Farms of Yorkton.

## The Town That Pulled Stakes

*And Yorkton Has Been Moving Ahead Ever Since*

By D. C. NIXON

**T**HERE is an enterprising man in Yorkton, Sask., who operates several sections of land, but he does not ship his wheat away. He stores it in his own elevator, grinds it in his own mill, makes the flour into bread and cakes and delivers it with horses raised on his own farm, harnessed with harness made in his own shop from leather off the hides of his own cattle, and, besides, if you want coal or cement, he will supply you. That's the spirit of Yorkton.

Every Monday morning from ten o'clock till noon not a business or professional man in Yorkton is at his desk or behind his counter. You are wrong if you think they have been spending the week-end in Winnipeg or off on a prairie-hen hunt. These men have been down to work long since, and while each man is not minding his own business between these hours his town is getting the benefit of his energies. For if you drop into the town hall you will find every man of business seated around a directors' table addressing Mr. President of the Board of Trade as to how best Yorkton's progress may be accelerated. They are doers of things in Yorkton—they do not wait till the middle of the week to start things for Yorkton. They may believe that "everything comes to him who waits," but they work while they wait.

It is a case of Sunday hush to Monday rush with the result that Yorkton, though possessing many advantages as a commercial centre, had attained prominence solely through the efforts of the people who work while they watch.

**W**HEN the railway came through that part of Saskatchewan it overlooked the small collection of houses dignified by the name of Yorkton, and passed some miles distant from the town. So, Mahomet-like, they decided as there was nothing doing in the mountain moving business they would pick up their traps and their shacks and make a new town on the railway. The local historian will take you out and show you where Yorkton was, and though they say he knows where the old town once flourished nobody else does. Nothing remains to mark the spot, which was once the commercial



In the Absence of Big Maples and Elms, the Prairie Poplars Make a Comfortable Setting to a Home.



Yorktonians Know How to Enjoy a Summer Resort by a Lake Two Miles From Town.

centre of that band of sturdy pioneers, who settled the district in the early eighties.

The scouts of the York Farmers' Colonization Company of Toronto were careful in their selection of the land. The flat level prairie did not appeal to them, and it was sometime before they found what they sought. Open land was necessary for the great farming operations they contemplated, but with this they wanted the streams and the valleys, the timber and the hillsides, they knew at home.

Yorkton district afforded all this and here the colony settled, augmented from time to time by friends from home as well as from the British Isles. The soil, enriched with the humus of ages, pregnant with throbbing life, awaited the plough. Nirvana long lain in virgin slumber awoke to the touch of these rude wooders. Godlike she returned their love many fold. They came with cramped ideas—hundred acre notions—but the bigness of the West gripped them, the verdant hills and plains, waist-high in wealth, pungent with perfume, waving and wonderous, struck their prosaic minds with possibilities. This was a land of largeness—a land of big men with big ideas. Soon the hillsides and the prairies were dotted with cattle. It was quite a jump for these eastern men from a hen run to a ranch, but jump they did and more cattle were shipped from Yorkton in the years 1897 to 1907 than from any other station in the West.

In grains, oats were the main product until recent years, from seventy to one hundred bushels per acre being the yield. With the settling of the country, wheat ripens earlier than with the pioneers, and wheat growing and general farming have replaced the ranches, the farmer getting back to first principles—diversified farming—but of course on a larger scale than he did at home.

**S**CIENCE has not yet settled which was first—the hen or the egg, but as a rule the railways never get active unless there is some profitable excuse for that activity. They may pass through some worthless territory to get somewhere else worth while but they only leave flag stations to mark their course. The old Manitoba and North-western Railway (now owned by the Canadian Pacific Railway) made Yorkton the terminal for fifteen years, so that the district round about was naturally well settled. The line has been extended and is now the C. P. R.'s main line to Edmonton. The Grand Trunk Pacific with their line from the border to Hudson's Bay, began at Regina, passing through Yorkton, and are operating as far north as Canora. This was the first branch line built by the Grand Trunk, a proof positive that the district must be a revenue producer of more than the average.

The C. N. R. have two main lines traversing Saskatchewan—one to the North and one to the South; the Rossburn branch is within a few miles of Yorkton and will enter it on its way West to connect with its Saskatoon to Calgary line, work on these lines being rapidly pushed; and as Sir William MacKenzie stated a few days ago that the C. N. R. would spend \$25,000,000 in the West in 1912, Yorkton is bound to see a large portion of that spent in its vicinity. With three transcontinental railways, no town in the West has greater railway advantages than Yorkton.

With all this settling of the district—the grid-ironing of the prairie with railways—what has the town done? It has grown, quietly and unobtrusively, and is now the largest town between Winnipeg and Saskatoon. It being the centre of the best agricultural district in eastern Saskatchewan, the implement people were quick to establish headquarters and large warehouses. Money making was and is yet so easy that the average man did not care what an article cost him, with the result that no manu-



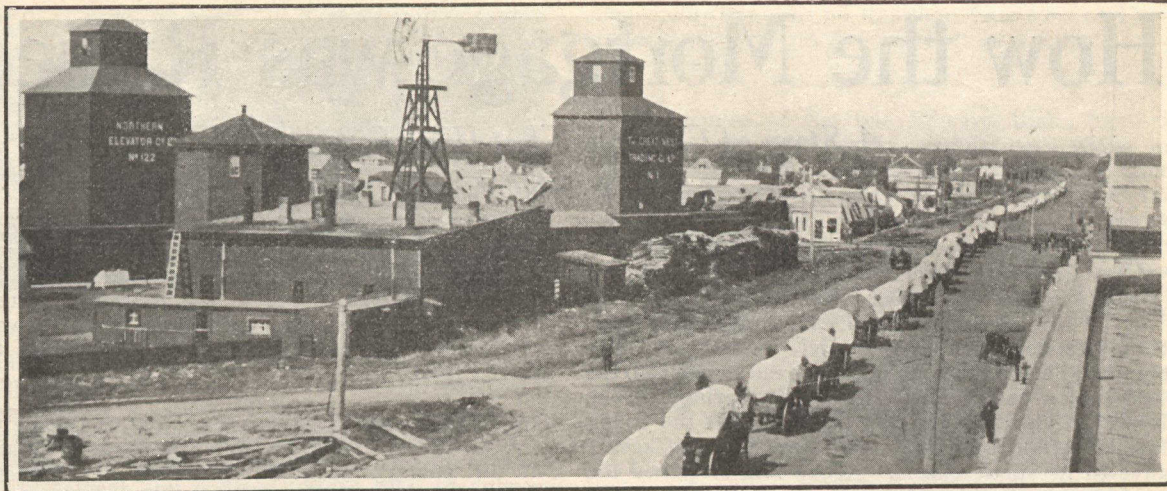
facturing was encouraged, and Winnipeg was looked to, either to manufacture or supply the article needed. To-day it is different. Money is just as easy to make, but the Yorkton Board of Trade meet every Monday morning to endeavour to have as much as possible stay in the town.

THE man referred to in the opening paragraph of this article has only shown the possibilities. There is room for a mill with fifty times the capacity of his. Towns with nothing like the undisputed territory to serve and with limited distributing facilities, are much better favoured with industries. The nearby wooded areas offer openings for the manufacturer of furniture, interior finish and other articles in which wood plays a major part. An abattoir would have plenty of the live product with a ready market for the finished article. The wholesaler must reckon with Yorkton as a very central distributing point.

As a town to live in Yorkton possesses many advantages. It is a town of comfortable homes, well laid out streets, wide and well kept, tree-lined and bordering, well-tended lawns. The stores are metropolitan in their management; the public buildings are creditable. As for education the West has started right, and Yorkton's educational institutions are such that the young idea will be well taught how to shoot. The public utilities are publicly owned, and Yorkton is the first town to use crude oil in the manufacture of electric light and power, making these exceedingly cheap in a land where coal is a high-priced commodity. Springs from the hills are the source of the water supply.

And Yorkton has its summer resort. Two to three miles to the north is a beautiful sheet of water called York Lake, on the shores of which are numerous summer cottages. Few western towns can boast of such a retreat, and as automobiles are as common as baby carriages, everybody either has a cottage there or spends his evenings on York Lake's placid bosom.

YORKTON was given an unenviable reputation through the Doukhobor pilgrimage. But let us hasten to explain. Yorkton was then the only station they could entrain at. They had no intention to walk to Winnipeg. Their colony was many miles from Yorkton, and it was there that the police rounded them up. Since then land regulations have



Yorktonians Recall Rather Joyfully the Day When Peter Veregin's Doukhobors Hit the Trail to British Columbia.



There Are Other Up-to-date Motor Cars in Yorkton Besides the Five Shown Here on Broadway, the Main Street.

been somewhat severe for the unsophisticated "Douk," and Peter Veregin has sent many of the restless spirits to his other colony in British Columbia. Yorktonians point with pride to the illustration of "Doukhobors leaving Yorkton."

Yorkton in the parlance is white and wants only white men. It is the hub of a hustling community. One cannot see the town for houses, and they hope soon to say that one cannot see the houses for people.

## A Demonstration in Ambulance

*The Duke of Connaught Takes Part in a Humanely Interesting Stage Piece*

By MADGE MacBETH

A UNIQUE entertainment was witnessed by a crowded house in Ottawa, on the evening of March the sixth, when the two successful "First Aid" teams (of the Canadian branch of the St. John Ambulance Association) met in a final competition for the \$1,000 cup offered by Sir Thomas Shaughnessy. These teams, one from Winnipeg and the other from Windsor Station, Montreal, took away the honours from Revelstoke, Calgary Locomotive Shops, and Moose Jaw, in the West, and from Woodstock, North Bay, the Angus Locomotive Shops, and the Toronto Locomotive Shops in the East. The result of the final competition was that the western team eclipsed the eastern by a matter of 24 points—that is, out of a possible 600 Winnipeg won 480 and Montreal 456.

The St. John Ambulance Association is the ambulance department of The Grand Priory of the Order of the Hospital of St. John of Jerusalem in England, of which His Majesty King George the Fifth is Sovereign Head and Patron. The patron of the Canadian branch is H. R. H. the Duke of Connaught. H. R. H. the Duchess of Connaught is a patroness.

The Order dates back to the time of the Crusades, and Richard Coeur de Leon, when the order of Knights Hospitallers was founded—in the tenth century. The Association in Canada has only been organized two years, but in the past one alone 3,170 people in all grades of life work have taken up its classes.

Mr. Harold Boulton, M.V.O., of England, Honorary Special Commissioner for Canada, was the means of establishing the Order with us. He made a short address following in turn one by Dr. Montzambert and one by H. R. H. the Duke, in which he cited work done by the Association at the funeral of our late King as an excellent example of one phase of its usefulness. Among the millions of persons who witnessed that sad pageant some 30,000 were the victims of accidents and this number was ministered to by the 1,200 "First Aid" members

who were scattered at various points in the crowd. Of these 200 were women. Figures tell us that 2,000 people are killed every year in Canada in industrial accidents, and that 10,000 are maimed or incapacitated for further work. Many of these lives could be saved, many disastrous consequences averted by application of First Aid methods.

The C. P. R., whom His Royal Highness thanked for the interest it had taken in the work and the furtherance of it, is in line of the most progressive policy. "First Aid" has been in operation in the Angus Shops, Montreal, since 1906, and from this beginning it has spread from coast to coast until upwards of 2,000 employees now possess the St. John Ambulance Association certificate. In 1908 other sections of the C. P. R. began to take practical interest in the work, and Mr. Gidlow, the organizing secretary, toured the whole line for the benefit of the employees in this respect. By 1911 a great network had been completed and medical men, or special instructors, were conducting hundreds of classes.

BUT, as His Royal Highness pointed out, there is need of First Aid instruction in every walk in life; our Royal Patron hopes to see all men whose duties take them into public positions whether they are policemen, firemen, miners, railwaymen or others go in for St. John Ambulance training. The demonstrations, which were a part of the programme, proved the extent of a First Aid Man's usefulness in time of need.

The stage showed a street upon which was a man who was supposed to have a bad scalp wound. He was quickly discovered by a First Aid member.

No appliances were used other than handkerchiefs, muffers—in fact only those things the average man would have about his person. In this case a couple of handkerchiefs sufficed for a very neat and scientific bandage. Two men, ostensibly

from the crowd which unfailingly gathers at the scene of an accident carried the sufferer off.

A man with a broken collar bone received prompt and efficient treatment; after having his overcoat carefully removed, a newspaper was placed under his arm and he was bandaged with handkerchiefs and muffers. This piece of work was especially well done.

In giving First Aid to a man with his shoulder badly cut, a sheet of letter paper was called into use before the bandages were put on, and a sling made with a muffler. A broken fore-arm was held in place by splints made of newspapers. A broken leg necessitated the borrowing of a cane, and a broom stick. Many handkerchiefs, muffers, neckties and even a belt were used for this serious piece of work, and great applause followed the removal of the injured man from the stage by means of a stretcher made of three coats and two brooms.

The last demonstration showed the rescue of a man brought from a burning building, and his resuscitation.

All of these representations were given a most effectively realistic setting. In many respects the entertainment was more interesting than a play; and the moral was obvious.

THE Windsor team consisted of T. A. Begley, R. C. Chapple, G. R. B. Watt, G. A. Balfour (Captain), and W. Fleming. The Winnipeg men were, W. Reynolds, Thos. Alliston, Jas. Clarke, John McPhedron (Captain), and B. McHutchinson. Following their performance His Royal Highness presented trophies to each team, for although the Westerners won the Cup both teams won shields in the competition with the other divisions.

Certificates were also presented by the Duke to the Ottawa Centre, the Dominion Police, Ottawa City Police, Y. W. C. A., and the Women's Hostel.

The programme closed with a number of stereopticon views showing accidents and First Aid men rendering timely assistance.



# How the Mortgage was Raised

*A Story of Courage That Was Rewarded*

By R. SNOW

AS John Heyward stepped out of the little country store into the frosty brightness of the December night, he felt, far back in his inmost soul, a strange and unaccountable sensation of joy and exhilaration. He breathed deeply the keen pure air, and swung into the well beaten snow road with a long, springy stride. It was an ideal early winter night; and as the young farmer strode over the hard track he was keenly alive to its subtle charm. Above him stretched the steel blue dome of heaven, glittering with its myriads of frosty stars, while upon his left glistened the white expanse of a large meadow, brilliant in the radiance of the clear winter moon. On the right was rough and broken pasture land, with here and there a cedar thicket—dark and mysterious by contrast with the white fields, which stretched back to the foot of a range of forest-clad hills. And over all brooded the deathly stillness which he knew and loved so well—a stillness only accentuated by the frosty squeak of his boots on the hard road.

As he walked he unconsciously looked forward to the landmarks, known since boyhood, and recalled little episodes, pleasant or otherwise, connected with each. Here was the tree up which he had once climbed, with more haste than dignity, to escape the battering head of a stray ram at which he had boyishly thrown a stone. He laughed aloud as he recollected that hurried scramble. The clump of birches three hundred yards ahead brought to his mind the remembrance of something more sinister, and as he looked he shuddered involuntarily. Beyond that thicket without any warning, the road turned sharply to the left to avoid a steep rocky gully which nature, in one of her eccentric moods, had placed there to be a menace to unwary travelers, and which the negligent country authorities had failed to mark or wall up. How well he remembered the night, years ago, when a team, furiously driven, had failed to take that turn! Such a recollection seemed incongruous on a fine night and he banished it at once from his mind and walked briskly on.

Suddenly he stopped and listened for a moment attentively. No, he was not mistaken; he heard the sound of sleigh bells, distant but drawing rapidly nearer. He wondered who it could be, coming so fast, for this was a sparsely settled district and the tone of the bells was unfamiliar. As he stood there, listening, a presentiment of evil caused a chill to creep along his spine. Could it be that all was not well with the sleigh approaching at such a reckless pace? Was he going to see re-acted the grim tragedy of ten winters ago? Something in the wild clamour of the bells and the ring of hoofs on the icy road seemed, in his experienced ears, to confirm his suspicions, and he dropped his basket and stood tense by the roadside, his well-built figure silhouetted against the sparkling background—a suggestion of courage and power in his expectant poise. In a second the team flashed into view a hundred yards up the road and his worst fears were realized. It was indeed a runaway, and as the wildly running horses bore down upon him his heart almost failed him. But before his eyes rose up the vision of the disaster at this very bend, years before, and he planted his feet more firmly in the snow. Swiftly they bore down upon him, nearer, nearer, until the noise of the bells and ring of hoofs made his head swim, but still he stood firmly by the roadside, his eyes fixed upon the horse nearest to him. Suddenly their foam-flecked bodies loomed up beside him, and with a spring he seized one of the reins just back of the bit.

The struggle was brief but furious. Madly the rearing team strove to break away, but years of toil had hardened Heyward's muscles until they were like bands of steel; and in spite of jerks which threatened to wrench his arms from their sockets, he clung to the bridles, speaking soothingly to the scared animals, and endeavouring to quiet them. For a few moments they fully occupied his attention, but when they finally stood quiet, trembling with fatigue, he turned towards the sleigh. In it sat the fur-clad figure of a woman, a young boy nestling close by her side, and Heyward was forced to listen to her fervent thanks and praise of his skill and courage. This was to him a greater ordeal than stopping the horses, and he cut short her flow of praise by busying himself with the harness, which needed some trifling repairs. After assuring himself that the horses were quite docile and that there

was no danger of the lady collapsing from the nervous strain of the past few minutes, he handed her the lines and wished her a safe journey. With a final word of thanks they were gone, and Heyward picking up his basket resumed his way along the moonlit road.

"YOU are sure that there is no way of raising the money?" The lawyer's voice was very kind but the young man standing before him detected in it something which showed that the speaker knew how useless was the question.

"No. I'm afraid that it's absolutely impossible this year," was the reply, "but next year if I have any kind of luck I will be able at least to make a substantial payment. Couldn't you possibly have it extended sir?"

"I am heartily sorry for you, my boy," the other said sympathetically, "I know what a hard time you have had since you inherited the farm—and the mortgage—and I know, too, how gamely you have striven to make ends meet. But I am not acting for myself and you know that Mr. Hardy twice extended the mortgage for your father. He would have been quite justified in foreclosing at the time of your father's death, but he decided to give you the trial. It isn't your fault that you have failed to make good this year, but Mr. Hardy doesn't know that as well as I do, and he fancies that he is merely being tricked. Don't misunderstand me; I'm not saying this with the intention of wounding your feelings in the least, but I think you should know how he feels about it.

"Look here, my boy, you have one last chance. Mr. Hardy with his wife and boy is coming up here for a few days next week, on a visit. They stayed here for a couple of days two years ago and liked it so much that they decided to come again. Your best plan is to see Mr. Hardy yourself and talk the matter over with him. I'll put in a good word for you beforehand, and perhaps he may be induced to change his mind.

"He will arrive on Monday so you had better come Tuesday morning. Until then, good-bye; as I am busy this morning. How is your wife getting along after her accident? Pretty well? That's good! Keep your own heart up, lad, and above all, don't let her get any inkling of this affair just at present."

With these words the kind old lawyer extended his hand and Heyward gripped it heartily though there was a tired and hopeless look in his grey eyes.

Two years had passed since the winter night when Heyward had stopped the runaway team on the lonely road, but to him they had not brought prosperity. Upon the death of his father in the following year he had come into possession of a fine farm which should have yielded revenue amply sufficient for the support of himself and his wife. But his father had been a poor manager and as a result his son inherited not only the farm but a crushing mortgage as well. He had been promised time in which to discharge this obligation, on the condition that he should make each year a substantial cash payment. If he failed in his payments the mortgage could be foreclosed at once.

The next winter had lasted beyond its time and the purchase of extra feed for the animals had considerably lowered his little bank account. But he was naturally bright and hopeful and consoled himself and his careful helpmate with the promise of good crops and a prosperous summer. But fickle Fortune had turned away from his door and by the time he had garnered his scanty harvest even his healthy optimism could not dispel the gloomy cloud of threatened want which hovered heavily over his little farm.

It was not until January that the last and most crushing blow fell. Returning home one evening from looking after his horses Heyward was horrified to find his wife lying unconscious at the foot of the stairs which led to the upper storey of their little house. He carried her into the kitchen and strove, with clumsy but loving fingers, to revive her. His efforts were at last successful, but he found that in her fall she had fractured her leg, and sustained, as well, injuries to her head. After having made her as comfortable as circumstances permitted, he rushed to the stable and saddled his best horse.

Never will he forget that wild ride to the village. Outside the storm fiend raged in all its fury and as he rode recklessly through the night the stinging

wind cut his face like the lash of a whip. But he did not feel the biting cold or buffeting wind, for before his eyes was swimming the vision of that white, limp form on the kitchen sofa; and fear closed icy fingers relentlessly around his heart.

For weeks his wife had been so ill that the doctors had despaired of her recovery. In addition to the serious shock she had received, on that memorable January night, she had been worn out by overwork, and her illness was doubly serious on that account. Heyward realized with a sharp pang of remorse, that in the work and worry of the previous year, he had not noticed that his wife had been doing more than her share; that she had assumed many worries and responsibilities which should have been his, in order that his time for working in the fields and among the stock might not be interrupted. The consciousness of all this came back with double force to the anxiety tortured man, and often in the long night hours, as he sat watching by his sick wife's bedside, he cursed himself bitterly for his thoughtlessness.

Gradually his wife had recovered strength, but her recovery was retarded by the thought of the expense her illness must have incurred. But once fairly on the highroad to recovery she had progressed rapidly, and on the day on which Heyward had gone to the distant village, to beg for more time in which to discharge the mortgage, the doctor had assured him that on next Tuesday evening his wife might come down stairs and sit for a while before the sitting-room fire.

As Heyward drove home from the village he was torn by conflicting emotions. Joy at the doctor's news was singing in his heart, but behind it lurked the grisly phantom of threatened poverty, which try as he would he could not banish. That night, while he sat for a few minutes before going up to read to his wife, he felt that the strain would send him mad. He rose and walked to the window, looking out into the moonlight; but wherever he looked his eyes met something that he knew and loved; something that had become an inseparable part of his own soul—his own life, and the injustice of the thing came over him, borne on a black wave of anger and bitterness, until he almost screamed in his mental agony. For a moment he stood there, his head resting on the window sash, with his face white and drawn and his hands clenched, drinking to the dregs his cup of bitterness and sorrow. Then with a groan he turned away. She must not see him looking like this. At all costs she must be spared the knowledge of their position; so, endeavouring to banish all traces of worry and sorrow from his face, he picked up a book and ascended the stairs.

Ten o'clock on Tuesday morning found Heyward tying his horse to the hitching-post in front of the village hotel. His face showed the traces of worry, but it bore a determined expression and his eyes had a hard look in them. He had fully determined as he lay awake the night before that whatever the cost, he would have time in which to discharge his debt, and that the farm should never go into the hands of strangers. He had come prepared to pocket his pride and beg if necessary for leniency, but if Mr. Hardy should live up to his reputation of being a hard man—for a moment Heyward's eyes flashed dangerously, but he tried to banish the possibility from his mind. As he walked up the path toward the hotel he was attracted by the barking of a dog, and looking toward the spot from which came the sound he saw a boy romping with a splendid collie. Nearby was a woman seated upon a bench and watching the pair with an amused yet adoring gaze which spoke more eloquently than words of her pride and love for the little fellow. It was a pretty picture, but weightier matters soon banished it from the man's mind.

"YES, Jack, he's expecting you—told me to bring you right up," said the hotel clerk, with whom Heyward was acquainted. "I'm glad I haven't any dealings with him. Except when he's looking at his wife or boy he has an expression about as amiable as a steel trap." As he concluded he knocked upon a door and announced, "Mr. Heyward to see you, sir." "Tell him to come in," said a voice, and the next moment Heyward found himself in a spacious room before a table at which was seated a harsh looking man of middle age. To Heyward it seemed as though he was cut off from the world by the closing of the door, and he felt sick and discouraged. But the man was speaking, and inwardly telling himself not to be a fool, he pulled himself together to face the unpleasant task before him.

"I presume that you have come to see me about the mortgage I hold on your farm, Mr. Heyward?" said the other, keenly scrutinizing the young fellow standing before him.

(Continued on page 29.)

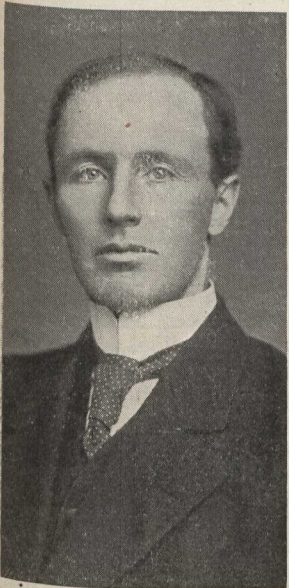


# Corridor Comment

Ottawa, March 11th.

**H**E is the young Parliamentary "double" of Hon. George E. Foster—the same ready tongue; the same caustic style; the same keen relish of technical combat; the same subtlety in reconciling the irreconcilable and explaining the inexplicable.

Fate, in bestowing favour upon his party, was, however, unkind to Arthur Meighen. It robbed him of the Great Chance. He was a youthful Hercules in opposition. He gloried in its freedom and waxed strong. His forensic training, his alertness, his aptitude in attack, his pronounced views—all had free course for development. And Meighen is essentially a destructive, rather than a constructive, debater.



Arthur Meighen, M.P. (Portage la Prairie.)

But a change has come over the political situation. Another cabinet is in control and parliamentary discipline compels strict accord with the decrees of the new Ministers. A year ago things were different. Everyone was more or less like Noah in the midst of the deluge-doomed world, and what is more, a Noah without any practical working faith in the sea-worthiness of his own little ark. Now,

however, the Conservatives have discovered that their ark floats, is fairly water-tight and storm-proof, and hence they look upon the waste of waters which a new democracy has let loose upon the country with a very different eye from that with which they surveyed the surroundings of a twelve-month gone.

And Meighen—like many another—may no longer "rock the boat." Gone are the days of duty-free agricultural implements advocacy; gone are the days of analytical dissertation on the obligations of confederation to the new citizenship of the prairies; gone are the days of sword-thrust and parry as champion of the western producer. Young Meighen must now sit tight—and behave himself.

It is hard work, and to relieve the tension he just had to join the brigade of hardy volunteers, headed by the gallant Major Currie and the ubiquitous Mr. Burnham, who wage a sort of relief guerilla warfare whenever they fear their generals are hard pressed. But this, at best, is a thankless and unsatisfying job for a fellow like Meighen, who is capable of bigger doings.

He will eventually come into his own, for he has it in him. He is one of those thorough-going and ambitious Ontario boys who have "gone west" and are contributing not a little to the making of the larger Canada. A native of Perth county, a graduate of "Varsity," and a young barrister of unusual ability, he is well equipped for the career upon which he has embarked. Those who remember Meighen in Opposition have no doubt that things will work out all right, and that he will win the prominent place in public life for which he is so well fitted.

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**T**HE truth is out. The weakness of the large majority of the members of the Parliamentary Press Gallery is not for the Holy Writ. They remind one of Chaucer's Doctor of Phisik, whose "studie was but litel on the Bible." In the course of his eloquent speech at the Liberal banquet to the victors of South Renfrew the other evening, Dr. Michael Clark, referring to the grain blockade in the west, which, he argued, was a justification of the reciprocity arrangement, paraphrased a quotation from the song of Deborah in the Book of Judges. Supporting his contention that events were vindicating the Liberal policy, the Red Deer far-

mer-physician, in one of his most striking periods, declared: "Ah, sir, the stars in their courses are fighting against Sisera." Every Liberal newspaper man present who used the quotation in his report endeavoured to make it a classic, representing the westerner as having chronicled a conflict between the firmament and Cicero! More than that, every newspaper, from the *Presbyterian Globe* to the equally orthodox *Witness*, used the "copy" in its altered and inaccurate form. It is reported to have been Sir Wilfrid Laurier, himself an adept at scriptural quotation, who first spotted the blunder of the newspaper men. Thereupon there was much heart-searching in the Press Gallery, and manifold trips to the Parliamentary Library to inspect the dust-covered copy of the Scriptures which there abides. A poll of the press men was taken on the question with disastrous results to all but the Anglicans. Not a Presbyterian nor a Roman Catholic in the Gallery knew whence the quotation was taken, and only one Methodist qualified. Seven of the Anglicans, however, at once recognized and located it, these correspondents, with the one Methodist, being the only members of the Parliamentary Press Gallery who apparently had any acquaintance with the Book of Judges. Only one Anglican went wrong, and he confessed, amid laughter, that he was brought up a Presbyterian. And the Press Gallery

membership contains no less than four sons of Protestant ministers and two brothers of Roman Catholic priests!

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**T**HE demise of the late Edward Blake has set many an old-timer to reminiscing. Along in the Hansard room they tell many interesting tales of the wonderful speeches of the former Liberal leader. Perhaps his greatest parliamentary effort was his arraignment of the C. P. R. bargain with the Government of Sir John Macdonald. This was in the early eighties and the speech occupied several days, and was crowded with minute detail. One of the official reporters was wearily emerging from the chamber after one of his "takes" when he was accosted by an enquiry as to "how far Mr. Blake has got." Glancing over his note book, he replied: "He has crossed to the Pacific; he is over the Divide, Rocky Mountains, coming down grade, brakes off, steam on, and going like blue blazes."

\* \* \*

**T**HE length of Mr. Blake's speeches used to cause his political advisers some embarrassment. On one occasion they approached him on the matter and suggested that he "cut down" certain of his deliverances that they might the more readily be used in pamphlet form. The leader took the suggestion kindly, and agreed with it. But, he added, he had worked pretty hard himself and had cut them down as closely as he knew how. "However," he added, "if you can abbreviate them further I am quite agreeable. The material is there and you can make use of it." Highly pleased with the outcome of the interview, Mr. Blake's advisers possessed themselves of his manuscript and turned it over to two experienced journalists to do the "cutting." It was after some days of arduous work that these men returned. "We have given up the job," they declared. "We cannot find any way of condensing it."

H. W. A.

## The Emergence of Port Mann



Clearing the Site of a New Ocean Port—The Pacific Terminus of the New Canadian Northern Line From Edmonton; Almost Opposite New Westminster, B.C. In This Picture the Clearing Camp is Shown. In the Background an Ocean Liner in Port Before the Site is Out of the Woods.



The Steel Rails and Fish-plates Shown in This Picture Came on Such Vessels as the Strathallan From Sydney, Nova Scotia, Down Around Cape Horn, and Up to Port Mann. The Water Haul of Eight Weeks Voyage is Cheaper Than the Land Haul—for the Extreme Western End of the Line.





Looking From the "Mountain" Upon Hamilton, Which Has Become a Typically Canadian City of Comfortable Homes.

# British and Canadian Workmen

By W. A. CRAICK

IT is one of the interesting phenomena of the development of Canadian industry that so many cities and towns have grown into places in which the factory element has become the predominating feature. Sydney and Amherst in Nova Scotia, St. Johns and Valleyfield in Quebec, Oshawa, Welland, Hamilton, Brantford and Galt in Ontario, to name but a few, have become largely factory towns, dependent on their industries for their future prosperity. Already one begins to hear these places beginning to compare themselves by name with the great industrial towns of England. In the number of their manufacturing plants, the variety of their product and the extent of their employment of labour, such comparisons may be regarded as having considerable justification.

There is one feature of the situation, however, which merits careful consideration. What effect is this concentration of industries in factory cities and towns having on the condition of the workingman? Or, in other words, under what conditions are Canadian workmen living to-day in these centres of industry? To arrive at a satisfactory answer to this question some basis of comparison will have to be instituted. Only by contrasting Canadian conditions with those to be found in other countries, will it be possible to give an inquirer a proper conception of the situation.

THANKS to the energetic and painstaking labours of the British Board of Trade, a complete and thorough description of working class conditions in the British centres of industry is available. All that is necessary to establish a basis of comparison is to select some one typical British manufacturing city, investigate any desired conditions prevalent there and place over against these findings corresponding results obtained from a study of conditions in a typical Canadian city. It may then be assumed that what holds in the case of the one city, may be taken as representative of the general situation of labour throughout the whole country and the comparison will stand as a national one.

For the purpose of establishing such a parallel, let Birmingham be taken as the British city to be

studied, and Hamilton, frequently called the Birmingham of Canada, the Canadian city with which it shall be compared. Of course, strictly speaking, the two are scarcely comparable in point of population, Birmingham having probably seven times the number of inhabitants of Hamilton, but what is more to the point the character of the industries established in each is very much alike. Both cater largely to what is known as the hardware trade. The condition of the workingman, so far as the size of the city is concerned, is likely to be better anyway in the smaller and younger city, which is therefore one point in favour of the Canadian city.

BEGINNING with the homes of the working people, it is found that in Birmingham the prevalent types are houses with three and five rooms respectively. The former are found in the older sections of the city, and the latter in the newer and outer portions of the borough. In 1901, it was computed that nearly 30 per cent. of the whole population of Birmingham was living in three-roomed houses. The percentage has probably been reduced somewhat since then, but it is still astoundingly large, in spite of all that the authorities have accomplished.

A description of a typical three-roomer may prove interesting. It is usually a three-storied building, containing on the ground floor a living room and a small "place," adapted as a pantry or scullery, or both. In many cases this "place" has no special provision for light or ventilation, frequently having no window and being situated under the stairs. The front door of the house in nearly every case opens directly into the living-room. Out of this room a stairway leads to the room above, where there is a bedroom rather larger than the room below. Above this, is the third room, a bedroom similar in area to the room below, but generally rather less in height. A variation of this type is afforded by a two-storied building, on the ground floor of which are the living-room and "place," while on the floor above are two small bedrooms. In both instances, the houses are of the back-to-back kind, with no through ventilation, the front house facing the street and the back house facing on a court.

THE prevalence of these three-roomed houses in the central portions of the city has led to much overcrowding. At the last census it was computed that over ten per cent. of the entire population were living in "overcrowded" tenements. Fortunately, this comparatively high percentage is being gradually reduced, for the municipal authorities are doing their utmost to cope with the problem.

The five-roomed houses in the outer sections of the city are distinctly superior. Long streets of monotonously uniform appearance contain dwellings with a sitting-room, kitchen and scullery on the ground floor and three bedrooms on the floor above. They are usually built right on the street, only a few having small gardens in front, while the number having gardens at the back is still more limited.

Any person familiar with Canadian cities must recognize that the homes of the working classes, particularly those of skilled partisans, are a great improvement on this. In Hamilton, the predominant type of workman's dwelling is a five-roomed cottage, attached to which in nearly every case is a garden. These houses are practically all furnished with sanitary appliances. But the significant point does not lie so much in the character of the house as in the fact that in the majority of instances the workman owns his own home. In fact, it has been estimated that at least seventy per cent. of the men employed in Hamilton factories either own their own houses outright or are engaged in purchasing them with their savings.

The superior condition of the Canadian workingman in this respect needs no further elucidation. In point of accommodation and comforts, he is much better off than the Britisher.

ANOTHER necessary subject of comparison relates to wages. In Birmingham, payment is by piece work in many instances and individual earnings show considerable variations. The principal industries in which time rates of wages are paid are the building, engineering, printing and furnishing trades. In the building trades, where a full week's work ranges from 51 to 56½ hours, the average wage is about 42s. 9d. per week. This works out to approximately 19 cents an hour for a 54-hour week. In the engineering trades the wage runs from 36s. to 38s. a week, or 16½ cents an hour on the average. In the printing trade, it is 34s. 6d. a week or 15 cents an hour. (All these figures should be advanced slightly to meet the changed conditions since the report was issued, but the increase will not be large.)

Wages in the Canadian city are very much in excess of these rates. Bricklayers now receive from 48 to 60 cents an hour, at least twice as much as similar workmen earn in Birmingham. Carpenters get 37 cents an hour. Printers earn \$17 a week, or 36 cents an hour for a 48-hour week. Skilled mechanics earn on an average 35½ cents an hour. In short, wages in the Canadian city range about one hundred per cent. higher than those in England.

But, of course, the cost of living is decidedly greater in Canada. The Birmingham artisan gets his three-roomed dwelling for about four or five dollars a month, while for a five-roomed house he pays from 5s. 9d. to 7s. 6d. per week, being approximately \$6.00 to \$7.80 a month. To compare this rental with that in Hamilton, somewhat similar accommodation should be selected. A five-roomed house of about the same character as the Birmingham house could be had for \$10 or \$12 a month, the Canadian rental being from 60 per cent. to 66-2-3 per cent. higher.

Again, prices of commodities show similar variations, though here again it is difficult to give an accurate comparison, because the Birmingham prices were recorded some years ago now. A comparative table of necessaries shows the following results:

	Birmingham.	Hamilton.
Tea .....	32c. lb.	25c. lb.
Sugar, granulated .....	4c. lb.	6½c. lb.
Sugar, yellow .....	4c. lb.	6½c. lb.
Bacon .....	16c. lb.	18c. lb.
Eggs .....	24c. doz.	30-40c. doz.
Butter .....	24-28c. lb.	27c. lb.
Flour .....	2½-3c. lb.	3c. lb.
Bread .....	2-2½c. lb.	3 1-3c. lb.
Milk .....	7c. qt.	8c. qt.
Coal .....	\$3.20-\$4 ton.	\$5.25-\$7 ton.
Oil .....	12c. gal.	18c. gal.

It may be assumed that since the Birmingham prices were recorded, the change in them has been comparatively slight, while the Hamilton prices are considerably in excess of those that prevailed when the Birmingham prices were taken. The conclusion is that the cost of necessaries in Hamilton is very little higher than their cost in Birmingham.

(Continued on page 23.)



Hamilton Market, Where the Necessaries of Life May Be Purchased Almost as Cheap as in Birmingham.



# The Strike of a Million Miners and the Efforts to End It



Mr. Lloyd George and Sir H. Llewellyn Smith Leaving the Foreign Office Conference, Followed by Several Miners' Representatives.



Pitman and Boys From the Alfreton Pit; Part of the 2,000 That Left Two Pits in Derbyshire.



Miners Going to Downing Street to See Premier Asquith; Centre of the Picture, Mr. H. V. Stanton, Welsh Delegate, in the Trilby Hat.



Handing in Lamps Before Going on Strike at Blackwell Colliery.

NEVER has a government been so confronted with tremendous problems outside of politics as the present British Government. Outside of the naval question and those of a purely Imperial character, the non-political problems are mainly economic. The great shipping and railway strike of last year came as a prelude to the greatest of all strikes, the coal strike which has been grappled with by the Government as though it were a national crisis, which, economically, it is.

The British Government gives the world an example of dealing in a business-like way with a non-political, non-military and non-naval problem. The crisis is recognized as one affecting all classes of people in the United Kingdom. The Government is dealing with it as earnestly as though an enemy were hammering at the tower of London.

At the bottom of it all is the simplest of all problems—a minimum wage for more than a million miners. There is no absolute data available to prove that the mine operators can afford the minimum wage; but the miners think their demand so reasonable and so humane, that the size of profits is not a necessary basis for argument.

## Burying a Duke



Taking the Remains of the Late Duke of Fife to Their Temporary Resting Place at Windsor Castle.



# REFLECTIONS

By THE EDITOR

## The Liverpool of Canada.

LAST week I spent a few days in a city which will probably be the Liverpool of Canada. Ten years from to-day there may be more freight passing over the wharves of St. John than over the wharves of Quebec or Montreal. They are doing a good business now, but they have only commenced. The Government of this Dominion, the other day, appropriated twelve million dollars to build a new breakwater, a dry dock, and several additional berths for ocean steamers.

I said to one of the brightest of St. John's younger citizens: "So you think you have settled the winter port question?"

"We have done more than that," he answered quietly. "We have settled the Canadian Atlantic port question."

And it certainly looks that way. The Canadian Pacific Railway followed the Intercolonial into St. John, and St. John grew slightly. The Intercolonial had done a little for St. John, but the Canadian Pacific, with its railway and steamers, made that little into much. After a few years' experimenting the Canadian Pacific, progressive corporation that it is, decided to do more and it is now at work building a new and bigger set of docks than at present are used by the Empresses, the Allens, the Furness and all the other steamship lines. In doing this it will add about 40 acres to the dock room in the harbour on the Bay of Fundy.

On the top of this comes the Grand Trunk Pacific and buys all the land at the head of Courtenay Bay, on the other side of the city, and prepares plans for the terminals of another transcontinental railway. As a corollary, comes the Government with a plan to build docks at the same spot capable of accommodating about a score of ocean liners and a drydock 1,000 feet long.

Thus with a trinity of harbours, St. John may be the greatest Atlantic port of the Dominion, the Liverpool of Canada.

\* \* \*

## The History of St. John.

ST. JOHN has an unfortunate history. The property around it was granted to three families who have never parted with it in any considerable quantity. The central portion, a little peninsula, was not in these grants, and it became a town. Two suburbs grew up and these were united in name but not in reality. The town is divided from itself because a street railway bridge has not yet been built across the River St. John.

Aside from these handicaps there was the great fire of 1877, which swept twenty-seven million dollars' worth of property into heat and ashes. It took the city a long time to recover. Again for years it was neglected by railways and by government, was despised by its own citizens and by the people of New Brunswick. It simply couldn't make headway surrounded by people who didn't care.

This may explain why St. John has no fine residential district; is filled with wooden homes whose flat straight lines, and general unsightliness would disgrace a six-months-old prairie village; has a street railway which goes nowhere and doesn't carry many passengers while doing it; pays for electric light about double what is paid by any city in Ontario; is mulcted \$1.85 cents a thousand for gas; has public buildings scattered around where they cannot be seen; and has a union station which is smaller but quite as unkempt as the Union Station in Toronto.

Yet in spite of everything, St. John is doing a marvellous wholesale and manufacturing business and is showing tremendous progress in several directions. It has been sadly handicapped, but slowly and surely it is rising superior to its history and the forces which worked against its progress.

\* \* \*

## Fighting Enemies at Home.

TWO years ago or thereabouts St. John discovered, or at least the younger men discovered, that the common council was the greatest bar to progress. The men who were elected to it were as immovable as the three dead estates which encircled the town-site. There was only one thing to do and that was to have it abolished. In April, 1911, the people voted to abolish it, or at

least to render it innocuous. It is still there, but next month will tell the tale.

Last April, St. John voted for a new form of civic government by four commissioners and a mayor. The mayor is to hold office for two years and the commissioners for four years. Each of the five is to be paid a salary and to have charge of a particular department. They also adopted the Initiative, Referendum and Recall—initiative by which the people may compel the commission to submit important measures to popular vote; referendum by which the commission may send important measures to the people when it so desires; and the recall by which the mayor or any commissioner may be obliged to stand for re-election at any time by petition of the people.

The first elections under the new system will be held next month, and the citizens responsible for the innovation will bring out four men for commissioners who are not now serving in the city council. They will thus try to establish an entirely new era with entirely new men.

This whole movement shows the spirit of the younger men in St. John. They are defying traditions, scissoring red tape, slaying the octopus indifference. They are leading a revolution which makes Montreal's civic rebellion look mild by comparison.

\* \* \*

## The Real Estate Boom.

ANY person reading the St. John or Montreal papers will see evidence of a real estate boom in St. John. One of the objects of my visit was to see if that boom was justified, or whether it was merely another attempt to separate the public from some hard-earned wealth.

Perhaps some land is being sold at a little above its present value, but I am inclined to think that most of those now investing will find they have done well. The present city limits are too small. The population is too congested. This movement will bring several new subdivisions into existence and thus distribute the people to better advantage. The working people have been living in flats and tenement houses instead of owning their own houses and gardens. Now they are being induced to buy lots outside the present area of buildings and the result must be beneficial.

Again the ocean-going trade of St. John is increasing by leaps and bounds. Not only are Canadian products going out that way, but United States products as well. Much United States produce goes out through Montreal in summer and for the same reasons much goes out through St. John in winter. This is a feature which few people have reckoned upon. The value of the United States produce shipped from St. John to Europe this winter will run to eight or nine million dollars.

Further, when the Grand Trunk Pacific reaches St. John, the monthly shipments from that port will reach nearly as large totals in the winter months as they do at Montreal during the summer months. Indeed, there will be more dockage room at St. John than there is at present in Montreal, and it will be possible to accommodate thirty or more ocean-going vessels of the largest type at one time. This in itself is sufficient to double the population of St. John in the next ten years.

When you add to these features, the natural development of St. John as a wholesale and manufacturing centre, a development which is even now in tremendous evidence, I cannot see why St. John is not justified in expecting that its population will grow from 50,000 to 100,000 within a short time. And even then, I have not taken into consideration the effect of the opening of the Panama Canal which must do as much for St. John on the Atlantic as it will for Vancouver on the Pacific.

\* \* \*

## Another Bit of St. John Wisdom.

NOR is St. John content with its own development. It has led in a New Brunswick boom. I went up to Fredericton to attend the opening of the Legislature and to be present at an immigration conference. I was speedily decorated with a button which said, "I am for New Brunswick." And indeed I was. The enthusiasm was infectious. The politicians looked on stolidly—but that is a way politicians have, especially Maritime

Province politicians. But the hundred and fifty delegates were in deadly earnest.

Around the walls of the Fredericton City Hall, where the congress met, were numerous placards which indicate the spirit of the people who gathered there. Some of these were as follows:

"The Best Immigration Movement. Back to New Brunswick for a week, July 9 to 14."

"New Brunswick expects every man to do his duty. Talk, write, boost. Back to New Brunswick for a week."

"One New Brunswicker is worth more to the province than a dozen immigrants. Bring them back."

As a result of this gathering there will be a New Brunswick League to lead in this forward movement. It will be hard to arouse the Legislature, but the gentlemen behind the movement are young business men who know what they are about and who are in deadly earnest. They will overcome all lethargy and opposition if they stand together, and I am confident that they will.

\* \* \*

## A Land Settlement Policy.

ONE of the proposals made at the Fredericton Immigration Conference was a Land Settlement Policy, which was urged in an excellent paper read by Mr. C. H. McIntyre, a former New Brunswickian now living in Boston. He described the progress of New Zealand, which has increased its population from 248,000 in 1870 to 1,000,000 in 1910. At first the population rushed into the cities and unemployment was quite common. Then in 1894, the government introduced legislation to encourage land cultivation. The state has raised seventy-five million dollars for the purpose and has loaned more than half of it to farmers at five per cent. payable half yearly. These advances and interest are paid back in half-yearly instalments much like life insurance payments, and extend over periods varying from 20 to 36 years. In this way, any farmer desiring to extend his productive work may secure the necessary capital at a low rate of interest. The result has been satisfactory. People have gone upon the land in considerable numbers and the government makes a profit on the transactions.

Mr. McIntyre proposes a similar plan for New Brunswick, although his scheme is applicable to any province. He maintains that the New Brunswick farmer who pays eight or nine per cent. for his capital cannot succeed. He must have money at a low rate of interest. Moreover, the system of paying back the capital in forty to seventy small instalments, one every six months, is a tremendous advantage to the borrower.

Of course, there is the objection that the government adopting such a system is competing with private capitalists, but the objection is negligible where the agricultural need is great as it is in all new countries.

\* \* \*

## Determined to Advertise.

NEW BRUNSWICK is to be advertised—that was the determination of the Congress. They are not just sure how they will go about it, but they are seeking a way. They have sought and gained the help of the Canadian Pacific, the Intercolonial, and the Grand Trunk Railways. They are seeking the help of the Dominion Government, which heretofore has been helping the West more than the East. Governments, like deities, help those who help themselves, and as soon as the Dominion Government sees New Brunswick waking up it will be there with the assistance. The New Brunswick League will help. The "Back to New Brunswick" week in July will be beneficial.

One of the best ideas I heard, originated in the fertile brains of those two arch-boosters, H. P. Robinson and Walter Allison. They are thinking of taking a carload of St. John merchants out through Western Canada to tell of St. John's manufactures and to invite all the old New Brunswick boys to come back home and help build up New Brunswick. This would be the beginning of a merry time. The West has been doing all the pioneer work of this kind. For example, the Camrose car is now at work touring Eastern Canada to get men and money for Camrose. A New Brunswick car going through the West would be carrying the war into Africa. And why not?

There is no doubt that if Eastern Canada is to hold its own, it must adopt Western methods. The "publicity agent" idea worked east a year or two ago, and is already a success in such places as Ottawa and Trenton. New Brunswick needs a "publicity agent," a big, live, ten-thousand-a-year man who has no politics and no fear of politicians. If Prince Albert can afford five thousand a year for a publicity agent, New Brunswick and St. John can afford one at double that salary.





Almost Past This Modern City on the South Saskatchewan Journeyed Alexander Hendry Before the Capture of Quebec by the English.



A Typical Village of the Plains When the Now-forgotten Republic Was in Force.

## A Forgotten Republic of the Prairies

By EDMUND H. OLIVER

Professor of History, University of Saskatchewan

THESE prairies have witnessed perhaps a greater variety of governmental experiments than any section of the Dominion. It was in 1670 that the obliging Charles II. granted a trading charter to his royal cousin, a charter which the brilliant but vacillating Radisson made as lucrative for the dashing Rupert as Charles has made it comprehensive. For more than a century the Honourable the Hudson's Bay Company made little progress into the interior of their vast domain, but did evolve for itself an effective type of government with Governor, Deputy Governor, and Committee at home, and Governor, Factor and Trader at the Bay. In the course of time changes were introduced, the administration was divided into departments covering the great plains and Deed Polls were drawn up to satisfy the wintering partners. When Alexander Hendry journeyed through the country of the Saskatchewan to the Blackfeet almost past the spot where Saskatoon now stands, Quebec had not yet fallen into the hands of the English and La Verendye had already discovered the Poskoiac, as the Saskatchewan was at first called. For it was the French who first came to our prairies. The defeat of Montcalm, however, gave more than the region of the St. Lawrence into the hands of the ancient rivals of the French. When Mathew Cocking followed the footsteps of Hendry in 1772, he found that the French had felt obliged to withdraw from the Saskatchewan. But if the English of Hudson's Bay had been freed from French rivalry a more formidable competition for the trade of the prairies, especially in the Athabasca region, now came from their fellow subjects of Montreal. The lure of the Western sea, the contest for beaver skins, roused the companies from Fort York and Fort William to a spirited rivalry which resulted often in murders on a scale large enough to assume the dimensions of petty warfare, but often also in the thrilling exploits and splendid achievements of Hearne, MacKenzie, Fraser and Thompson.

It was not without bearing on this struggle between the Hudson's Bay and North West companies

that in 1811 the former granted one of their largest shareholders, Earl Selkirk, a large section of land in the district watered by the Assiniboine and Red Rivers. The rivers gave the name Assiniboia to the district and Red River to the settlement. By virtue of the powers conferred by their royal charter, and reserved by the Selkirk grant, the company appointed the Governor of Assiniboia. Selkirk adopted the device of nominating the same individual to assume charge of his settlers. During the early years the settlers experienced the most trying vicissitudes due in no small measure to the enmity of the North West Company. The union of the two companies in the year after Selkirk's death marks the permanent establishment of the settlers.

BUT for a decade and a half the Government of the settlement in no sense represented the voice of the settlers. The estate of Selkirk owned the settlement. It was administered by his executors. The Governors of Assiniboia received their commissions, however, not from the executors, but from the company which had reserved all rights of jurisdiction. The Governor was assisted by a few constables and a small group of advisers. To no extent was self-government enjoyed by the inhabitants. When economic difficulties arose in the early thirties Selkirk's executors, tired of their burden, sold the settlement back to the company. The transaction itself was kept secret but probably immediately preceded the establishment of a new type of governmental organization. A Council known as the Council of Assiniboia, chosen by the London Committee, from the most prominent citizens of the settlement, was granted power to enact legislation in criminal and civil affairs. When the Council of Assiniboia convened on Feb. 12, 1835, the first legislative body on the Canadian prairies began its career. It was representative of, but not responsible to, the settlers. It continued till the disorders associated with the transfer of the country to the Dominion interrupted its work.

Of provincial governments the prairies have experienced two closely identified with Louis Riel, the

earlier at Fort Garry, the second at Batoche. These were republican in form. At Batoche Gabriel Dumont had established in the seventies a government among the halfbreeds patterned after the fashion of the great Buffalo-hunts.

The most interesting type of constitutional evolution was that of the North West Territories. The North West Council meeting, first at Fort Garry, and then in succession at Swan River, Battleford and Regina, evolved through the stages of personal rule, representative government to complete responsible government. The role played by Lieutenant-Governor, Advisory Council and Executive Committee constitutes not the least interesting page in the constitutional development of the Dominion.

THERE is one attempt at government on the prairies which has nearly been forgotten and is not only interesting in itself, but instructive as indicating how naturally the idea of forming provisional governments suggested itself to the Western mind less than fifty years ago. This was the attempt to establish a republic at Portage La Prairie. This undertaking was far from being disloyal. It stands associated with the name of Mr. Thomas Spence, afterwards clerk of the Legislative Assembly of the Province of Manitoba, and author of more than one handbook.

Spence came to Red River from Canada in 1866. He was deeply impressed with the significance of the movement for Confederation. By nature he possessed the instincts of a political agitator. At Red River he first came into prominence in connection with a public meeting called by H. McKenney, Sheriff of the District of Assiniboia, in response to a petition signed by Spence and 32 other inhabitants of the settlement. The meeting was to be held at the Court House on Dec. 8, 1866, "for the purpose of memorializing the Imperial Government to be received into and form a part of the Grand Confederation of British North America, and further to express our desire to act in unity and co-operation with our neighbouring colonies of Vancouver and British Columbia to further British interests and Confederation from the Atlantic to the Pacific." For Assiniboia at the time was as independent of Canada as was either Vancouver or British Columbia. Among those who had signed the petition asking for the public meeting was the hotel keeper, George Emmerling, better known as "Dutch George," who regarded the political destiny of Assiniboia as still an open question. Dutch George openly avowed his intention of being present to advocate the policy of annexation to the United States. Spence promptly induced four others to meet him at the Court House an hour earlier than the time agreed upon for the public assembly, and hurriedly but formally passed his loyal resolutions and adopted a memorial purported to be signed by merchants, traders and farmers. The memorial was drawn up with evident haste, contains several errors in spelling, including even the name of Queen Victoria herself, represents for Her Majesty's consideration "the rapid advancement of cultivation and settlement by our adjoining American neighbours now extending to the confines of the international boundary line, while notwithstanding our superior climate and vast agricultural and mineral resources we remain helpless to advance in developing the same having no outlet or market besides being entirely indebted to the enterprise of a foreign power for any postal or other communications with the outer world." The memorial concluded by suggesting the creation of a Crown Colony, the immediate opening of the Lake Superior route to British Columbia for commerce and emigration, a regular postal communication, an early settlement of Indian Land Titles and the presence of a military detachment.

DUTCH GEORGE, and his coterie arrived at the advertised time but found the Court House locked and the resolutions passed. An exceedingly lively meeting was nevertheless held, but the Nor' Wester, with which Spence was connected as subscription agent, printed only the loyal resolutions and gave no account of the other proceedings.

Spence's reputation for loyalty was soon augmented by a scheme for which only his fertile brain could have been responsible. He conceived the idea of having the Indians of the Red River present an address to the Prince of Wales. He made it appear that this brilliantly coloured document enc scrolled on the inner rind of the birch bark and couched in the Indian language had come from the natives of their own motion. The translation of it is:

"To the first born of our great

Mothers, across the great waters,—

"We and our people hear that our relations, the Halfbreeds and the Palefaces at Red River, have asked you to come and see them the next summer. We and our people also wish you to come and visit



us. Every lodge will give you royal welcome. We have the bear and the buffalo, and our hunting grounds are free to you; our horses will carry you, and our dogs hunt for you, and we and our people will go and attend you; our old men will show you their medals, which they received for being faithful to the Father of our Great Mother. Great Royal Chief! if you will come, send word to our Guiding Chief at Fort Garry, so that we may have time to meet and receive you as becoming our Great Royal Chief."

WE have told of these Fort Garry experiences of Mr. Spence to establish his instinctive loyalty. Early in 1867 he sought a fresh field of achievement. He established a retail store at Portage la Prairie. His heart, however, was not in commerce, but in politics, and Portage la Prairie at the time gave him the opportunity to follow his bent. Lying west of the circumscribed District of Assiniboia, the little settlement was rent with factions. Into the leadership of one of these Spence contrived to insinuate himself. His entrance into public affairs quickly stimulated the political life of the community. This activity was reflected in the change of name from Portage la Prairie to Caledonia, and soon after to Manitoba. The inhabitants adopted resolutions and forwarded them to the Queen through the Governor-General of Canada. On Aug. 29, 1867, the Governor's secretary wrote that these had been laid "at the foot of the throne." At the foot of the throne they must have continued, for no further notice was taken of them. Nothing daunted, Spence opened negotiations with the new Canadian Parliament through Angus Morrison, M.P., of Toronto. On Mr. Morrison's advice he had petitions couched in "strong and determined language," signed by the inhabitants of the settlement, and addressed to Lord Monck, the Senate and House of Commons. "Put forth," urged Mr. Morrison, "and at once your claim to the rank of a Province and the right of self government; accept the opportunity and do so before party political lines are drawn in Canada. You have the sympathy of the English people and all this country. I well know your wants. It is simply self-government, a good public highway and water communication to Fort William, and when obtained, and communication completed, commercial relations of an extensive and probable kind will soon be established between the Dominion of Canada and your country. . . . I will do my utmost when the House meets to form a *North West party*, so as to push the Government into immediate action for and on behalf of your people. I have only to add that my Parliamentary services and influence are at your settlement's command, and my wish is, may your country long be politically and commercially independent of the United States."

In the meantime no response was coming in the matter of the petition which was doubtless still "lying at the foot of the throne." Disheartened at the indifference evinced by the Secretary of State for Colonial Affairs and excluded from advantages enjoyed by the municipal district of Assiniboia the settlers resolved to establish a government for themselves. A Republic was set up with Mr. Spence unanimously chosen President and Mr. Finlay Wray as his Secretary. Seven prominent citizens constitute the Council of Manitoba. All settlers were called upon to swear allegiance to British laws and the Provisional Government and the President immediately despatched a letter to Downing Street declaring that the sole aim in view was "to secure mutual protection, improve our present condition, develop our resources and preserve British interests in this rising far North West of British America."

On January 17, 1868, Spence as President of the Council of Manitoba wrote to Mr. Morrison, who immediately placed himself in communication with Sir John Macdonald. The Canadian Government,

while refusing to recognize the new government, considered it of great importance that the Colonial Secretary should be apprised of its determination "that if Canada or England did not take immediate steps to grant the people of Manitoba civil rights and representation in the Parliament of Canada to make an appeal to the United States authorities to recognize their Provisional Government." This resolve seems to have startled the Canadian members into taking some interest in the affairs of the settlement. Mr. Morrison was besieged with inquiries as to Spence's character and standing. He assured all that the President's loyalty to Queen Victoria was equal to his own, and won among others Hon. D'Arcy McGee, to take an interest in Spence's favor. Nevertheless Morrison wrote urging the Council not to make the declaration public, "as it would certainly induce the Fenians to unite on your confines, and when an opportunity was given to raid your territory and for no other purpose than to annoy the English and Canadian Governments. Again my advice is to be careful and to refrain from any overt act whereby the Yankees might be induced to volunteer assistance before asked to do so. However, I do hope the present self movement on the part of the inhabitants of Manitoba will bring about not only a speedy but a satisfactory settlement of all your long-recognized neglects and wants." Mr. Morrison also expressed his confidence that the result of the agitation would be to make "Manitoba" before long part and parcel of the Dominion.

The Republic of Manitoba soon encountered difficulties both at home and from the imperial authorities. To carry out its work effectually and to overcome the turbulent it was decided to build a Government Council House and Gaol. An import tax was resolved upon to meet the expenditure involved. It was found, however, to be a much simpler matter to frame a tariff than to collect the revenue. The local officer of the Hudson's Bay Company stoutly refused to contribute towards the coffers of the new State. He claimed to be subject only to the Governor of Rupert's Land. Until orders had been received from that quarter, he would have nothing to do with either the Republic of Manitoba or its new gaol. The President, of course, was helpless, but covered a necessary retreat by the threat that when the new gaol was completed the Republic of Manitoba would see to it that he should have something to do in it.

A SCOTCH cobbler, Macpherson, also succeeded in bringing the Council into contempt. He circulated the story that the money collected for the gaol was being spent by the Council upon liquors. Macpherson was only aroused to fresh efforts by the cautions and protests of the Government and by the credence which his charges gained. The matter became so serious in the eyes of the Government that it was determined to indict the cobbler for treason. Two constables were detached to summon the offender before the Council which, for it was winter, awaited the coming of the culprit cobbler in solemn session around a cheerful stove. And still he came not. For, whether or not the charge was true that the money intended for the gaol had been devoted to whiskey, the two minions of the law who had been detailed to secure an occupant for the former were themselves well filled with the latter. As they proceeded on their way they broke forth into such a volume of song that everybody in the community, the cobbler alone excepted, was soon acquainted with the purpose of the enterprise. When the constable arrived at the house of the cobbler one entered to serve the warrant. The cobbler chanced at the moment to be cleaning his gun. A pitched battle ensued. The second officer quickly rushed in as a re-enforcement to his brother constable. Aided by the Bacchic confusion of the enemy the cobbler made a sortie and ran for it to-

wards the neighbouring boundary of Assiniboia that he might place himself beyond the jurisdiction of this vile Government of Manitoba. Impressing two ponies into their service the Republic's constable made a determined cavalry charge after the retreating cobbler, who, spying their hot pursuit, took to the deep snow so as to render their horses useless. It was an unequal contest. The panting cobbler was soon corralled and brought back before the Council, which had continued in perplexed but comfortable and solemn session. The court had scarcely adjusted itself to the high matter of trying the offending cobbler, whose stout resistance had given him the aspect of a tattered beggar rather than a splendid traitor when the door was broken in, and the cobbler's friends armed with pistols rushed in, called him all manners of fool for submitting to such ignominious treatment, roundly abused the Council and cleared the room. This episode was not calculated to impress the settlers with the august character of the Republic.

SPENCE also felt hurt when about this time the Governor of Rupert's Land paid him little respect as President of Manitoba when he made a visit to that functionary in the village of Winnipeg. The crushing blow, however, came in the form of a letter from Downing Street dated May 30, 1868:

"Sir,—I am directed by the Duke of Buckingham and Chandos to inform you that your letter of the 19th of February last, addressed to the Secretary of State for Foreign Affairs, has been forwarded to this Department, and that His Grace has also received a copy of a letter addressed by you to Mr. Angus Morrison, a member of the Canadian Parliament, dated the 17th of January last.

"In these communications you explain the measures you have taken for creating a so-called self-supporting Government in Manitoba within the Territory of the Hudson's Bay Company.

"The people of Manitoba are probably not aware that the creation of a separate Government in the manner set forth in these papers has no force in law, and that they have no authority to create or organize a Government, or even to set up Municipal Institutions (properly so called) for themselves without reference to the Hudson's Bay Company or to the Crown. Her Majesty's Government are advised that there is no objection to the people of Manitoba voluntarily submitting themselves to rules and regulations which they may agree to observe for the greater protection and improvement of the Territory in which they live, but which will have no force as regards others than those who have so submitted themselves. As it is inferred that the intention is to exercise jurisdiction over offenders in criminal cases, to levy taxes compulsorily, and to attempt to put in free other powers which can only be exercised by a properly constituted Government, I am desired to warn you that you and your coadjutors are acting illegally in this matter, and that by the course which you are adopting you are incurring grave responsibilities.

"I am,

"Sir,

"Your obedient servant,

"T. FRED ELLIOT."

"Thomas Spence, Esq."

Some little satisfaction was derived from the fact that the London *Times* administered the Colonial Secretary a severe castigation for his indifference in referring the political aspirations of the people of the North West to the heartless Hudson's Bay Company. The Council of Manitoba had, however, made abundantly clear to the Imperial authorities the necessities of arriving at a final conclusion with the Company which for two centuries had exercised almost despotic sway west of the Bay. The publication of Buckingham's letter in the *Nor'Wester* proved the death blow to the Republic of Manitoba. It never recovered the authority to which it had laid claim. After a year's tenure of office Mr. Spence resigned. Mr. Curtis became President in his stead. The outbreak of the Riel troubles, the coming of the troops and a Lieutenant-Governor put an end to the Republic of Manitoba. When, in the summer of 1870, a new Province was erected out of a section which corresponded roughly, but only roughly, with the limits of Earl Selkirk's grant three score years earlier, it was called neither Assiniboia nor Red River, though for years these names had been associated with the region and settlement. It received the name by which the Provisional Republic at Portage la Prairie had been known—Manitoba. And though in a humbler office Thomas Spence worked as zealously and loyally for the new administration at Winnipeg as he had formerly for his own Government at Portage la Prairie.



Times Have Tremendously Changed in the Great Democracy of the West. A Crowd Like This Gathers Every Little While at Regina During the Winter to Get Instruction in the Use of Gasoline Engines For Field Work.



# The Daily Promenade on Parliament Hill

Whereby it is to be Noted that the Manner in which M.P.'s wear Overcoats has Nothing to do with Politics or Parliamentary Orations

All Unconsciously Snapshotted by Pringle & Booth.



Major Sharpe, of North Ontario, Was Once Mentioned for the Militia Portfolio. Senator Tom Davis, From Prince Albert, Wears a Forty-below Overcoat.



Young Lady in the Large Hat—"I wonder who that is with Mr. Borden?"  
"Don't you know? That's Hon. Robert Rogers from Manitoba."  
"Oh! What do you suppose they're talking about?"  
"Well, it might be the weather, but I don't think so."  
The Premier may as often be seen in company with almost any other minister. And Mr. Rogers on Parliament Hill is as democratically wise as ever he was in Winnipeg.



A. S. Goodeve, From Kootenay, is no Longer Worried Over the Fact That He Missed the Cabinet by Not Being 'British-born.'



Dr. Michael Clark, the British Free-trader From Red Deer, Thinking Out a Hard 'Come-back' to Hon. George Foster.



W. F. Cockshutt, From Brantford, is Probably Cogitating on the Great Work Lying in Wait for the Tariff Commission.



E. W. Nesbitt, North Oxford, Always Wears a Red Carnation in the House, Where He is a Particular Champion of Ontario Farming Interests.



Hon. John Haggart, Minister of Railways Under Sir John Macdonald, Well Remembers Hon. Edward Blake.



W. M. Martin, of Regina, Whom Ames Accused of Tariff Demagogery, Has a Pleasant Time With Hon. Chas. Murphy, Pugnacious Questioner in the Opposition.



Col. McLean (Sunbury and Queen's, N.B.) Has Decided Opinions on the Government's Naval Programme.



Duncan C. Ross (West Middlesex), Son of Senator Sir George Ross; Liberal Whip and a Very Busy Man.



Both Hands in His Coat Pockets, Claude Macdonell (South Toronto) Strolls as Though it Were a Summer's Day, in Company With R. S. Lake, Ex-M.P., a Member of the Morine Investigating Commission.



# En Route with Christie MacDonald

By MARGARET BELL



**S**UCH hustling and flurry! And withal, such system! The property men of the "Spring Maid" Company worked all through the night loading the scenery on the large special train which was to carry Christie MacDonald and her company from Cleveland to Toronto.

And in the morning when the Sunday sun was peeping over the tops of Cleveland's skyscrapers, Miss MacDonald and her faithful French maid, Martha, emerged from the hotel, looking very tired and sleepy, after a restless night. This theatrical life is one constant nervous strain. Miss MacDonald was too nervous to sleep after the Saturday evening's performance, and the result was a feeling of dejected-

ness and craving for sleep, when the Cleveland clocks told her it was time for her special train to pull out.

She came down to the hotel dining-room, with a smile, nibbled at a grapefruit, and sipped some strong coffee, quite philosophically. One must make the best of one's surroundings always. Bell-boys hovered here and there, and her maid stood by, to give any additional service which might be necessary. But Miss Macdonald paid no attention to any of them. She was engrossed, just then, with a little scrubby-looking animal which had wandered into the dining-room, from the corridor of the hotel. "He is a miniature species of terrier," she laughed. "Isn't he just the cunningest thing?"

Anything more uncunning could scarcely be imagined.

**T**HE bell-boy announced the carriage, and we were off. Miss MacDonald looked very *petite* in her seal coat and lynx furs. She wore a small seal toque, with two or three mock apples dangling at one side. Little strands of gold-brown hair played hide and seek around her eyes, and she fingered caressingly the jewel box which she carried. This is one article which Miss MacDonald refuses to place in her trunk. What a jolting ride it was, over the cobblestones, up and down hill, till we came to the Nickel Plate station. A pompous looking official stood at the door and announced that the special train was waiting. Another important looking man in official uniform opened another door and conducted us to the track where the "Christie MacDonald special" stood.

Miss MacDonald went at once to her stateroom, to regain some of the sleep she had lost, the night before. Her private car was most comfortable and tended to make one forget the early scramble for

the train, and the jolting ride over Cleveland's cobblestones. The staterooms were at one end, then the library and drawing room, furnished in green leather, and the dining-room at the farthest end. A beautiful mahogany buffet, mahogany chairs and table gave one a pleasant view of what might be enjoyed and a pompous waiter with face as black as the nine of clubs stood in servile obeisance, showing two rows of very white teeth. Three places were laid, and two under servants stood deftly polishing the silver, and wielding their dish towels with grand *eclat*.

**S**OON the welcome aroma of good Southern coffee was wafted from the kitchen. For, after all, a breakfast consisting of half a grapefruit and a glass of ice water, gulped down between ticks of the clock, is not the most enjoyable refreshment in the world.

Many people gathered at the cross streets and suburban depots, to see us pass through. For there will always hover a certain air of mystery around a stellar figure in the theatrical heavens. The stellar figure, meanwhile, rested quietly in her state-



MISS CHRISTIE MACDONALD,  
A Canadian Who is Closing a Successful Season in  
"The Spring Maid."

room, utterly oblivious to all the stares and cries of admiration, as the furnishings caught the eyes of the onlookers. It was as if we were in a little world, all to ourselves. All traces of grease paint and Thespian rouge had disappeared. There was not the slightest odor of eyelash "beading," and the scenic effects were carefully stowed in the great baggage cars ahead. We might have been travelling in the private car of the President of the railway, instead of the temporary abode of a little Canadian star, not more than five feet tall.

Which reminds me that I have not mentioned one word about her appearance. Her eyes are soft grey blue, her nose short and slightly retrousse, and,

wonder of all wonders! her jaw decidedly square and determined. Five feet of chicness and determination, she might well be called. Enthusiasm lights her face up, and she seems scarcely unable to contain herself, when telling of an enjoyable experience. She possesses the rare combination of dignity and humour, and has a storehouse full of brilliant repartee. But not until she is well acquainted with the person engaged in conversation with her. Dear me, no! Her reserve might, at first, be mistaken for haughtiness, until the stranger is no longer a stranger.

Everything possible was done for my comfort. The guest of a star must needs be looked after. Cushions were placed in the huge, luxurious chairs, the library was opened, writing materials brought, and a large box of chocolates placed at my elbow. Bells were everywhere, with a smiling, black-faced servant in readiness to answer every ring. And outside, the big, kindly sun sent a thousand dazzling rays in through the window, to coax sleep. Surely, even a journalist in search of copy could be pardoned for nodding away a couple of hours.

It was with the greatest possible reluctance I left my comfortable quarters in the green upholstered library, and went on an exploring tour through the rest of the train. There were three more coaches and a diner. Already, the latter was filled with hungry members of the company, some finishing a belated breakfast, others in the act of ordering an early luncheon. Principals, chorus and all were grouped together, like a large family, and everyone was a good fellow. One member of the chorus, a tall girl with black hair and brown eyes, sat working at a bit of embroidery, another was finishing a dainty piece of lingerie.

"I MAKE all my own lingerie," she said, by way of explanation, "and am anticipating a great bargain hunt, when I arrive in Toronto."

The very curious public whose imagination sometimes takes wondrous flights of fancy to realms unknown, are fond of building stories about stage folk, when they travel. They surround them in a thick veil of mystery, and seem unwilling to let even the sharpest sword of reason pierce it. Which is all merely a prank of the imagination fairy. Stage folk are the most human in the world, and go about much the same as anyone else, except that constant travelling has made them most philosophical, and they make the best of every condition.

Card playing was much indulged in, some members of the chorus, in the common day coach, fashioning a table out of a suit case, and whiling away the hours by a series of "checks" and "passes." Another rather interesting pastime was the starring of a favourite member of the cast, and inaugurating her into her new role. A petite little Miss with ebony hair and eyes, was the chosen one. Dancing was her speciality. Up and down the aisle she flew scarcely touching the floor. For an encore she gave a series of imitations of other principals in the cast, and finally, allowed herself to be carried triumphantly to the diner, and placed in the chair of honour in the centre of the car.

When we reached Buffalo, there was a general  
(Continued on page 30.)



The Entire Company of "The Spring Maid," Star, Manager, Mascot, etc., Photographed a Few Weeks Ago Just After Their Arrival in Toronto. Miss Christie MacDonald, who Plays the Title Role, is Seen in the Centre of the Group Wearing a Veil, and Looking Decidedly More the Part of a Very Charming "Winter Maid."

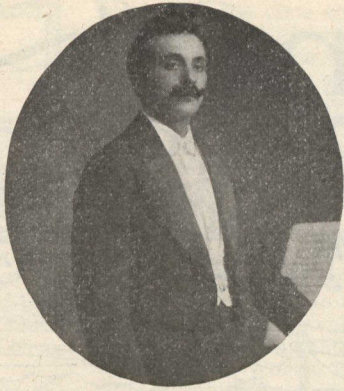




Dr. A. S. Vogt, Who Conducts the Famous Mendelssohn Choir.



Mr. Donald Heins, the Capable Leader of the Ottawa Symphony Orchestra.



Prof. J. J. Goulet Aably Conducts a Symphony Orchestra in Montreal.



Frank Welsman, Who Has Successfully Developed a Professional Orchestra in Toronto.



Dr. Edward Broome, Conductor of New Society.

# Is Choral Music Being Overdone?

*When Orchestras are in Need of Further Development*

By AUGUSTUS BRIDLE

**O**N the principle that even a good thing can be overdone, it has become a query of a number of people in such a city as Toronto—Is choral music being overdone? The question is based not upon any obvious decline of interest in this form of musical art, but rather upon the fact that the annual levy on the public for choral performances in a city like Toronto runs well up to fifty thousand dollars, which goes into the coffers of six separate societies.

Practically at the time of writing one of the most ambitious of Canadian choirs is on a tour to Detroit and Ann Arbor. Two years ago the same choir went to Syracuse, N.Y. A few days ago the Mendelssohn Choir returned from almost a week's tour of New York, Buffalo and Boston. Canada has already had two visits from the Sheffield Choir. Both the Canadian touring choirs gave concerts in Toronto—this season seven in all; drawing aggregate audiences of twenty thousand people.

Earlier in the season a new choral society made its appearance under the able conductorship of Dr. Edward Broome, a Welsh musician and composer, formerly a resident of Montreal. This body of singers gave two concerts, assisted by the Philharmonic Orchestra of New York. While the crowds were not capacity audiences, enthusiasm for the new chorus reached a very high point, and it is predicted that next season the society conducted by Dr. Broome will be accorded generous support.

**T**HE National Chorus, under the well-known baton of Dr. Albert Ham, also gave its annual offering, aided by Signor Bonci, of opera fame. The People's Choral Union, under Mr. H. M. Fletcher, may be expected to give a concert or two before the season is over.

About Easter time, however, the most historic figure at the choral conductor's desk in Canada will make his last appearance conducting a public chorus. Dr. F. H. Torrington, the real father of modern choral music in Canada, has been doing oratorio for more than thirty years in this country; after years of work in Boston as far back as 1866. He has not grown weary of oratorio, but the times have somewhat changed, and he has done the work he set out to do. Dr. Torrington has a record in choral music, for the consistent working-out of one idea, unequalled by any other choral conductor. His retirement will be a matter of regret to many thousands of people all over Canada. There is scarcely a village or town in the country from the Atlantic to the Pacific, without some one who was not in Torrington's church choir, or in one of his oratorio choruses. The present activity in choral music all over the West owes a good deal to the early inspiration of this veteran, as well as to the stimulus of more modern choirs.

**I**T may be safely said that there is no danger of too much choral music in the West which has organized this form of art provincially as well as in towns and cities almost as well as the municipal idea. In many places singing west of Ontario has become one popular entertainment through a long and sometimes dreary winter. Church choirs and choral societies and glee clubs are all doing a great deal over a vast territory to humanize civilization that can't subsist altogether for amusement on hockey, amateur theatricals, musical shows and travelling concert companies. In Winnipeg choir singing has reached a good point in development, the genesis of which began a good many years ago. In Victoria, B.C., the Arion Club, copies of whose programmes are regularly sent to the COURIER office, have for several seasons been doing work of a very select character. In Vancouver, Mr. J. D. A. Tripp, lately of Toronto, has organized a choir of men's and women's voices. Edmonton and Calgary have long had a reputation for singing, due in no small degree to the interest of a large number of English and Scotch folk, accustomed to choral work at home and glad to revive it in a new country. And in many of the larger places successful attempts have been made to organize orchestras.

Which leads to the consideration of which is the more important to a community, a chorus or an orchestra. In most cases the chorus came first in development, because it is always

easier to get singers than players. In the eastern centres both have gone along together, one augmenting the other.

**I**N Toronto the orchestra problem has become a very live one. For five seasons now the Toronto Symphony Orchestra has been able to give on an average from six to seven concerts a year to big audiences, in spite of the fact that nowhere else in America is so much attention and money paid to chorus work. This has required a fine organization, endless patience, hard work on the part of the conductor and the orchestra, and no end of enterprise in bringing solo talent such as has seldom or never been equalled by any other local organization.

At the present time the Toronto Symphony Orchestra is engaged in augmenting its finances by an extension of the guarantors' list and a possible annual grant from the city council.

**I**T may be asked—if an orchestra should receive a civic grant, why not a choral society? The case is entirely different. A choral society is a purely voluntary and non-professional organization. Singers get no pay for rehearsals or performances. Only the conductor is paid. With a professional orchestra every player must be paid at least the union scale, and in some cases bonuses; and in places large enough to support orchestras the Musicians' Union is strong enough to enforce the rule even if an orchestra management should be inclined to break it, which has not happened as yet. To give a season of performances lasting for seven months, as is the case with the Toronto Symphony Orchestra, players have to rehearse in the mornings. In the earlier stages of development evening rehearsals were held and many of the players being amateurs had no engagements to play in local theatres. Now the practice is to get players who, while filling regular theatre engagements in the evening, may also rehearse in the mornings and teach in the afternoons. The cost of rehearsals in one season is a very large amount. The performances must also be paid for. The conductor must get a salary or an honorarium; since a large percentage of his time must be taken up with the work of the orchestra. In fact to have a successful local orchestra in competition with touring orchestras the conductor should do little or no teaching. The cost of music is a large item. Rentals for rehearsal halls is another. Advertising is expensive. A staff of people must be kept more or less regularly on the system. Imported soloists cost anywhere from three hundred to a thousand dollars a concert. There is nothing about an orchestra that does not cost money.

And that is why no symphony orchestra ever maintains itself independent of subsidies or grants or both. In many European cities the municipalities are the real effective guarantors of the orchestras that contribute so much to the musical life of the country. So far the practice has not spread to America, at least to any great extent. Even citizens' bands are being gradually superseded by regimental bands maintained at the cost of the Militia Department. But if an orchestra in a city like Toronto or Montreal is to become effective, there is no real reason why the municipality should not contribute to its maintenance.

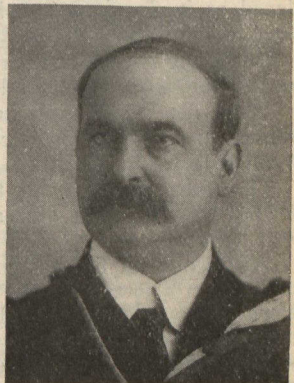
**N**O city becomes a real musical centre without a good symphony orchestra. In the United States most of the leading cities have good orchestras. In New York there are a half dozen—including those at the opera house. In Boston one—and the greatest in America; in Chicago perhaps the next greatest, maintained by a corps of wealthy guarantors and giving concerts in their own hall built by public subscription ranging from ten cents up to thousands of dollars. Philadelphia has a good orchestra. Cincinnati has another. St. Paul and Minneapolis each have good orchestras. Buffalo, however, has none. There was a time when Buffalo had a very good orchestra. Twenty years ago John Lund, this season music-master with "The Chocolate Soldier," organized a band with some wealthy backers and a small salary for himself. Interest died out. The orchestra quit. It has never been revived. Otherwise there is no reason why Buffalo should not have had as good an orchestra to-day as either Minneapolis or Cincinnati.



Mr. H. M. Fletcher Controls 500 Choristers.



Dr. F. H. Torrington After 40 Years' Choral Work.

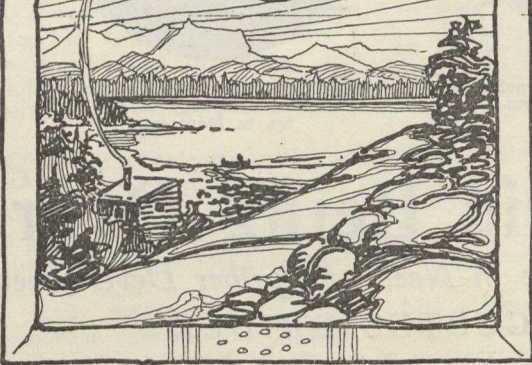


Dr. Albert Ham, Conductor National Chorus.



# The Man at Lone Lake,

By  
Virna Sheard  
Author of  
"By the Queen's Grace"  
Etc.



## CHAPTER XVII.

AT the shack at Lone Lake Wynn gathered up his belongings. He did it wrathfully, for someone had visited the shack in his absence and taken what seemed to them worth carrying away. On finding the place open to the weather he at first thought a timber wolf, or caribou, had broken in, but that thought passed when he entered.

The thief had been systematic and thorough. Not an ounce of tobacco was left, nor any food supplies. The blankets were gone and a hunting knife. Even the bits of birch-bark had been emptied out of the box and scattered over the floor.

Wynn searched through them with desperate anxiety lest the pieces he valued had been blown away or used for kindling. No! He found them, wrapped them together and put them in the pocket of his duck coat that still hung on its peg. The thief had not come for clothes, for such as Wynn had were left untouched.

The man glanced around the desolate place and wondered how he had endured the days of loneliness, and lived.

Then remembrance of the simple straight life he had led there surged through him.

He thought of the nights when he had slept deeply and well, though the wind blew through the chinks in the walls, and he recalled the sun-washed hours spent in the open.

He lifted his pack and went out, swinging the door behind him for the last time.

"It doesn't matter who the thief—or what he took," he said, heading for the trail. "It was Francois, doubtless. But it doesn't matter. In such small things I can afford to be gracious."

The chipmunk dropped down on to his shoulder from a low-hanging branch, and sitting up chattered steadily, and, as it sounded, vindictively.

The man laughed. "Higho, small one!" he said. "Still trying to set the whole world right? I'd give it up; it's too big a contract. It's not such a bad world. The One-Who-knows went so far as to call it good."

"Yes, yes! I follow you. The bears are lazy and sleep endlessly, and the bob-cat is an abominable sneak; the whiskey-jack is the world's gossip, and the wolverine should be hung for a thief; the coyote is no gentleman, and the owl kidnapped the muskrat's progeny while the red-fox applauded! Sure they're all a bad lot, and not one of them thrifty enough to store nuts against the winter's famine. Only you—small one, only you; it's not for me to blame them. I've wasted too many a good day myself."

The chipmunk chattered back volubly, and presently leaped down and flew in mad pursuit of its own engrossing business. Once it looked back as undecided whether to return to the solitary figure or not; then with a flourish of its silvery tail was gone.

"To our next meeting!" the man called after it.

He strode on now in silence. As he reckoned, it was past high noon. The hunt through the birch-bark notes had taken time. He was impatient to be back at the log-house, with an impatience new to him; a consuming impelling sensation that blurred all others.

Passing Francois' shanty he noticed that no smoke curled from the short smoke stack, and as he came near to the log-house saw the door was wide open. That was not so unusual, and yet he rather wondered at it, for it was cold, and a light snow had been falling for the last two hours.

He swung it over the verandah, loosening his pack and dropping it there, and passed into the house.

There he stood as though stricken dumb. The room was filled with silence. A silence so profound it turned his blood to ice.

The old trapper lay as though asleep, but on the hearth the fire was out, and the sheet iron stove was black.

Wynn opened his lips to call Nance, but did not call her. There was no sign of Wanota. Joris! Perhaps he was asleep under the couch! Softly the man whistled a bar that always brought the little yellow and grey dog bounding from any hiding place.

The sound of his own whistling was so appalling he did not try it again.

He simply stood as before, in silence; then mechanically closed the door. The snow had blown in and drifted in tiny waves along the floor. Wynn remembered afterwards he had noticed that.

Slowly he made his way to the couch, the snow-shoes falling clumsily and tripping him. For a half-moment he thought McCullough slept. Then he knew.

The old man lay as he had fallen back; his face was towards the window. Those last tragic moments had left no mark. He seemed as one wrapped in immeasurable peace.

Wynn turned from him with a helpless gesture. Going to the door he opened it and looked out.

For the moment he could not disentangle facts, or guess as to what had occurred in his absence.

The stillness hurt him; the lonely leagues of white tortured his eyes.

LITTLE by little he brought order out of the thoughts assailing him. Nance was gone—where? God knew. Wanota? It did not matter about Wanota. But Francois! Yes. It would be the Indian who was at the bottom of it all! And yet, give the devil his due. There might be a chance that Nance, grieving and frightened, had gone to Lone Lake to seek him. She might even be on her way there or back.

At that fancy he strode off towards the river; it was the easiest road for one to take—and the safest.

Down past the alders he stopped, and then turned back. No. He could not have missed her. The scarlet toque showed too far against the snow.

And the snow? It was falling faster now. All snow-shoe marks would be quickly wiped out.

"Yes, it was Francois he had to deal with." The man's mind swung pendulum fashion, now between Nance McCullough and the half-breed. Somewhere out beyond, where the spruce grew thickest or the hills hid their secrets, Francois had lured her, trapped her, and hidden her. So he at last concluded. If one knew where the foxes made their holes, and the coyotes slept, one might find the place.

The man sat down heavily on the edge of the verandah and a tremour shook all strength from him. Then he tramped again round and about the house for some sign. The snow had smoothed out every slightest mark.

He remembered that he might need much strength; that there were journeys to be made to the hills, and it might mean long searchings. He went into the house and cooked himself food and ate.

Afterwards, as he pulled on his heavy coat again, there came the faint crunching sound of snow-shoes. Wynn threw the door open.

A half-cree boy of perhaps seventeen, made his way to the house slowly and as though very tired. He was strongly built and deep-chested, and Wynn recognized him as the eldest son of the French-Canadian Factor at the Post near St. Elizabeth's Mission.

"Come in!" he called eagerly. "What brought you, lad? Have you come with any word of the old trapper's grand-daughter? Nance, you know! Or have you seen Francois the half-breed? Quick—tell me!"

The boy looked at him wonderingly as he entered.

He was chilled, hungry, and very tired, and never at any time given to many words.

"No," he answered, dropping on one knee to untie the babiche strings of his snow-shoes. Slowly he chafed his moccasined feet. "No—me come bring letters to you."

With benumbed fingers he fumbled in through his fur coat to a pocket in his buck-skin shirt. Drawing out two much-soiled letters he handed them to Wynn. An expression of dull relief was on his face, for he had brought his tramp to a good finish.

"Thanks," said the man, "I will pay you when you are warmed." He dropped the unopened letters into his pocket.

"Me much hungry," said the boy, drawing up to the stove that was fast reddening with a hot fire.

"I beg your pardon," returned Wynn. "Sit here and I will cook moose-meat for you. Yet tell me again. Are you sure, absolutely sure, you did not meet anyone as you came?"

He shook his head with its thatch of black hair. The man sliced the meat and cooked it while the boy grew warmer. After he had eaten he looked around.

"De old trapper much sick—or him asleep?" he questioned, nodding towards the couch curiously.

Wynn did not answer at once for there was a queer tightening of his throat at the words.

"Him asleep?" said the other mellowing in the warmth to the point of persistency.

"No," answered the man.

"Wat than?" asked the boy. "Him ver sick eh?"

"He is dead," said the man.

The boy rose as though to venture over and see for himself, then sat down again by the stove.

"That much sad," he commented placidly. "But him ole. Him done. Him better so."

"Perhaps," admitted the other. Then after a moment. "Will you stop here and rest? I must go out, and I may be long away."

"Where?" asked the boy.

"To the hills perhaps—I am going to find the old man's grand-daughter, Nance. You know her?"

The heavy face brightened.

"She is lost," the man explained again desperately.

"Where?" the boy asked once more.

"Francois, the trapper might tell us!" Wynn answered, leaning towards the young half-breed, his eyes burning. "Do you know of any shack, or teepee, or cave in the hills, that perhaps Francois might own, beyond the lake? If you do for God's sake tell me!"

The boy nodded pleasantly.

"Francois him tell mon pere he av one leetle cabane in de hill, two-tree mile from de lak may-bee. But you not fin heem in one honder year."

"I will try," replied Wynn, fastening his coat and taking his rifle.

"Mon Dieu! Me not stay with heem!" exclaimed the boy glancing toward the couch. "Yo go—then men—I go back to de Post. But yo—yo bes wait here. Ma-bee dat girl she get away from Francois; then she cam home—den wen she not fin—only heem—wat she do, eh?"

HE tied on his snow-shoes rapidly. The man drew some money from a pocket and handed it to him. It seemed a great deal to the young half-breed. He smiled his thanks.

"And you think there's a chance of escape from Francois?" queried Wynn, as one who caught at any suggestion.

The dull face lit up for a moment knowingly.

"Yo not fin dat leetle cabane of de trapper. No. But Nance—she pretty queek—yes. She watch, an watch, an watch, an play dat game so, an ba-gosh, som-tam, she giv heem de slip, may-bee, eh?"

"I believe you're right," the man assented. "I had not thought that possible." The colour crept back into his face and the lines softened. "You had best stop the night here. For me I must think—decide what to do."

The boy shook his head.

"Me pack a blanket," he said indicating a roll strapped on his back. "Me sleep may-bee under low spruce." The man gave him some hard biscuits which he pocketed, and then passed out and on his way.

(Continued on page 26.)



# DEMI-TASSE

## Courierettes.

The All Fools' Day joke is starting early. It has been announced that the customary drop in the price of coal on April 1 will not go into effect this year.

A living wig is creating a sensation in Hungary. It's to be hoped that women won't take to wearing live "rats."

And now the Pearys, Cooks, Scotts and Amundsens will sit and sigh for more poles to discover.

Britain is building the world's biggest battleship. Evidently she is not willing to trust the whole job of defending the Empire to Canada's navy.

According to the Liberals, the Ship of State, under command of Captain Borden, is striking about a hundred knots an hour.

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**Simplified Spelling?**—Here is a copy of a letter which a branch bank in a town in Western Canada recently received:

Der Sir,—I am Lead up with Rumatism thees Winter and can not go to Town. Can you and Wil you axtdn my Loan an or before 4 Monts more as I have hauld onley 4 load of Whete and have not got anof oute of it tu pay my Trasing bill. I sendt in Appeication for Patent on my Homestate the 22 of Januer together with my Cittuen Pappers and hop tu get Re-comandtion for Papent son, and I Will then get a lone on my land and pay you up. I hereby send you the Due Intrest. If you vont a new Not plece make out one and send me for Signature and I will send it bak at once. Hoping tu get a feberabill here from you I is as ever

Youres Trouley,

\*\*\*

**Discovered.**—A number of Canadian advertising men were discussing the problem of what kinds of advertisements are the best business getters.

"I believe that the best advertisements are the straight 'heart to heart talks,'" declared one.

"Some of them are all right," agreed another, "but the trouble with many of the so-called 'heart to heart talks' is that they're really liver to liver talks."

\*\*\*

**Played Leap-frog With Inspector.**—Mr. E. M. Bruce is big enough mentally to be one of Toronto's public school inspectors, but he is noticeably small in stature.

Apropos of his limited height, they are telling in the schools about an incident that happened not long ago at one of the city schools. The boys were out at recess having a good old-fashioned game of leap-frog when the

inspector walked out, bareheaded, and stood watching them with sympathetic smile. His back was turned toward one husky lad who had not noted the coming of Mr. Bruce, and the boy, mistaking the inspector for one of his fellows, took a run and a jump at him. His hands touched the inspectorial shoulders lightly and he sprang clean over Mr. Bruce's head.

The laugh that rose from the on-lookers caused the lad to turn and see what he had done, but no apology was needed.

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**A Protest.**—St. Patrick's Day is taken by many people to mark the passing of winter, and it's about this time that our friend, the spring poet, gets busy. Sometimes the spring poem has a St. Patrick's Day flavour. Easily one of the best in this class is one that dealt with an incident in New York and ran as follows:

"Through Central Park one morning I happened for to pass,  
And everywhere I saw the sign  
Of 'Please Keep Off the Grass.'

"And several big policemen—  
I thought them mighty mean—  
Were chasing little children  
For the wearing of the green."

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**You Never Can Tell.**—In these modern days, when the cost of living and love of leisure and pleasure are running neck and neck for first place, it isn't safe to believe everything you read in the papers.

A babe was born the other day.  
"Another mouth to feed," said the father. "I'll have to work harder than ever."

"I'll have to stay in the house and miss the bridge parties and the matinees," said the mother.

And the newspaper said:  
"Mr. and Mrs. Blank are rejoicing in the birth of a son."

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**Of Which This is a Sample.**

Spring Spring, sweet smiling Spring.  
Spring has its charms and its curses;  
Spring brings the buds and the birds on the wing—  
And Spring brings the poet's punk verses.

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**City of Public Protests.**—Toronto is rapidly becoming known as "the city of public protests."

When any great issues—and some mighty small ones—arise in this land or any other, the citizens of the Queen City hasten to their great meeting-place, Massey Music Hall, to protest.

There was a protest meeting in regard to the way the Toronto Railway ran its cars, there was another re the

closing of the civic slides on Sunday, there was a third on the Home Rule quest on, and so on, ad infinitum.

Toronto loves to protest. There is an epidemic of protestitis in the Toronto air, and thereby hangs this little tale of a protest meeting that failed to protest.

It is the habit of the electorate in the suburban districts to call a meeting and protest if their aldermanic representatives do not do just as they are expected to do. Of course, the aldermen are invited to attend these little love feasts and explain.

Ald. Daniel Chisholm, chairman of the Board of Works, heard that there were rumblings of discontent in his ward about some little thing, and a protest meeting was arranged. He was invited. He hunted up his colleague, Ald. Hilton, and took him along to the hall. The two City Fathers were there on time, but nobody else came. The protesters had forgotten to protest, and the aldermen waited wearily and then walked home.

\*\*\*

**Ambition.**

The public speaker talks at length,  
But doesn't enjoy the joke—  
If the papers merely mention him  
Along with the "also spoke."

The women with social ambition fired  
Look anything but pleasant—  
If the social column places them  
Among the "also present."

They're types of a lot of people who fear

To be known as of the mass;  
Their life is a struggle to get—and keep—  
Above the "also" class.

\*\*\*

**Revised.**—Ella Wheeler Wilcox is great on giving advice to young people. The poetess of passion has recently handed this little tid-bit of wisdom to the world: "Work hard and marry early."

Ella is wrong. She got her advice a bit twisted. Experienced matrimonial experts will tell you that it should be: "Marry early and work hard."

\*\*\*

**The Retort Discourteous.**—"My face is my fortune, sir," she said, with a simper. She was fishing for a compliment, but the brute of a man replied:

"Well, you know the old saying—  
'the poor we have always with us.'"

\*\*\*

**Constancy.**—Jill—"But Jack, I am afraid that you are inclined to be fickle."

Jack—"Not a bit, dearie. Why, I have smoked the same brand of cigarettes for ten years."

\*\*\*

**Words About Women.**

There are few things that a woman can throw straight, but she generally hits the target when she tosses a kiss.

Some male advocates of the 8-hour day have 16-hour wives.

Solomon had it on the modern man in more ways than one. Though he had 3,000 wives there were no Auto Shows, Horse Shows, or Easter parades in his day.

The average girl worries about having a suggestion of a moustache on her upper lip—unless a man puts it there.

A woman ceases to be a bride when she comes to the breakfast table with her hair in curl papers.

\*\*\*

**The Last Word.**—The doctrine of purgatory was once disputed between the Bishop of Waterford and Father O'Leary. It is not likely that the former was convinced by the arguments of the latter, who, however, closed it very neatly by telling the bishop: "Your lordship may go farther and fare worse."

\*\*\*

**Timely Topics.**—With the approach of the spring season the mere male notes with alarm that the two topics which most interest the lady of the house are garb and garbage.

## The British Medical Journal

AND

# BOVRIL

Six pages of this Conservative Journal of Sept. 11 last were devoted to the report of a series of scientific experiments made to test the food value of Bovril.

The experiments demonstrated that Bovril is a valuable food in itself, and that at the same time it is a great aid to digestion.

## This Washer Must Pay For Itself

A MAN tried to sell me a horse once. He said it was a fine horse and had nothing the matter with it. I wanted a fine horse. But, I didn't know anything about horses much. And I didn't know the man very well either.



So I told him I wanted to try the horse for a month. He said "All right, but pay me first, and I'll give you back your money if the horse isn't all right."  
Well, I didn't like that. I was afraid the horse wasn't "all right," and that I might have to whistle for my money if I once parted with it. So I didn't buy the horse, although I wanted it badly. Now this set me thinking.

You see I make Washing Machines—  
"1900 Gravity" Washer.

And I said to myself, lots of people may think about my Washing Machine as I thought about the horse, and about the man who owned it.

But I'd never know, because they wouldn't write and tell me.

So, thought I, it is only fair enough to let people try my Washing Machines for a month before they pay for them, just as I wanted to try the horse.

You see I sell my Washing Machines by mail. I have sold over half a million that way.

Now, I know what our "1900 Gravity" Washer will do. I know it will wash the clothes, without wearing or tearing them, in less than half the time they can be washed by hand or by any other machine.

I know it will wash a tub full of very dirty clothes in six minutes. I know no other machine ever invented can do that, without wearing out the clothes.

Our "1900 Gravity" Washer does the work so easy that a child can run it almost as well as a strong woman, and it don't wear the clothes, fray the edges, nor break buttons the way all other machines do.

It just drives soapy water clear through the fibres of the clothes like a force pump might.

So, said I to myself, I will do with my "1900 Gravity" Washer what I wanted the man to do with the horse. Only I won't wait for people to ask me. I'll offer first, and I'll make good the offer every time.

Let me send you a "1900 Gravity" Washer on a month's free trial. I'll pay the freight out of my own pocket, and if you don't want the machine after you've used it a month, I'll take it back and pay the freight, too. Surely that is fair enough, isn't it?

Doesn't it prove that the "1900 Gravity" Washer must be all that I say it is?

And you can pay me out of what it saves for you. It will save its whole cost in a few months, in wear and tear on the clothes alone. And then it will save 50 cents to 75 cents a week over that in washwoman's wages. If you keep the machine after the month's trial, I'll let you pay for it out of what it saves you. If it saves you 60 cents a week, send me 50 cents a week till paid for. I'll take that cheerfully, and I'll wait for my money until the machine itself earns the balance.

Drop me a line to-day, and let me send you a book about the "1900 Gravity" Washer that washes clothes in six minutes.

Address me personally—A. O. Bach, Manager, 1900 Washer Co., 357½ Yonge Street, Toronto.



The "Home Rule" Question Settled.



## Rodolphe Forget

Member Montreal Stock Exchange

83 Notre Dame St., Montreal

Carefully edited studies of leading Canadian securities mailed on application. Facts and figures compiled by experts.

Paris Office

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## PELLATT & PELLATT

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BONDS AND STOCKS also COBALT STOCKS BOUGHT AND SOLD ON COMMISSION

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## GOVERNMENT MUNICIPAL and CORPORATION BONDS

Our lists comprise carefully selected offerings of the above securities, affording the investor 4 per cent. to 6 per cent. interest returns.

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## The Title and Trust Company,

Bay & Richmond Sts. TORONTO



Executor, Administrator Assignee, Liquidator

# MONEY AND MAGNATES

## SANE INVESTMENTS

### Follies of Oil and Wireless Stocks

**A**FTER mining companies, the investor has probably thrown away most money in oil companies. Canada has been inundated with the advertisements and prospectuses of Californian and other oil prospects. Unfortunately thousands of Canadians have sunk their money into these enterprises. They will never see it again; they will not obtain dividends. Periodically in the United States there is a boom in petroleum wells, and thousands of companies are incorporated. We get the echoes. The majority are wild-cat promotions based on options or leased land and are worthless.

Here is one of the alleged interesting methods of increasing the number of operating oil companies by 400 per cent. without doing any extra work beyond printing stock certificates. The promoters purchase one-sixteenth of an acre and organize four companies, each company owning one-quarter of the one-sixteenth of an acre. At the center of this lot, where the properties of the four companies join, a well is drilled, each company owning one-fourth of the well. They proceed to issue certificates of stock, and declare that they are now actively drilling on their property. If this one well strikes oil, all four companies notify their stockholders that they have struck oil. Of course, when a well does not strike oil, the four companies stop business, and the promoter moves to another one-sixteenth of an acre to organize four more companies. As in the case of mining, therefore, so with oil—the investor is playing against marked cards.

The modus operandi in Canada is to open a stock selling agency, organize a local company, or directorate, or both, and commence a strenuous campaign of advertising. The shares are sold at, say, 50 cents on a par value of \$1.00. An automatic advance in the price is predicted and sure enough the figure is 75 cents on the day and hour forecasted. The company puts up the price to any figure desired. Romantic advertisements continue, followed by confiding telegrams from the excited well manager in California, or elsewhere, who expects any minute to be almost drowned as a result of a tremendous gush from the company's oil wells. The trouble is that the real gushers are few, and if oil is, by strange chance, struck, it is never hit as hard as the gullible investor's pocket. The promoters have money absorption powers as strong as the water sucking propensities of a sponge.

Tracing the various stages in the company's advertisements, one finds that the shares being sold are not to complete work in hand. The treasury is in an affluent state. There are funds galore for driving unfinished wells. It is desired to begin new work, and money rapidly flows into the "over loaded" treasury. Then come appeals for further funds. Oil has not been struck at the depth expected and an assessment upon existing shareholders must be levied. Further good money is thrown after good money gone bad and finally the investor learns his lesson. It is well learned, if in future he patronizes legitimate investments.

Perhaps, however, he will try hidden treasure seeking companies, fruit growing lands in southern climes and wireless companies, both telegraph and telephone. At least \$2,000,000 worth of stock of the United Wireless Company was sold in Canada. This concern was capitalized at \$20,000,000. Stock, we were told, in one circular was selling at \$40 a share, which was described by an enthusiastic broker as "very low." The par value is \$10. A trunkful could probably be bought in Canada for about five cents a share. There are some who would give it away. The United Wireless stock selling scheme became so extensive among 28,000 investors that officials of the company were arrested, being charged with the use of the mails for fraud. The stated assets of the company were \$26,000,000. The real assets, according to those laying the information, were not worth more than \$400,000, or an actual worth of two cents a share at par value. The stock was forced up at will. These figures give an idea of the sort of fishing by stock salesmen on behalf of wireless companies. According to one statement there were on January 1st, 1910, ten wireless telegraph and telephone companies doing, or claiming to do, business in the United States. These were:

	Capitalization.
The Pacific Wireless Telegraph Co. ....	\$10,000,000
The Massie Wireless Telephone Co. ....	300,000
Collins Wireless Telephone Co. ....	1,000,000
Clark Wireless Telegraph and Telephone Co. ....	2,500,000
Radio Telephone Co. ....	2,000,000
Great Lakes Radio Telephone Co. ....	1,000,000
Atlantic Radio Telephone Co. ....	2,500,000
Pacific Radio Telephone Co. ....	2,500,000
Marconi Wireless Telegraph Co. of America ....	6,500,000
United Wireless Telegraph Co. ....	20,000,000

Heavy capitalization is apparently a strong feature of these companies. Here we have wireless telegraphy and telephony capitalized by ten companies at over \$48,000,000; an extraordinary amount in view of the experimental stage at which wireless communication stands from the commercial viewpoint.

If the stock salesman says your stock is selling at a wonderfully attractive price, just see if he or the company will repurchase your shares at that figure.

### On and Off the Exchange.

#### Money and Rates to Harden.

**B**ROKERS who for months have been luxuriating in the easiest money market in years have received unwelcome intimations from the lenders of market funds during the week of a possible disturbance in the call loan situation. A number of loans in fact have been called, but brokers have experienced no difficulty in placing them elsewhere. The natural tendency of money rates is to advance at this season of the year. The opening of spring brings with it the renewal of many industrial activities, the capital required for which is used during the winter months in the call loan market.

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Chief Office for Canada: TORONTO  
ALFRED WRIGHT, Manager



IRISH & MAULSON, Limited  
Chief Toronto Agents.

## THE ROYAL BANK OF CANADA

Capital Paid Up ..... \$6,250,000  
Reserve Funds ..... \$7,450,000  
Total Assets ..... \$110,000,000

HEAD OFFICE: MONTREAL.

H. S. HOLT - - - PRESIDENT

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

175 Branches in CANADA and NEW-FOUNDLAND; 19 Branches in CUBA and PORTO RICO.

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and Cedar Sts.

SAVINGS DEPARTMENT at all Branches

## Significant Advances

A few striking comparisons made by Mr. E. P. Clement, K.C., President of the

## Mutual Life OF CANADA

in his address to Policyholders at the 42nd Annual Meeting of the Company held February 1st:

	1886	1911	Increased
Income	\$ 272,000	\$2 450,000	Nearly 10-fold
Interest	43,000	875,000	Over 20-fold
Assets	905,000	18,131,000	Over 20-fold
Insurance in force	9,774,000	71,000,000	Over 7-fold
Surplus	61,500	3 312,000	Over 50-fold

Head Office: Waterloo, Ont.



Investment Series— Talk No. 2

**The Functions of an Investment House**

constitute just as sacred a trust as do the functions of lawyer or physician.

Their relations with a client must be advisory—but advisory only from the standpoint of statistical information—never from guesswork. In other words, they should warn the client against bad investments, but never advocate an investment in the stocks or bonds of any enterprise of whose past record and present condition they are not fully informed.

Be certain that the house you intrust with your investments is well informed.

**Our Security Reports**

are sent from time to time, as issued, to our clients and to those who, as possible investors, wish to keep informed on securities dealt in on all markets. May we not put your name on this list? It will obligate you to nothing and will give you much valuable information.

**F. H. Deacon & Co.**  
Members Toronto Stock Exchange  
Investments

97 Bay St. Toronto, Canada

2

F. H. DEACON J. C. FRASER

**THE EXCELSIOR LIFE INSURANCE COMPANY**

Head Office, - - Toronto

Assets ..... \$2,842,654.08  
Insurance in Force .. \$15,000,000.00

**SECURITY AND PROFIT**

are what intending insurers desire, both obtained under "Excelsior" policies, which also contain the "Last Word" in liberal features.

**THE REASON**

the Company has been able to pay satisfactory profits is because it has been continuously foremost in those features from which profits are derived. In 1911

Interest Earnings, 7.33 per cent.  
Death Rate, 34 per cent. of Expected.  
Expenses decreased 2.50 per cent.

Wanted—Agents to give either entire or spare time.

E. MARSHALL, General Manager. D. FASKEN, President.

**THE STANDARD LOAN COMPANY**

Debentures for sale bearing interest at FIVE per cent. per annum, payable half yearly.  
Capital and Surplus Assets, \$1,340,000.00  
Total Assets, - - - \$2,500,000.00

Write for information.

Head Office: TORONTO, Canada

**Davidson & McRae**

CANADIAN NORTHERN RAILWAY LANDS and TOWN SITES

Write for Information

**OFFICES:**

MONTREAL, TORONTO, WINNIPEG, VANCOUVER, Canada, and LONDON, England

A good deal of money will go into real estate again in April and May, and in spite of the fact that this country is continuing to receive the benefit of its heavy financing abroad a firmer money market around the time that navigation opens, is natural and to be expected.

\* \* \*

**Foreign Funds Driven Here.**

THE security markets continue to reflect the advantages accruing to Canada because of the misfortunes of the Old Country. There is little doubt but that the miners' dispute and the other industrial uprisings threatened combined to induce more British capital to seek investment abroad. Although it will be remembered that some of our securities listed on the London and Continental markets sold off when the coal strike began they have since made a sharp recovery, and an advance in several of our leading stocks can be attributed to scarcely anything else than Old Country buying. C. P. R. and Soo—to take stocks with which home investors are more familiar—have been striking examples of this, but the real effect is shown in the Canadian Government corporation and municipal bonds listed on the London market, but not quoted here.

\* \* \*

**Success Among Loan Companies.**

THESE are prosperous days for the loan companies. The rate of interest is good, and the demand for capital decidedly brisk. The twelfth annual report of the Standard Loan Company, Toronto, reflects this state of affairs. Its gross earnings were sixteen per cent. on its capital, and its net earnings eight per cent. It carried \$50,000 to reserve, and a substantial amount to loss and gain after paying three per cent half yearly. Mr. J. A. Kammerer was re-elected president, and Mr. W. S. Dinnick, vice-president and general manager. The total mortgages and securities of the company are nearing the three million mark.

\* \* \*

**St. Louis and the Market.**

THAT the industrial crisis brought about in Great Britain by the strike, the acute political situation existing there, the impending presidential contest in the United States and the strained relations between American capital and labour was accompanied by actual buoyancy in the markets of the two great world centers has been an enigma which students of economic conditions have tried vainly to solve. The most reasonable explanation is that the world's markets were over-sold, and that in spite of the clashes between different sections of the industrial community the fundamental basis of commerce was sound.

\* \* \*

**The Telegraph Duel.**

CANADIANS have an especial interest in the duel between the two great transmission corporations of the United States, the Mackay, which controls the Postal Telegraph and the Commercial Cable, and a hundred other companies, and the Western Union, which within the past few days has created a new cable combination of its own. There are probably more Canadian holders of Mackay than any other foreign company can boast. In deference, in fact, to the large following which the \$90,000,000 corporation has gained in this country, two of the seven trustees are Canadians. They are Mr. R. A. Smith, partner in the stock exchange house of Osler & Hammond, Toronto, and Mr. H. Vincent Meredith, the new general manager of the Bank of Montreal.

\* \* \*

**A "War Chest."**

ACCORDING to the reports of the corporations the shareholders are not to lose anything by the war for the reason that the "night and day letters"—week-end messages—and all the other mediums of rate-cutting have induced a larger volume of busi-

**THE CANADIAN BANK OF COMMERCE**

Head Office: TORONTO

Paid-up Capital, \$11,000,000; Reserve Fund, \$9,000,000

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L. .... President.  
ALEXANDER LAIRD ..... General Manager.  
JOHN AIRD ..... Assistant General Manager.

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

**Travellers' Cheques**

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

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

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

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

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

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

The best insurance against loss, by fire or burglary, of bonds, stock certificates, insurance policies, deeds, wills or important papers, is to deposit them in one of our Safety Deposit Boxes. Rental \$3.00 per annum and upwards.

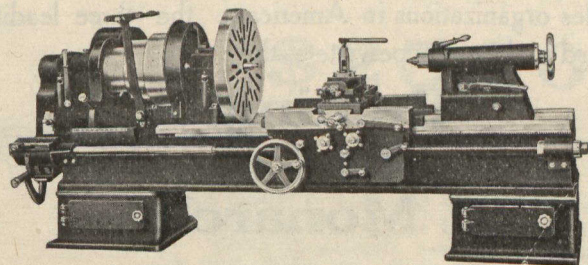
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Punches and Shears  
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**CANADA MACHINERY CORPORATION, Limited, Galt, Ont.**

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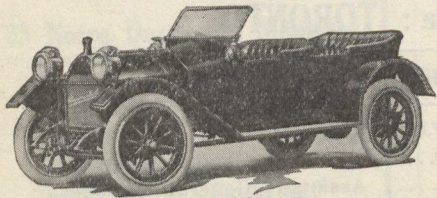
Bolts and Nuts, Nails, Screws, Wire and Fencing

HAMILTON TORONTO MONTREAL WINNIPEG



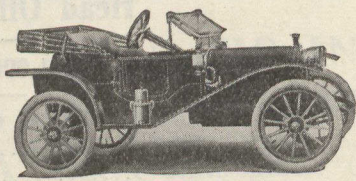
Globe-girdling **Hupmobile** completes tour;

pays striking tribute to the staunchness of its splendid successor



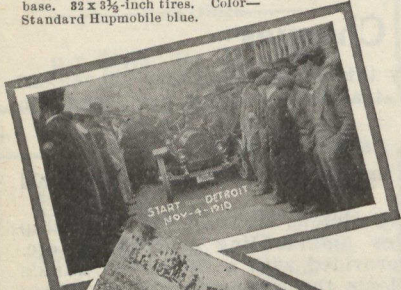
Hupmobile Long-Stroke "32" Five-passenger Touring Car—\$1000

F.O.B. Windsor, including equipment of windshield, gas lamps and generator, oil lamps, tools and horn. Three speeds forward and reverse; sliding gears. Four cylinder motor, 3 1/4-inch bore x 3 1/2-inch stroke. Bosch magneto. 106-inch wheel-base. 32 x 3 1/2-inch tires. Color—Standard Hupmobile blue.



Standard 20 H.P. Runabout—\$850

F.O.B. Windsor, with same power plant that took the world-touring car around the world—4 cylinders, 20 H.P., sliding gears, Bosch magneto. Equipped with top, windshield, gas lamps and generator, oil lamps, tools and horn. Roadster—\$950. Coupe—\$1300.



New York's eyes were opened during Show Week to the splendid "staying powers" of Hupmobile construction by the triumphant return of the world-touring car.

The amazing achievements of this car, in its 40,000 mile trip, conferred additional distinction upon the new Hupmobile Long-Stroke "32"—first publicly shown at New York—because both are the fruits of the same skilled organization and the engineering leadership of E. A. Nelson.

Hupmobile sturdiness, exemplified so strikingly in the world-touring car, receives new and more impressive expression in the Long-Stroke "32," with its distinctive features of construction and its generous power—found heretofore only in cars costing a great deal more than \$1000.

**Hupp Motor Car Company**

1236 Jefferson Ave., Detroit, Michigan

Canadian Branch Factory—Windsor, Ont.

The accompanying views are reproduced from photographs taken during the Hupmobile's world-tour.

**Expansion Progress, Efficiency**

That is the meaning of the consolidation, on March 1st, of the sales organizations in America of the three leading and standard makes of typewriters, the

**Remington Smith Premier Monarch**

This one greater unit under a single executive control is the

**REMINGTON TYPEWRITER COMPANY**

the Greatest Typewriter Organization in the World.

This consolidation affords our customers an unrivaled variety of product—three distinct makes of typewriters, each of a different type and each the best of its kind. Our regular typewriters, billing typewriters, wide carriage typewriters, adding and subtracting typewriters, etc., cover every conceivable requirement of the typewriter user.

It insures to every present owner or future purchaser of Remington, Monarch, or Smith Premier Typewriters the best, the most complete, the most far reaching, the most efficient service ever provided to users of the writing machine.

**Remington Typewriter Company**

(Limited)

New York and Everywhere.

ness. The Mackay corporation, which was long the dominant power, until some new men who got into the Western Union management, challenged its supremacy, once controlled the American Telegraph and Telephone Company. Probably in deference to threats of an investigation into the charge that it was an illegal combination the control of the Telegraph and Telephone Company was sold for \$12,000,000. Ever since, this huge sum has constituted the bulk of the Mackay "war-chest." It is kept ready to meet any reprisals of the Western Union.

\* \* \*

**Creating a Monopoly.**

IT is curious that while the Mackay corporation has been freeing itself from the suspicion of being a trust the Western Union has gone on and strengthened itself in the control of practically all the cable telegraph and telephone wires outside of the bailiwick of the Mackay corporation. Its latest act is to consolidate the trans-Atlantic cables of the Anglo-American and Direct United States Company with its own. This will constitute a new company controlling eight cables under the name of the Western Union Cable System. It will operate, of course, in connection with the Western Union's land lines.

Although it does not measure by any means the respective strength of the two companies it is worthy of note that Western Union common—a three per cent. stock—still sells higher than Mackay common, which pays five per cent.

\* \* \*

**Electrical Development.**

THE indications that whatever may happen with the local traction system an immediate market will be found for all the power privately developed at Niagara Falls in the system of suburban railways to be created in Ontario and by the sale of power through the Toronto Electric Light Company in competition to the Hydro-electric, has produced a more active market for the Electric Development bonds. At the first of this month the usual two and a half per cent. coupon was taken off the security, but it is gradually recovering the amount of the interest. It is reported that work on the two new units of 13,500 h. p. being installed by the Electric Development Company while making satisfactory progress will not be completed before the market is ready for this additional power.

\* \* \*

**The La Rose Treasure.**

THE announcement that the LaRose Mines Corporation would constitute itself a Canadian corporation would be more welcome if it were not so belated. Had the LaRose been controlled by Canadians a couple of years ago it is quite probable that the market campaign undertaken for the purpose of distributing the stock all over this country at \$8.00 per share would have been discouraged. D. Lorne McGibbon, of Montreal, was one of those let into LaRose via the attorney. When the Montreal financier found that he and his friends had been handed the stock by insiders on the belief that the Lawson vein had been pinched out for good he took a chance that the mine was not exhausted, and bought enough more stock to give him control. Since then LaRose, although paying only moderate dividends, has built up a cash surplus for itself of \$1,700,000.

Some of the old members of the board, who unwittingly sold out the control to the Canadians have been making demands for a distribution of the big surplus and two of them have been dropped from the board. It is understood that the places of the New York people will be filled by Canadians, and that LaRose will become a holding company dealing in mines. When it becomes generally known that the LaRose treasury has approximately \$2,000,000, with which to buy other properties the company will not lack for offers. Incidentally LaRose shareholders are going to receive an increase, but this is not likely to produce any great change in the market value of the stock.

**DOMINION SECURITIES CORPORATION-LIMITED**  
TORONTO. MONTREAL. LONDON. ENG.

March, 1912

Our **QUARTERLY LIST** of Bond Offerings is ready for distribution

Ask for copy.

**GOVERNMENT BONDS**

To yield about 4%

**MUNICIPAL DEBENTURES**

To yield from 4% to 5 1/2%

**RAILROAD BONDS**

To yield from 4 1/2% to 5 1/4%

**PUBLIC UTILITY BONDS**

To yield from 4 3/4% to 5%

**PROVEN INDUSTRIAL BONDS**

To yield from 5 1/2% to 6%

May we suggest exchanges or effect sales of bonds you may hold?

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TORONTO. MONTREAL. LONDON. ENG.

**CANADA AND THE CONTINENT OF EUROPE**

IMPROVED SERVICE. DAILY via HARWICH—HOOK OF HOLLAND. TURBINE STEAMERS. EVERY WEEK DAY via HARWICH—ANTWERP. TWIN SCREW STEAMERS.

Apply personally to Office of this Paper for Book of Tariffs.

For full particulars and illustrated pamphlets, address H. J. KETCHAM, Great Eastern Railway Agent, 261 Broadway, New York City, N.Y.

**STRONG, TOUGH, SOFT**

are the outstanding features of our **MALLEABLE IRON CASTINGS**

Send Blue Prints for Prices

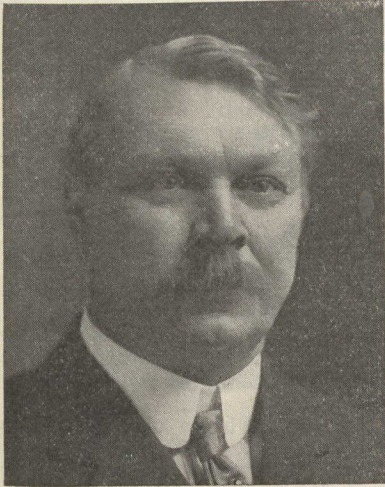
**GALT MALLEABLE IRON C** Limited. GALT, ONT.



## MEN OF TO-DAY

### Head of Big Exhibition.

MR. JOHN G. KENT, Toronto, is President of the Canadian National Exhibition in succession to Mr. George H. Gooderham, M.P.P. Mr. Kent's new job is all work and no pay. But it is the most honoured



Mr. J. G. Kent.

position a business man may aspire to in Toronto. Mr. Kent has for fifteen years taken active interest in Exhibition affairs. He was Vice-President last year. The exhibit of prize dogs has been almost entirely built up by Mr. Kent. Big-framed, genial, rugged, Mr. Kent reminds one for all the world of one of the shaggy, pleasant mastiffs of which he is so fond.

The new President is 49 years of age, a native of Selkirk, Ontario. His father kept a general store in that town. He became prosperous and founded a crockery and glassware business in Toronto. Among frail dishes, Kent Junior grew up. After his father's demise, he and his brother carried on the paternal business for many years until Mr. J. G. Kent decided to embark on certain special lines of business which appealed to him.

## BRITISH AND CANADIAN WORKMEN

(Continued from page 10.)

Combining the elements of wages, rents and food costs, and noting that, while wages are double in Canada, rents are only two-thirds greater and food very little higher, it must be evident that the workingman is much better off financially in the Canadian city. This fact is illustrated in one way by his ability to save enough to buy his house and in another by the amount to his credit in the savings bank, and the value of his life insurance. He has more of the comforts of life, more leisure to enjoy them and a greater freedom of action, all due to this margin between earnings and expenses.

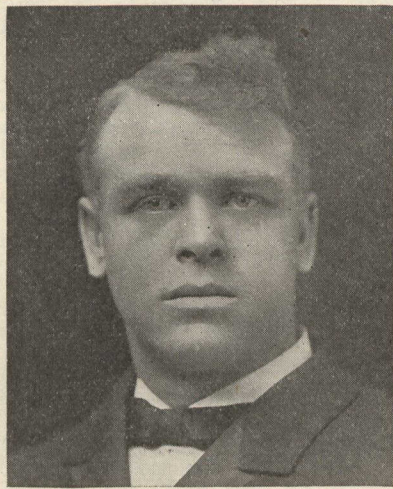
Another significant feature in the comparison of labour conditions is the question of female labour. In Birmingham, the last census showed nearly 40 per cent. of all women over 10 years of age as "occupied," and of these 19 per cent. were either married or widowed. They are employed in the steel pen industry, in bolt, nut and screw making, in the leather goods trades, in bronze and brass working, white metal and electro-plate making and the goldsmith and jewellery trades. They receive from 9s. to 16s. a week for expert work or approximately from \$2 to \$4.

It is true that a good many women find work in Hamilton factories, but it is for the most part in clothing factories and cotton mills, not in the metal factories. Their wages run from \$6 to \$10 a week, or more than double the wages of Birmingham women workers. Moreover, comparatively few of them are married, being for the most part young women, who, when they marry, stop working in the

### A Canadian Psychologist.

A GOOD side partner for Mr. H. Addington Bruce, the Canadian who writes so vividly on that obscure science, psychology, would be President G. B. Cutten, of Acadia College, Wolfville, N. S. The boyish-appearing President is a giant; so is Bruce. And, like Bruce, he is a very prominent psychologist—an authority in fact. His three books, "The Psychology of Alcoholism," "The Psychological Phenomena of Christianity," and "Three Thousand Years of Mental Healing," are known to scholars the world over.

Dr. Cutten is a home-grown Nova Scotian. He is a graduate of Amherst College, and Yale, where he played on the football eleven. Despite his deep thinking, he hardly looks his thirty-seven years; appears more like a half-back than a famous psychologist. A feature worth noting about him is that he has not renounced Canada for the literary mart



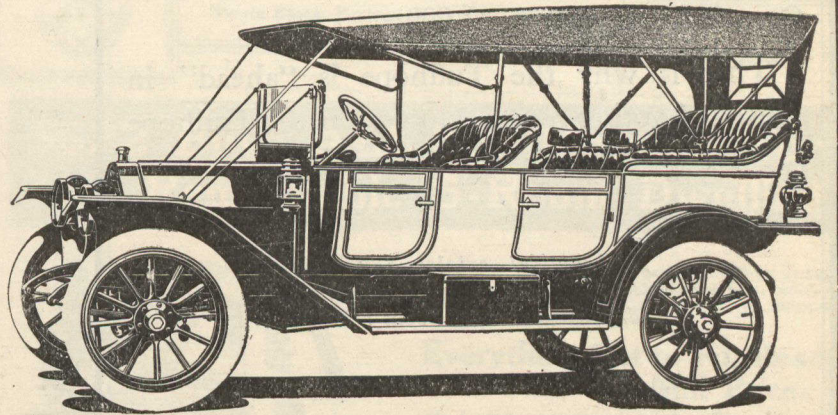
Dr. G. B. Cutten.

of Broadway. The quiet peace of old Scotia has suited his kind of mental gymnastics, which are bringing honour to Canada in a field where her litterateurs have not ventured far.

## Room for "Two More"

The Seven-Passenger, self starting Russell model is the ideal family car.

How convenient to accommodate two extra passengers whenever desired, with comfort to all and crowding for none.



Made up to a standard—not down to a price

## Russell Seven-Passenger

has two extra tonneau seats which can be used or removed at will.

The long wheel base (120 inches) accommodates a spacious body. The big tires, 36" x 4" front and rear, are ample for the loaded car and add to its easy riding qualities.

The Self Starter, starting the engine from the driver's seat, adds immensely to the pleasure of driving.

The price of this Russell model with the following splendid equipment is only

# \$2500

### EQUIPMENT:

PANTESOTE Top and Side Curtains; Top Envelope; Folding Glass Front; Speedometer; Two Extra Removable Seats in Tonneau; Foot Rest and Robe Rail; Gas Head Lamps and Prest-o-Lite Tank; Self-Starter; Side and Tail Oil Lamps; Single Tire Irons with well in running board; Pump; Tire Repair Outfit; full Kit of Tools; Jack.

We are rapidly booking orders for this car, and urge an immediate purchase to avoid delay in Spring delivery.

Write to our nearest branch or agency for our beautiful catalog, just out, describing all Russell models in detail.

RUSSELL MOTOR CAR COMPANY, LIMITED, W. Toronto

Makers of High Grade Automobiles.

Toronto Branch: 100 Richmond St. W.

Branches: Toronto, Montreal, Hamilton, Winnipeg, Calgary, Vancouver, Melbourne, Australia Agencies everywhere.

Special Dept. for Motor Accessories



# The Tudhope

"The Car Ahead"

CARS are built in the Tudhope plant at as low a cost as is possible in any American Factory.

No American Manufacture uses more modern equipment or has better buying facilities. No plant in America is better organized or has more capable management and supervision.

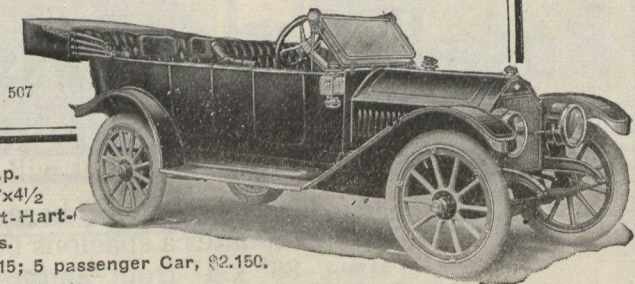
That is why we can sell for \$2,150 a Car equal in every way to imported cars selling in Canada for \$2,800 or \$2,900.

That is why the Tudhope is "ahead" in value. Another reason why we call the Tudhope "The Car Ahead."

*A beautiful catalogue containing interesting information about the Tudhope Cars will be sent on request*

## THE TUDHOPE MOTOR CO., LIMITED

Orillia,  
Canada



Tudhope "Six," 48 h.p.  
127 inch wheel base, 37x4 1/2  
inch tires, Truffault-Hart-  
ford Shock Absorbers.  
6 passenger Car, \$2,215; 5 passenger Car, \$2,150.  
F.O.B. Orillia.

---BRANCHES AT---

Toronto, Ont.; Hamilton, Ont.; St. John, N.B.; Winnipeg, Regina,  
Saskatoon, Calgary, Swift Current, Brandon, Lethbridge, Vancouver.

# FOR THE JUNIORS



## Tub-Day

E. M. K.

I tried to wash my kitten once,—  
It wasn't necessary,  
For pussy likes to wash herself,  
And so does my canary.  
But kitty scratched and ran away  
Far down the garden path,  
And so I never tried again  
To give a cat a bath.

I tried to wash my dollie once,—  
She needed it quite badly,—  
She didn't cry or say a word  
But looked at me so sadly!  
The water made her arm fall off,  
Her hair got full of soap,  
She will not need another bath  
For very long, I hope.

\*\*\*

## Sponge Fishing

By Estelle M. Kerr.

I often wished my sponge could speak,  
so it could talk to me.  
Of corals, shells and fishes, and its  
life below the sea.  
I know its from some far off place  
where I would like to go—  
From Europe, or from Asia, or the  
Gulf of Mexico.  
I know that it has travelled far, per-  
haps it likes to roam,  
I don't suppose it wants to stay and  
wash my face at home!

Did you ever stop to wonder where  
your sponge came from, or have you  
always been in too great a hurry to  
get down to breakfast?

All our sponges used to be harvest-  
ed from the blue waters of the Medi-  
terranean, or from the Red Sea, beside  
which Jesus Christ preached so long  
ago. Half a century ago some turtle-  
fishers in the Gulf of Mexico tossed  
out with their cargo, a few pieces of  
sponge, and a merchant of Key West  
recognizing their value, adapted one  
or two of his boats for sponge instead  
of turtle-fishing. Others followed, and  
for fifteen or twenty years this indus-  
try has furnished employment for  
several thousand men, who gather  
both the toilet sponges, and immense  
quantities of "grass sponge" which is  
used by manufacturers of mattresses.

The sponging fleet used to sail to  
the grounds on Monday morning,  
where the schooners anchored and  
the men put off in dingys, a hooker  
and a sculler to each. One man re-  
mained on board each schooner to  
keep it clean, cook the meals, and pick  
up the small boats at nightfall.

The sculler stands in the stern, prop-  
elling the tiny craft with ease. The  
hooker lies breast down athwart the  
bows and scrutinizes the bottom of the  
gulf through his water-glass, an arti-  
cle resembling a wooden pail with a  
glass bottom. Inserting this pail at  
full depth, he can obtain a clear view  
of the bottom, even at a depth of six  
fathoms, and can determine the dif-  
ference between a sponge and a bunch  
of sea-moss. In his right hand he  
holds his hooking pole, which termi-  
nates in a grappling hook of iron with  
three claws.

Having discovered a sponge he  
looses his water-glass, which is tied  
to the side of the dingy, plunges his  
pole into the water, and if he is dex-

terous, and his sculler sufficiently ex-  
pert to bring the little craft about with  
just the right swing, another minute  
and it lies in the bottom of the boat  
severed from the rock or coral.

These methods were laborious and  
slow, but little more than two years  
ago the Greek invasion began. The  
sponge fields of the Mediterranean are  
being exhausted, and those toilers of  
the sea must seek new grounds. A few  
were invited over by an investor at  
Tarpon Springs.

The first boat that went out, rigged  
with the lateen sails of the Mediter-  
ranean and carrying one diving-suit  
and two Greek divers, brought back  
in a week a cargo valued at \$1,000.  
Tarpon Springs and the whole west  
coast of Florida went sponge mad.

The old line workers kept sullenly  
on for a season, then they tried to have  
a law passed against the invaders.  
They got what they wanted, but these  
laws were afterwards followed by bet-  
ter ones.

Just think what a tale your sponge  
could tell you. Perhaps it has been  
through the revolution between the  
Greek divers and the Mexican hookers!  
Who knows but after its exciting ad-  
ventures, it may be glad to lie peace-  
fully on your washstand!

\*\*\*

## Dogs That Run Errands

A STORY is told in Our Dumb Ani-  
mals about Dick and Paulo, two  
clever little terriers belonging to  
Mons. Drapeau, a shopkeeper in Paris.

Mons. Drapeau, who sells newspap-  
ers, has turned to account the intelli-  
gence of his two pets by training them  
to deliver papers to customers daily  
and to do other errands. They are a  
modest little pair, but they take their  
work quite seriously and are well  
known to the inhabitants of the neigh-  
borhood.

Every morning at eight o'clock Dick  
and Paulo start on their round, taking  
turns in carrying the red cloth saddle  
with pockets on either side in which  
the newspapers are placed. Off they  
trot together to the Rue de Presbourg  
and into the Rue Lauriston, where  
lives their first customer. The two  
dogs climb the staircase to the first  
floor and bark until the door is opened  
to them and the servant takes his  
paper.

At present their newspaper route is  
not a long one, owing to the absence  
of some of Mons. Drapeau's custom-  
ers. The dogs, however, still go  
regularly to the butcher's and to the  
Pension Galilee, where they have a  
great friend in the "chef."

Mons. Drapeau has had Dick for  
eight months and trained him himself.  
Paulo was born eighteen months ago.  
An amusing feature is that since the  
latter's advent Dick has taken a vio-  
lent dislike to solitude, and absolutely  
refuses to do his errands alone. Be-  
fore Paulo was six months old Dick  
took him along on his rounds, a short  
chain linking the two collars, and he  
undertook the puppy's training with  
paternal firmness and sagacity. Now  
it is useless to try to send Dick any-  
where unaccompanied. He will sim-  
ply stand outside the shop and bark,  
and will not budge until Paulo is sent  
out, too. Then the pair scamper off  
quite contentedly.

Dick is decorated. He is the proud  
wearer of a collar presented by the  
Societe Protectrice des Animaux for  
services rendered to his master.

## COMPETITION.

For boys and girls under  
eighteen, two boxes of Holland  
linen note paper will be awarded  
for the best two stories about  
Wild Animals. Manuscript must  
be marked with the age of the  
writer, and be certified as origi-  
nal by parent or guardian.  
Contest closes April 1st.

# REPUBLIC STAGGARD TREAD TIRES



A car  
equipped  
with Republic  
Staggard Tread  
Tires is under com-  
plete control on wet  
and slimy pavements.  
The wheels will follow  
your slightest direction with-  
out slipping or skidding.

### The Motorist Safeguard

The big solid rubber studs are arranged in  
six rows on the tread in such a way that they  
exert a positive resistance to side pressure from  
any direction at angles with the straight course and  
so make slipping or skidding impossible.

Get a copy of our book "The Tire Perfect." Sent free  
on request.

Dominion Automobile Co., Limited, Cor. Bay & Temperance Sts.  
Distributors, Toronto.



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**TRAVELLERS**

**CHEQUES**

SHOULD BE CARRIED  
BY EVERY TRAVELLER

**Instead of Cash**

These cheques are issued in denominations of \$10, \$20, \$50, \$100 and \$200, and are self-identifying. They show the exact amount you will receive in foreign money in the various countries and are accepted by all first-class hotels, stores, express, railway, steamship and sleeping car companies and banks throughout the world.

IF LOST, STOLEN OR

DESTROYED

WE REFUND YOU MONEY

The security alone is worth more to you than the cost of the cheques, viz., fifty cents per hundred dollars.

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Canada

TORONTO OFFICES:

48 Yonge and 1330 Queen West

**MAKE  
YOUR OWN WILL  
NO LAWYER NEEDED**

Some people recognize the importance of making a will, but put it off from time to time. Others do not realize how important it is, although we have plenty of object lessons. Every day we hear of some person dying intestate, and the disputes and ill-feelings engendered in the families immediately related. It does not matter if the estate is a few hundred dollars or as many thousands, these difficulties arise.

This can all be averted if you were to use one of Bax Copyright Will Forms, which sell for thirty-five cents. The expense is practically nothing, and you can do it yourself just as legal and binding as any lawyer. There is no trouble in making out one of Bax Forms. You get complete instructions with each form, also sample Will made out for your guidance. All that is necessary is for you to fill in the blanks, sign it, and have it witnessed by two friends. Don't delay. You never know when the grim reaper is going to enter. Ask your druggist for one—specify BAX—if he can't give you one we will send the complete form post-paid on receipt of price, thirty-five cents. The Bax Will Form Co., 275W College St., Toronto.

**ARTISTS SUPPLY CO.**

Will save you 33 1/2 per cent to 60 per cent on Oil Colors, and will give you best prices on all Artists' Materials. Write for Catalogue and particulars. The trade solicited.

77 York St., Toronto.

**The Scrap Book**

**All Made Clear.**—A Woman missionary in China was taking tea with a mandarin's eight wives. The Chinese ladies examined her clothing, her hair, her teeth, and so on, but her feet especially amazed them.

"Why," cried one, "you can walk and run as well as a man!"

"Yes, to be sure," said the missionary.

"Can you ride a horse and swim, too?"

"Yes."

"Then you must be as strong as a man!"

"I am."

"And you wouldn't let a man beat you—not even if he was your husband—would you?"

"Indeed I wouldn't," the missionary said.

The mandarin's eight wives looked at one another, nodding their heads. Then the oldest said, softly:

"Now I understand why the foreign devil never has more than one wife. He is afraid!"—Western Christian Advocate.

\* \* \*

**Some Mourner.**—Down in Georgia a negro, who had his life insured for several hundred dollars, died and left the money to his widow. She immediately bought herself a very elaborate mourning outfit.

Showing her purchases to her friend, she was very particular in going into detail as to prices and all incidental particulars. Her friend was very much impressed, and remarked:

"Them sho is fine clocs, but, befo' Heaven, what is you goin' to do wid all dis black underwear?"

The bereaved one sighed: "Chile, when I mourns I mourns."—Harper's Magazine.

\* \* \*

**Different Complexion.**—A stranger in Boston was once interested to discover, when dining with friends, that the dessert he would have classed as cream layer cake at home, was known in Boston as Washington pie. The next time he lunched at a restaurant he ordered the same thing; but the waiter put before him a rather heavy-looking square of cake covered with chocolate. A puzzled expression came over his face as he said reprovingly: "I ordered Washington pie, waiter."

"That is Washington pie, sir."

"Well," expostulated the disappointed man, "I did not mean Booker T. I want George."—Everybody's Magazine.

\* \* \*

**Real Help.**—"I think a trip to Europe would help your wife, but perhaps I'd better hold a consultation. What other doctors would you prefer?"

"I think a couple of dressmakers would be more helpful, doc."—Louisville Courier-Journal.

\* \* \*

**Chaffing Cholly.**—Ethel—"Maud was talking about you before you came in. What do you suppose she said?"

Cholly—"Really, I haven't an idea."

Ethel—"Good guess. That's just what she did say."—Boston Transcript.

\* \* \*

**Summer Wear.**—Patrick worked for a notoriously stingy boss and lost no chance to let the fact be known. Once a waggish friend, wishing to twit him, remarked:

"Pat, I hear your boss just gave you a brand-new suit of clothes."

"No," said Pat, "only a par-rt of a suit."

"What part?"

"The sleeves iv the vest!"—Philadelphia Ledger.

\* \* \*

**Quite Right.**—Husband—"I won't say marriage is a failure, but some are more fortunate in what they get than others."

Wife—"You are quite right, dear; for instance, you got me, but I—got only you."—Tit-Bits.

**JAEGER UNDERWEAR IS MADE OF LONG-FIBRED WOOL**

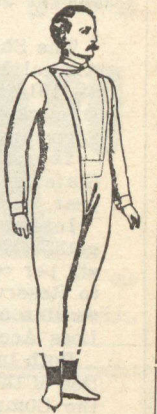
This is necessary to make the stockinet web which stretches more easily than the ordinary web. Short fibre is more apt to shrink and "felt," and prevent the quick evaporation of moisture. From start to finish JAEGER Underwear is made along scientific lines.

All weights and sizes  
Guaranteed against shrinkage

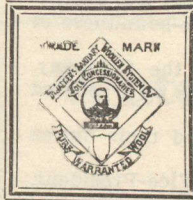
**Dr. Jaeger's Sanitary Woollen System Company, Limited**

231 Yonge St., Toronto, Ont.

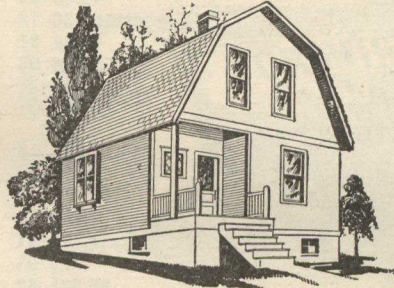
316 St. Catherine St. West, - Montreal  
Steele Block, Portage Ave. - Winnipeg



United Garment



**\$622 Buys ALL The Material For This Remarkable 5-Room Dwelling**



Built any other way it would cost you at least \$1,000. We save you architect's fees, builders' delays and three or four profits by shipping direct to you from our mills.

**Everything Cut to Fit, Ready To Nail—At Mill Prices**

We furnish everything—lumber trimmed, fitted and marked, roofing, doors, windows, glass, plaster board, interior trim and finish, hardware, even the nails and paint. Also plans, blue prints and detailed building instructions—all so clear you can build it yourself in a few days.

**Build Redit-Cut Way. Saves 50%**

Sovereign Houses are not the portable kind, but are built like any other well-constructed, warm, substantial building. Our plan is not an experiment. It will pay you to investigate.

**Book of 60 House Plans FREE**

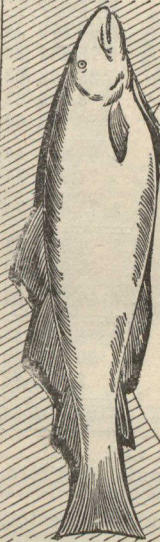
We'll gladly send you a book full of photos, plans and detailed descriptions of more than 60 attractive homes that you can build with utmost economy the Redit-Cut way. Send 2-cent stamp and ask for Book No. 48

**Other Houses, Cottages, Bungalows, Garages, Barns, Stores, Schools, \$175.00 Up.**

Houses from 2 to 12 rooms, at the wholesale cost of the material. You can see exactly what the completed house looks like and know exactly its entire cost. No extras. No delays. Shipped anywhere, promptly.

**Sovereign Construction Co., Limited, 848 Lumsden Building TORONTO**

**NA-DRU-CO Tasteless Cod Liver Oil Compound**

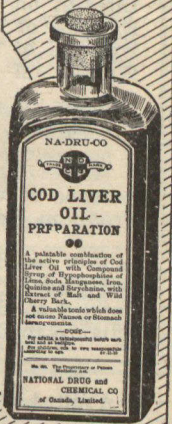


THE "building-up" value of Cod Liver Oil is well known, but its drawbacks have been its nasty taste and indigestibility.

Na-Dru-Co Tasteless Cod Liver Oil Compound has the nutritious qualities of the Cod Liver Oil, without the slightest disagreeable flavor. In it the Oil is skillfully combined with Extract of Malt, Extract of Wild Cherry, and Hypophosphites, making a splendid tonic as well as a valuable food.

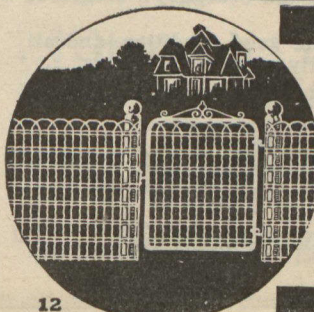
Na-Dru-Co Tasteless Cod Liver Oil Compound is particularly good for growing children who are puny or run-down.

In 50c. and \$1.00 bottles, at your druggist's.



100 Na-Dru-Co Specifics—one for every ill.

NATIONAL DRUG & CHEMICAL CO. OF CANADA, LIMITED.



**IDEAL Lawn Fences and Gates**

NEATEST, most lasting of lawn fences, any height from 2 to 8 feet, will beautify any grounds. Made of large gauge hard, springy wire, well-galvanized. Won't sag; costs little; endures years without painting. In glossy white and green.

HANDSOME GATES TO MATCH in lengths from 3- to 14 ft., single or double, with self-acting latch.

Drop a card and get Booklet 134  
MCGREGOR BANWELL FENCE CO., Ltd.  
WALKERVILLE, ONT.



# THE STANDARD LOAN CO.

## Twelfth Annual Report

The Shareholders of the Standard Loan Company held their Twelfth Annual Meeting at the Head Office, Toronto, on Wednesday, February 28, 1912, the President, Mr. J. A. Kammerer, in the chair. Mr. W. S. Dinnick, Vice-President and General Manager, was requested to act as Secretary, and read the following report:

Your Directors submit herewith their Twelfth Annual Report and Statement showing the result of the Company's operations for the past year, accompanied by the Balance Sheet to December 31st, 1911.

Interest on deposits and debentures, and cost of management, together with two half-yearly dividends of three per cent. each, being six per cent. for the year, have been paid; \$50,000.00 has been carried to Reserve Fund, which amounts now to \$160,000.00; \$723.00 has been written off office furniture, and \$3,839.86 placed at credit of Profit and Loss Account.

Both interest and installments of principal on mortgages and securities of the Company have been promptly met, proving the soundness of the Company's investments.

The books and accounts, and all securities held by the Company, have been regularly audited, and the Auditors' report is presented herewith.

The officers and staff of the Company have performed their duties to the entire satisfaction of your Directors.

On motion of the President, seconded by the Second Vice-President, the Report was adopted.

### Financial Statement for the Year Ending December 31st, 1911

ASSETS.	
Mortgages and Securities .....	\$2,517,678 19
Real Estate .....	19,562 43
Office Furniture .....	4,000 00
Due from Agencies .....	15,236 78
Cash on Hand .....	1,084 91
Capital Stock Subscribed and Unpaid .....	252,346 93
	<u>\$2,809,909 24</u>
LIABILITIES.	
Debentures .....	\$1,127,886 18
Deposit Receipts .....	75,792 80
Deposits .....	159,413 57
Mortgages .....	4,600 56
Due to Agents .....	2,718 41
Accounts Payable .....	916 01
Bank .....	35,925 67
	<u>\$1,407,193 20</u>
Total due to Public .....	\$ 958,153 07
Capital Stock Paid-up .....	252,346 93
Capital Stock Unpaid .....	
Capital Stock subscribed .....	\$1,210,500 00
Dividend due January 1st, 1912 .....	28,376 18
Balance at Credit Profit and Loss .....	3,839 86
Reserve .....	160,000 00
	<u>1,402,716 04</u>
	<u>\$2,809,909 24</u>

### Profit and Loss Account

Balance at Credit Profit and Loss, December 31st, 1910.....	\$ 5,277 82
Earnings for the year .....	168,556 96
	<u>\$173,834 78</u>
Interest on Debentures and Deposits .....	\$ 63,379 39
Interest on Mortgages and Bank Charges .....	5,641 36
Expense of Management .....	25,668 62
Expense of Agencies .....	3,446 07
Written off Office Furniture .....	723 00
	<u>\$ 98,858 44</u>
Balance down .....	74,976 34
	<u>\$173,834 78</u>
Balance brought down .....	\$ 74,976 34
Profit on Real Estate sold .....	35,000 00
	<u>\$109,976 34</u>
Dividends .....	\$ 56,136 48
Carried to Reserve .....	50,000 00
Balance to Credit Profit and Loss .....	3,839 86
	<u>\$109,976 34</u>

Audited and approved.

A. C. NEFF & CO.,  
Chartered Accountants, Auditors.  
W. S. DINNICK,  
Vice-President and Managing Director.

#### AUDITORS' CERTIFICATE.

We have carefully audited the Cash and Bank Account, with the Books and Vouchers and have verified the securities of the Standard Loan Company, Toronto, for the year ending December 31st, 1911, and we hereby certify that the above Balance Sheet and Profit and Loss Account are a true and correct Statement of the Company's affairs at the date named.

The Books are well kept. The loans are in good condition, and all required information has been freely and fully given.

A. C. NEFF & CO., Chartered Accountants, Auditors.

Toronto, February 5th, 1912.

The following gentlemen were elected Directors: Messrs. J. A. Kammerer, W. S. Dinnick, Lord Strathcona and Mount Royal, G.C.M.G., Hugh S. Brennen, David Ratz, R. H. Greene, W. L. Horton and A. J. Williams.

At a subsequent meeting of the Board Mr. J. A. Kammerer was re-elected President, Mr. W. S. Dinnick First Vice-President, and Mr. Hugh S. Brennen Second Vice-President.

## THE MAN AT LONE LAKE

(Continued from page 18.)

### CHAPTER XVIII.

DICK Wynn tramped over the country that long afternoon, yet never dared to put a great distance between himself and the log-house.

"She might come back." The boy's words stayed, and kept hope alive. They echoed through his mind endlessly.

Often he called, making a trumpet of his hands, and the echoes mocked.

He scanned the white for a patch of scarlet, and watched for it against the blue-black of the spruce-covered hills.

He comforted his flagging spirits by thinking there was a chance she might come at night, led by the Eskimo dog. When he thought of Francois he cursed himself that he had not crushed the breath from him when he had had the chance.

As to what means the half-breed had taken to carry out his plan, he did not dare to question himself. That way madness lay.

So three days went by. He ate resolutely to keep strength in his body, and sometimes he slept near the grey of dawn.

When the third day broke he made a great fire on the ground by the red willows, and after the frost melted out of a patch of six feet long, dug the grave of the old trapper.

At sun-down he wrapped him in the grizzly bear-skin, laid him there and covered him over well. He had taken the rosary that Sister Mary Philomena had given Nance, and which hung above the fire-place, and folded it between the old man's hands. That, he hoped, might answer instead of the service for the dead.

The work had taken many hours, and he was tired. A trembling seized his limbs and he felt light-headed, as one who walks high above the water.

HE did not tramp far away from the log-house that evening, but as dusk fell stood on the verandah scanning the twilight landscape—and waiting—for what he scarcely knew.

Then, as in a flash, a thought came to him of Wanota! A disconnected thought. Her dark little face seemed to rise vividly before him. Again in the melancholy eyes he read what he had read often of late, submission to his will and humility blended with what might have been fear.

Where could she be—Wanota? Had she gone with Francois and Nance, at his bidding—or did she linger about watching the old man's house; spying for her son as to what happened there?

A sense of the power that he possessed over the little squaw swept through the man. He knew she would obey him, no matter what the command; he was sure of it.

She might be near. It was possible. Raising his hands to his mouth he called her name. It rang in a mellow volume of sound far over the wastes and was lost among the mountain fastnesses.

"Wanota!" he called again—"Wanota! Wanota!"

He listened till the last echo trembled away, half expecting to see the small figure glide out between the trees.

There was no sound. No answer. The night was clear and the sky of that strange deep electric blue that is tinged with green. The stars came out sparkling as though cut in crystals. He went in and closed the door.

IT was the hour before dawn that he heard the sharp barking of a dog. He had slept through that hour, and it aroused him, though the sound was far off. Sitting up wide awake, he listened.

It might be the timber wolf baying the late noon. No—it was the barking of a dog! A good sound, belonging to the places of men. He went out of doors and listened. Now it came again, still far off, but ringing clearly, and with a note of wild gladness in it.

"Joris!" Wynn said, taking a deep breath. "Joris!" He waited. The barking suddenly stopped.

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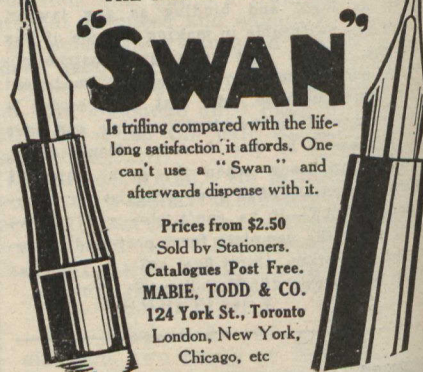
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A wave of despair swept over him, and then—a little rough beast dashed through the scattered alders and came on at a headlong pace till he dropped at the man's feet.

"Joris!" Wynn cried, stooping over him. "Good dog! Good dog! Where is she? Why are you alone? Where have you been? Where have you been?"

He patted the small shaking thing, questioning him madly and as though he might answer. He would have led him into the fire, but the dog was intent on watching the path from the river, and sat up quivering in every limb.

The man followed his gaze.

Softly as a shadow falls, he saw a figure steal out from the alders. It was a woman, and she was bent as though pulling a heavy load.

Dick Wynn did not dare speak or move. There was thick underbrush near. She might vanish.

On she came, her head bent and shawl-covered.

The fragment of moon had gone under a cloud, and the stars were few. He could not at first see what the woman dragged so painfully.

WHEN close to the verandah, she halted, and, lifting her head, gave a startled cry.

"Me hear you call!" she said to the man. "Me come—Me—not dare come alone." She pulled the toboggan to the man's feet.

"Nance!" he cried, tossing back the heavy wrappings—"Nance!"

"You speak now," said the squaw shortly, then slipped by them and away into the dark.

"Oh! Wanota would bring me this way!" exclaimed the girl struggling to rise—"and she had blindfolded me that I should not learn the road—and look! I am bound so fast I cannot move. She made me promise I would make no sound till she said I might, and I did not dare to."

Then she gave a little tremulous laugh.

"Oh, but I'm glad to be home!"

With hands that shook, Wynn untied the knotted thongs.

"And you are all right?" he questioned hotly. "They have not hurt you?"

"All right," she assured him. Only I hated it and fretted so, I could not eat or sleep. The cabin was in the hills, and I was afraid you would never find me—or, perhaps, that I would never find my way home, even if I escaped."

The straps were undone now, but Nance could hardly stand, so he carried her into the log-house and shut the door.

There in the dark his arms closed about her as though they would never let her go.

"Sweetheart!" he said. "Sweetheart!" She pressed her face against the shoulder of the old corduroy duck coat.

"And—and do you . . .?" she asked slowly.

He seemed to understand. "Do I love you? You don't need to ask. You know it—these days have been—the words broke.

"For me, too," she returned.

Wynn drew one of the twisted chairs near the stove and rekindled the fire. That was the first thing to do.

"Grand-dad is sound asleep?" Nance questioned softly.

The dawn would soon creep in; she would see.

"Yes," he answered, as the wood blazed up. "Yes. Sound asleep."

There was a tone in his voice that startled her. She rose, but sank back into the chair.

Wynn lifted her two hands and held them against his lips.

"Dear," he said, "he is better—asleep. To-morrow. No! It is to-day! See the sunrise through the window above his couch! To-day if you are strong enough, we will leave this place and follow the river to the Mission. There is a priest there who will marry us."

"If you would rather walk a little way, all right, but there is the toboggan."

Her eyes were closed, and slow

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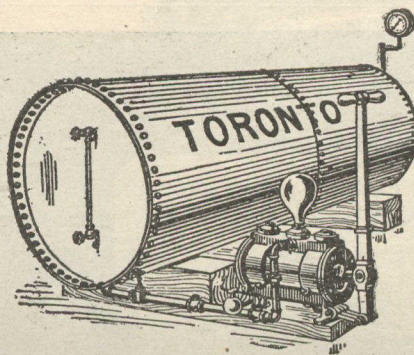
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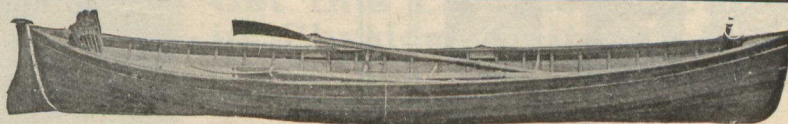
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tears fell from beneath the lashes. "I wish you wouldn't cry," he said unhappily. "I won't," she answered with quivering lips. "I really won't. Oh! it is just when I think of those last few minutes that I cannot bear it! But he will never suffer any more. When I remember that, I am glad . . . glad." Still, the man saw that she did not look towards the couch. The fire raged in the stove, they had breakfast, and Dick Wynn persuaded Nance to tell him of those three days. Afterwards, he said, they would think of them no more.

SO he heard how Francois and Wanota had come to the log-house, and taken her blindfolded to the cabin in the foot-hills. There Wanota was left alone with her, for Francois shared a moose-hide tee-pee near by with another trapper, whom she saw but once, and d'd not know. The half-breed had said nothing to her, but had charged the squaw fiercely to see that she came to no harm, nor left the cabin. He seemed to count on time, and silence, and loneliness, to break her will.

Wanota was kind, Nance said. She cooked food, kept the place warm, and brought in snow, and gave her the queer snow-baths that Indians thought would make one strong to endure cold and bear fatigue.

"It was at early dark of that night," the girl continued, "Wanota came to me. She shook as with a chill, and her eyes were filled with fear.

"Come," she had whispered in Cree. "Come softly. Francois and the other sleep heavily. I will take you home!"

"You will really take me, Wanota?" I asked, hardly believing she dared to. "Yes! Yes!" she answered. "If you promise to make no sound. That man from Lone Lake—he has called me, I hear. I go. He is not a man; he is more."

"I had no snow-shoes, and Wanota strapped me on the toboggan, and blindfolded me again. We came a long way, and Joris followed."

She leaned down and stroked the little dog's rough head. He had been trotting miserably about the room and whimpering, but at last consented to curl down beside the fire, as a concession to the inducements offered him. Now and then he sighed heavily, and his eyes held the old, old questions, "Why?" "Where?" And so Nance patted him.

WHEN it grew quite light Wynn lifted the stone on the hearth and found the money the trapper had told him was hidden there for his grand-daughter.

Nance would pack nothing but the pictures, Peg Woffington and Romeo, the keepsakes of the Mission children, and the old violin.

She changed the clothes she wore for the best she had, and put together what was needed for their tramp. Then they tied on their snow-shoes and started.

"First we must cross to Francois' shanty and see if Wanota is there," she insisted.

Wynn looked doubtful. "We may escape an unpleasant meeting with her son by not going."

"He will not be there yet," she assured him. "Wanota knew he would sleep long; she never takes a chance with Francois."

Dick Wynn smiled a little, as at things remembered.

"Well, no, Sweetheart," he said, "I fancy she would know better."

They found the little squaw in the shanty. She had made a fire and was brewing tea.

"Wanota," said the girl gently, standing at the door.

The woman lifted her inscrutable face.

"My grandfather has gone, Wanota; gone where your Brave went long ago—to the happy hunting ground. Now we are going away, the man from Lone Lake and I. Very far away. I give the log-house with what is in it to you, to keep."

The squaw did not rise. She bowed her head and spoke a few Indian words.

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"Wanota says, 'When the spring weaves a web of green across the hills and Wa-Wa comes flying from the South,' Nance interpreted. 'We will return. She asks the Great Spirit to go with us.'"

Dick Wynn lifted his cap and looked back through the open door. Wanota had drawn the red shawl over her bowed head. She sat very still.

They went down to the willows and covered the patch of earth with fresh balsam boughs from the trees near the house. The heavy aromatic perfume of them clung to their hands and garments for many hours.

(To be continued.)

## How the Mortgage was Raised

(Continued from page 8.)

"Yes, sir."

"You will not be in a position to make the payment this year?"

"No, sir, I regret to say, I will not," answered Heyward. "I have done my very best, but this year I have been particularly unfortunate. My crops were a failure; some of my stock died; and my wife has been so ill that it took all my savings to pay the doctor. If you will give me until next year I am sure I can raise the required sum."

While he had been speaking he noticed that the other's face had grown harder. Mr. Hardy broke the short silence.

"I'm sorry to hear that, Heyward," he said quietly but with a determined ring in his voice, "for I must have that money this year. I extended the mortgage twice while your father was alive, and on the last occasion I determined not to do it again. I hold mortgages on other farms in this vicinity, and if those men found that I had made things easy for you I would have no end of trouble in getting them to pay up. So I'm afraid I must foreclose. This must be a 'hard luck' community," he continued, his voice suddenly becoming intensely sarcastic. "Two others on whose land I hold mortgages have been to see me already, and they both told the same tale as yours—even to the sick wife."

AS Heyward heard the relentless words which pronounced him to be a ruined man, the bitterness which he had felt a few nights before began again to take possession of him. So an example was to be made of him! He, the hardest working man in the community, was to be crushed that others might see and tremble! It all seemed eminently unfair, and the tired expression vanished from his eyes, giving place to a very different light. He raised his head and looked the other fairly in the face.

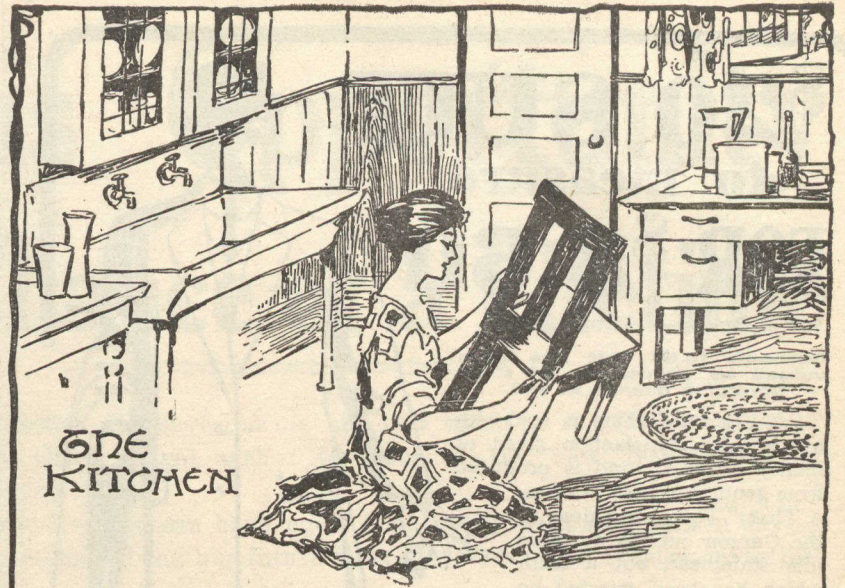
"I must have more time, sir," he said simply, but unconsciously emphasizing the "must."

He had made a mistake and he realized it almost as he spoke. A deep wave of colour swept into Mr. Hardy's face, and he jumped up, upsetting his chair with a clatter.

"You'd threaten, eh?" he snarled, his voice vibrant with passion. "You think I am to be intimidated, do you? No, sir! I've heard stories like yours before. Hard times, poor crops, and a sick wife, eh? I've heard the same lie too often to be caught by it. No! If you don't hand over that money on the first of next month out you get; lock, stock and barrel, sick wife and everything. Understand?"

WHILE Heyward listened to this unjust tirade his carefully studied control began to vanish. His eyes flashed ominously, and with clenched hands he stepped toward his tormentor, but just at that moment the door opened and in rushed the woman whom Heyward had seen on the lawn a few minutes earlier. She did not appear to notice the strained faces of the men, but walked straight to her husband. Even in his anger Heyward noticed how wonderfully the other's face softened as the lady laid a hand on his shoulder.

"Why, Tom," she exclaimed ex-



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citedly, "do you know who this man is? He is the man who stopped my horses that night two years ago when I foolishly went out without you and they ran away." Then turning to Heyward she continued: "I have always blamed myself for not having asked your name that night, but in my nervousness I somehow didn't think of it. Mr. Hardy and I were just staying here over night, and the next morning we had to leave for New York, where my husband had an important engagement. I intended to try to hunt you up to-day; I'm glad you have saved me the trouble. I caught a glimpse of you as you entered the hotel, but for a few minutes I couldn't think where I had seen you before. As soon as I remembered I ran up to tell my husband."

While his wife was speaking Hardy had sat silently beside the table, his hands covering his face. When she ceased he raised his head and his eyes were misty with emotion. "Heyward," he began in a voice which trembled slightly, "I'm a hard man; I don't need to tell you that. But I put my wife and child before everything else I possess in this world, and when you stopped those horses you made me your debtor for life. I wish I had known this sooner, but I will make what amends I can. Don't worry about the mortgage. I'm going to tear up the papers. No! don't remonstrate, I owe you more than I can ever repay. Now leave me for awhile. Mrs. Hardy and I will come over to see you tomorrow to thank you more fully for what you have done for us."

IN the sitting-room fireplace of the little farm house a fire was burning that night. It had burned low until it had fallen together into a mass of glowing brands which cast a ruddy light on the hearthstone, but did not penetrate into the gloom of the unlighted room. The serene stillness which had fallen over the house was only disturbed for a moment by the sharp knawing of a mouse in the partition. Suddenly, with a soft rustle the brands fell closer together, and for a moment a tiny flame sprang up, throwing into bold relief the happy faces of a man and woman sitting silently there in front of the fireplace. Then, slowly, the little flame died away, and darkness settled again on the quiet room.

## With Christie MacDonald

(Continued from page 16.)

rush for the door. For Buffalo meant a halt of fifteen minutes, and a run up and down the platform.

Miss MacDonald appeared in the drawing-room in a few moments, looking very petite in a silk cap and dainty dress, both of the shade of blue called royal. The sun was hiding his face behind a cloud and a thousand lights began to peep slyly at us from all along the way. Everyone sighed for Toronto; everyone except Miss MacDonald who looked very much refreshed after her six hours' sleep and luxurious surroundings. She usually spends most of her travelling days in her stateroom, for the life of perpetual nightly nervous strain requires much rest as a panacea. Her wish to see Toronto was more one of curiosity than anything else. For it is several years since she appeared in Canada, and being a Canadian herself, it is natural that curiosity should pull at her thought strings and demand some attention.

"I haven't skated for years," she said, musingly, "but I am going to take up my one-time recreation this week. For six brief days I shall be a Canadian, and shall skate and sleighride and toboggan to my soul's content."

The flickering lights of a Toronto suburb appeared, we flew past a series of signboards, which told of railway crossings and dangerous places, and before we quite realized it were pulling into the Union Depot. The little figure wearing the seal coat and toque stepped from the train to her native soil again, and hurried to a rumbling hotel 'bus, glad to be in sight of a hot dinner.

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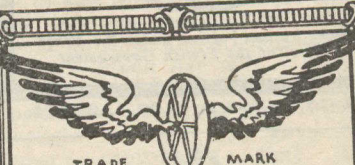
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