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THE NATIONAL
Monthly of Canada

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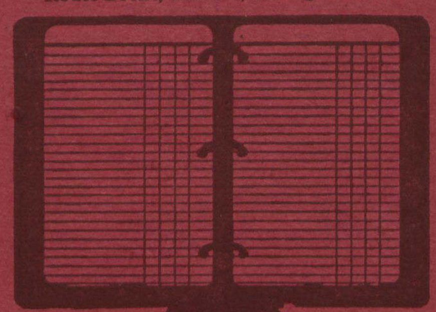

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THE
NATIONAL MONTHLY
OF CANADA

VOL. VI. TORONTO, JANUARY, 1905 No. 1

TOPICS OF THE TIME

Canada's Progress in 1904

PROGRESS was written large across Canada in 1904. Things have been moving steadily during the past year, and the tide of prosperity—to use a phrase that has now come into general favor—reached considerably nearer to its flood. Not that there was any boom in 1904; if we have ever had a boom stage in Canada, we have long since passed it. But we made, as a nation, very decided advances in the past twelve months, and added to our national importance in several directions, a few of which may be named in brief.

The immigration for the year amounted to about 140,000 persons. Of these one-third came from the United States, the rest from Britain and the Continent. What this means in the development of the country can hardly be estimated, for a continued increase of population is the one secret of our national growth. More men to work our resources marks real progress.

Of almost equal importance was the railway progress of the past year. Transportation business has so grown that the C.P.R. has approached very close to the million-a-week mark, surely an indication of prosperity. The final settlement of terms for a second transcontinental line, and the vigorous prosecution of work on the Canadian Northern and the Temiskaming roads have been further signs of new progress. Railways will have much to do with the Canada of the future.

A plentiful wheat crop showed continued progress in the great West. A yield of 60,000,000 bushels of the finest wheat in the world was a harvest of prosperity in itself.

Other natural products, of farm, mine, forest, and sea were also abundant in all the provinces. As a consequence all the industries were active.

Aside from this general activity among the industries, the most important evidence of industrial progress was the re-opening of the immense plants at the Soo, an enterprise truly national in proportions, and whose renewed prosperity may be taken as a matter of national gratulation.

There was marked progress in building. Toronto, Montreal, and Winnipeg, the three great centres of the Dominion, were particularly busy in this direction. New buildings mean increasing business.

Financially, the year was a good one. There were a few important suspensions of financial firms, but in general, business conditions were favorable throughout the country. Wholesalers and manufacturers, with few exceptions, report a good year, both in volume of trade and in returns.

In legislation, one of the most significant steps toward future progress was the passage of an anti-dumping measure, the object of which is to prohibit the importation of manufactured goods at slaughter prices, *i.e.*, at prices lower than those ruling in their home market. As promising fuller protection, this is an advance.

Territorially, Canada took measures to assert her rights in the far north, sending a fully equipped expedition to Hudson's Bay, for both exploration and police purposes, as already noted in these columns.

In these and other directions, 1904 was a year of progress in Canada. Existing enterprises were strengthened and developed, and some important movements organized, which will be put into action during this and following years. The new note of national confidence and hopefulness gained additional strength, with which it will go on into 1905.

Canada and the United States at the Polls

EXCEPT that they came within a few days of each other, and that the results of both were pretty well foreseen, there were few points of likeness between the recent general elections in Canada and the United States. Different in methods, they were also different in motive. In the United States, unlike former years, there was no sharp division of opinion on public questions, and party feeling did not run high. Previous elections have, among other things, decided some important phase of the money or tariff issue; but this year these, except to a small extent, were both lacking. The election was chiefly on the fitness of one candidate or the other to manage the affairs of the nation for the next four years. It was thus largely a question of the personality of two opposing leaders, both of whom were possessed of rare abilities and personal qualities. The Republican party, having no larger platform, made the fullest use of these qualities in their candidate, Mr. Roosevelt. One of the party workers is quoted as saying: "Our greatest asset in this campaign has been the personality of our candidate. We have played that up in every possible way." This being the method of the Republicans, the Democrats could not have done more wisely than to play similarly upon the personality of Judge Parker, a man of undoubted worth and ability. But in this they fell short, persistently keeping their candidate in the background, and giving him but the smallest opportunity to meet the people. A different course would not at all probably have reversed the verdict at the polls, but it would have been better campaigning.

Thus in the United States both parties had their chief campaign strength in their candidates, and one of the parties utilized this material to good purpose, while the other permitted it to pass unused. In Canada there were also two opposing leaders, both of them gentlemen and worthy of the country's confidence. But neither party in Canada made any more than passing reference to the personality of its candidates. Here there was instead an issue of a public character, somewhat suddenly raised, but serving nevertheless as a partisan battle-cry—the terms of the National Transcontinental Railway agreement. Wisely or no, Canada had what the United States had not, an issue, and there was no room for mere personality, however important that may be. It is a question whether in Canada, where the race difficulty has so lately been in evidence, we could safely campaign an election on the personality of the candidates without a public issue at stake.

Public Ownership Still Alive

DURING the past three or four months, public ownership has been much in the people's mind. Before that, however, the question had been raised in various sections of the press, and in our own columns it had from time to time been favorably commented upon. We have frequently had occasion to refer to the gains which public ownership has been making in our own and other countries, and we have in general approved of the idea, as applied to our great public franchises. At the same time, the NATIONAL MONTHLY has impartially welcomed, as a sign of national progress, the completion of arrangements for the new transcontinental railway. To thus approve of both propositions would be illogical, if it be true, as has been so wildly declared, that the Grand Trunk Pacific terms are a denial and a defeat of the principle of public ownership. Yet we still retain our approval of that principle and our welcome to the new railroad.

For, as a matter of fact, the country's

ratification of the Grand Trunk Pacific terms was not at all a defeat of public ownership, and in taking that position we do not necessarily take a partisan or political view of the matter. Public ownership, as a principle, was not an issue in the recent election, though the exact terms of the agreement may have been so. As the agreement stands, there is still a large measure of public ownership in it, for the eastern section of the road, from Moncton to Winnipeg, is to be built and owned by the Government—or, in other words, a longer stretch of railway is to be under public ownership than has yet been attempted on this continent. That is why we can consistently approve of both the road and the principle.

We are aware that an independent position such as this is open to misunderstanding, for the entire matter has of late been involved in political capitalizing; but even granted that a better bargain might have been made, it is still evident to the unbiased judgment that public ownership is involved in the terms by which at least one-half of the new road is to be built. Public ownership in Canada is still an experiment, and though it will ultimately come into general favor and use, it is to be introduced, so far as the Grand Trunk Pacific is concerned, by a partial trial. But that is not to say that public ownership is dead.

Better Pay for the Militia

AN article in the November number of the NATIONAL MONTHLY, on the question of reform in the militia, indicated certain directions in which the standing of our military could and should be improved. One of these was an increase in the remuneration attached to the service, though it was stated that the matter of pay affected to only a small extent the general efficiency of the militia. The secret of a good militia lies deeper than the money value of its offices.

In this, however, as in nearly everything else, the money value has some influence. "Good men, good pay" obtains in the militia as truly, if not as largely, as in business; and even if faithful service is rendered independently of the remuneration, for the country's sake, the latter should as closely as possible correspond with the former. It may, therefore, be noted, by way of supplementing the article referred to, that a revised scale of pay has, with other important changes, been since put into effect in the Canadian militia. By this revision the pay rates will be, as a general rule, twenty-five per cent. in advance of those previously in force. The officers of both the volunteer and permanent corps will in future receive from $2.50 to $5.00 a day, the permanent corps having a further advantage in a rising scale after four years' service. The rates for the rank and file in the volunteers remain as before, with good conduct pay of twenty cents a day for the first year, increasing to fifty cents for the third and following years. Non-commissioned officers and men in the permanent corps will be paid as follows: Gunners, privates, and drivers, 50 cents, increasing in three years to 60 cents, and in six years to 75 cents; corporals, 80 cents, 90 cents, and $1.00; sergeants, sergeant instructors, and sergeant majors, $1.00, $1.25 and $1.50, increasing in three and six years to $1.25, $1.75 and $2.00.

Railway Station Facilities

IT is important that a city have as presentable entrances as possible. First impressions are apt to be permanent, and the land or water approaches have sometimes much to do with making or marring a city in the estimation of visitors. Hitherto but little attention has been given to this phase of city improvement in Canada, as many waterfronts bear sorry witness; but some of our larger towns are gradually making changes for the better.

So far as the railway stations are concerned, the need of improvement is more in the direction of accommodation than ornament. The average depot is small, inconvenient, and inadequate. There has been a marked improvement in the last eight or ten years, and the largest cities have some buildings that are really a credit to railway and city alike; but how a city outgrows its station facilities is shown in the case of Toronto, where a building that was considered large at the time it was erected has

now for several years been quite incapable of accommodating the increasing traffic. The situation is made the more urgent by the desire of a third line, the James Bay Railway, now under construction, to enter the city, Toronto being its proposed terminus.

The great fire of last April provided an unexpected solution to the difficulty. A large area almost adjoining the present station premises, to the east, was among those devastated, and the railway authorities at once saw in this their opportunity. Application was made for the right to expropriate this land for a station site, and the matter was for some months under discussion by the Railway Commission. Some opposition was naturally met with, but an order was finally passed late in October authorizing the expropriation of the land, subject to certain conditions. The most important of these conditions was the erection within three years of a new station building, to cost at least a million dollars, and to be shared by the three railway lines entering Toronto. Work on this is to be begun within one year. Toronto will thus have the finest railway station in Canada and one of the best in America; while the fact that three companies, one of them not yet ready for business, have undertaken this immense enterprise, speaks much for Canada's railway progress.

Prizes for Good Farming

ANYTHING that will encourage the Canadian farmer in the development of his great natural industry is to be received with hearty approval. It has been found that favorable tariffs, good markets, and improved transportation facilities are not the only encouragements which can be thus extended to him. Improved methods, increased education, and continued experimenting have also much to do with strengthening the farmer and making his labor count for more in a national sense. For instance, the introduction of the cool-curing method in cheese-making has almost doubled the cheese exports in five years.

One of the earliest means adopted for giving an impetus to farming enterprise was the local fair, which has continued in favor for many years. That it has fairly accomplished its purpose, by its system of annual prizes, cannot be denied, but it is now asserted by the Ontario Superintendent of Fairs that there are too many such local exhibitions, and that they must in future be reduced to two for each county. The deficiencies of the system, as a real benefit to the farmers, are apparent. As a partial substitute, it is proposed to inaugurate annual good farm competitions, which would be to the farmers what the popular flower-garden competitions are to the city people. By this plan prizes would be given through the agricultural societies for the best farms in the counties; the winners would compete for better prizes given for the best-kept farms in districts consisting of groups of counties, and the successful ones in this class would in turn compete for the prize given for the best farm in the province. This plan has been tried in Quebec for the past twelve years or more, and with much success and practical helpfulness to the farmers. It is probable that a beginning will be made in Ontario next summer.

The World's Peace

ONE of the historic transactions at St. Louis, shortly before the close of the Fair, concerned the world's peace, and has attracted much attention in different countries. At a session of the Inter-Parliamentary Union in that city a resolution was passed that the several governments of the world be asked to send representatives to an international conference, at which should be considered especially the negotiation of arbitration treaties between the nations represented, and the advisability of establishing an International Congress to convene periodically for the discussion of international questions.

At Boston a few weeks later, at the thirteenth annual conference of the International Peace Congress, this resolution was heartily endorsed. In accordance, and under the call of President Roosevelt, a world's peace conference will be convened as soon as possible, though it probably cannot be

held until the close of the Russo-Japanese war. The prospect of another peace conference has been received with hearty interest all over the world, which is itself a token of success.

If arbitration treaties can through this or other agencies be negotiated between the nations of the world it will mean practically the accomplishment of universal peace. That it is not an impossible aim is shown by the advances which arbitration has made since the last Hague conference, most recently of all in the remarkably calm reference by England of the North Sea outrage to arbitration. The principle is growing in favor, and nations accept it to-day that not long since would have scorned it. Undoubtedly it is the road to peace, either between nations or parties, and as it wins wider support it will come to be recognized as one of the great world-principles. In Canada we are interested in it, not from actual or probable experience, but because Canada is herself growing in world-consciousness, and what affects the world will directly or indirectly affect Canada.

Why Japan has been Successful

ALL the world has been watching the progress of the present war and wondering at the remarkable successes which have been attending the operations of the Japanese. A nation that, comparatively speaking, has been born or wakened to life in a day, has, by repeated good turns, triumphed over an enemy that in such a conflict would have been thought invincible. The reasons for this have been variously given. Japan's nearness to the seat of war, her consequent ability to move her forces more quickly, her wonderful adaptability and modern equipment, and other such reasons, have been freely mentioned, and without doubt have had much to do with the success already won. But another reason, and one of the very chiefest, lies in a direction not ordinarily suspected.

Not so much in their ability to destroy their enemy as in the measures which they have adopted to prevent disease in their armies, lies the superiority of the Japanese over the Russians, according to a prominent American army surgeon. "Never in the history of warfare," he says, "has a nation approached Japan in the methodical and effectual use of medical science as an ally in war." One would not have expected this from Japan, but then all of Japan's recent achievements have been in the nature of a surprise. The news despatches have been telling of the terrible mortality among the Russian forces because of the lack of sanitary precautions; but at the same time and in the same country, exceedingly unhealthy as Manchuria is known to be, "the loss by the Japanese from preventable disease in the first six months of the conflict will be but a fraction of one per cent." This has been made possible only by the utmost vigilance. Medical officers have made examinations and tests, have set guards around dangerous places, have supervised the billeting of the soldiers and the cooking of the food, have practically stamped out contamination in every form, and have even given the men lectures in personal hygiene. The result has been the general good health of the armies, which in itself has been one of the chief reasons of the Japanese successes.

Nevertheless Japan would gladly be rid of the war. She has in fact expressed her willingness to arbitrate, though by no means forced to that measure by circumstances. The war is said to be costing the little island kingdom two millions a week, and Japanese officials who look for the conflict to continue for a long time, estimate the total cost at not less than $1,000,000,000. On the same basis, however, Russia's bill will be $2,000,000,000.

Canada and Music

WITH progress in so many other directions, it would be a matter of surprise and regret if Canada had not made corresponding advances in the finer arts. A nation's well-being is not expressed fully in its business relations; there must be a balancing of commerce with art, an action of one upon the other, and a healthful proportion of the two in daily life. We have some art in Canada; not as much as older countries have, but enough to prove to ourselves and the world that we have not over-

looked the artistic interests. Music may be taken as an example.

The time was when, to obtain a musical education, a Canadian student was obliged to go to the United States or Europe. There were but few music schools in Canada, and they but poorly equipped. Such is no longer the case. In addition to a half-dozen qualified colleges of music, or conservatories, there are a hundred or more institutions where a more or less advanced course in music is given, many of them very admirably equipped and managed. The larger conservatories, such as the Toronto, are, in some ways, not excelled in America, and within the past few years have made very marked progress. The list has recently been added to by the inauguration of a conservatory in connection with McGill University, which, with McGill's reputation for thorough work in all its departments, will mean much in the way of increased facilities for musical training. So far as the general standing of Canadians, musically, is concerned, the chief deficiency hitherto has been due to a lack of private teachers; but every new school like this of McGill's by so much increases the opportunities for teacher-training.

Another indication of Canada's progress in musical matters is the quite wonderful development within the past twenty years, and particularly within the past five years, of the manufacturing industries connected with music. The piano trade in Canada, for example, has made strides equalled by few others, and deservedly. As good pianos are made in Canada to-day as anywhere in the world, and the increasing demand for them shows that the people's musical tastes are also being developed.

The Tendency to Cheapness

THE cheapening of production is one of the chief aims in modern business. New machinery is invented to save labor; capital organizes to save expense; methods are changed from time to time to meet the demand for cheaper and more rapid production. When we speak of the great progress that has been made in recent years in the manufacturing industries, we mean partly the increase in volume of manufactured wares, but we also have in mind their increased availability because of their cheaper prices. The whole trend of modern life is in this direction. It is true that there has been an increase in certain living expenses, somewhat reducing the advantages of a cheapening in others, but the purpose and tendency remain the same.

The question arises, what effect has this cheapening tendency had on quality? Does cheaper production mean inferior products? And in answer it can only be said that in some cases it does and must, and in others it does not or need not. There was some few years ago a considerable amount of inferior manufacturing, and even yet there is reason for looking upon a low price as an indication of poor quality. Manufacturers have not yet been able to withstand the temptation of the profits from cheap-grade production, and so long as there is a demand for such products, openly sold upon their merits, there can be no greater fault found than to wish that in the interests of true economy it were not so.

As for a general cheapening of quality, that is a charge which cannot be substantiated. Better goods are made to-day, in most lines of trade, than twenty-five years ago, and in Canada the manufacturers' standard has so far improved that it is no longer necessary to buy imported goods because of the inferiority of the Canadian-made. There has been shoddy workmanship, but our workmen and leaders of industry are learning that it pays to be thorough. A man who is actively interested in the building trade said recently: "There is satisfaction in building thoroughly, in doing the best work, even if poorer would pass." When that spirit obtains among all our craftsmen, we shall have an industrialism more nearly perfect, and the tendency toward cheapness will not degenerate into a lowering of quality.

Some Impressions

Prof. Bryce and John Morley in Toronto

WITHIN the last three months, thanks to the courtesy of Dr. Goldwin Smith, Toronto has had the honor of welcoming two distinguished visitors—Prof. James Bryce and Mr. John Morley. Both of these gentlemen are eminent men of letters—as also parliamentarians, high in the councils of British liberalism. Whilst their visit avowedly has no political significance, there may be a grave suspicion, owing to their well-known hostility to the Chamberlain programme, that they are, while on their tour, seeking to ascertain the pulse of the outlying Empire. The fiscal opinions, as well as some anti-imperialistic notions held by these two, will be freely dissented from by many Canadians; and there is no doubt these gentlemen, earnestly sincere in their convictions, and by the competent prestige of their reputations, hoped to leave behind a justification of their views, such as would materially alter the by no means, dubious. attitude of Canada.

Nevertheless, we fully believe that both of these great men, even in the brief interval of their stay, will have adopted in some degree a counter-impression—that will modify the most extreme phases of their attitude, and with at least a more enlightened appreciation of Canada they will, upon their return, express henceforth in their public utterances a greater confidence in Imperial unity. Both Mr. Morley and Mr. Bryce have been assailed as "Little Englanders," and short-sighted in principle. We do not believe that is true. Faithful, however, to their political education they have stood steadfast to the principles of British liberalism, and they have the inward satisfaction of knowing, in the face of all past mistakes, that the principle of true democracy has not suffered at their hands. We trust, therefore, that Mr. Bryce, as an expert in matters of political economy, and Mr. Morley, as an acute-minded statesman, will be impressed sufficiently with the Canadian portion of the Empire to secure their cooperation in lessening the tension of British feeling regarding the colonial dominions.

Tension does exist. It is folly to deny it. During the last few years it has cropped up in many significant ways. The total deduction of the trouble lies in the insular sentiment of Great Britain. For there we find preserved a considerable portion of the same autocratic temper which caused the American Revolution. There is just that quantity of pride, self-complacency, and pique in the breast of the average Englishman to make him resent the forward enterprise, and dynamic energies of colonial dependencies, and to make him long to show the envious continental powers how England can exercise her school-mistress authority. Such a spirit as this can be plainly seen in the utterances of foremost politicians, in inspired editorials of the British press, and in the affairs of diplomacy It is more than probable the agitation now in progress over the fiscal problem will yet contribute seriously to public irritation. It is questionable whether, after all, the commonalty are more than a football for ambitious politicians. The general action of the free trade advocates is to press home upon the masses the bogie of food taxation, and to lay the onus of the same on the cupidity of colonial producers. There seems no possible doubt now that the *argumentum ad hominem*—the free dinner-pail—will carry the day, and the preferential idea will come to a decided halt.

From considerations such as the British political campaign, where the facts of commercial profit and loss will have to be thoroughly sifted, and a balance sheet drawn regarding the solvency of Britain's world trade—the facts of colonial relationship will necessarily be weighed and examined more carefully than ever before. It is grati-

fying, therefore, that we find contingents of British public men—parliamentarians, publicists, economists, and financial agents—touring over Canada, and taking careful account of our resources and possibilities. Such facts are very pleasing to Canada, for it signifies a vast contribution towards the stability of Canadian trade with the home land, and a greater revelation of the part Canada will play in filling the British workingman's dinner-pail. In the end, even John Burns, M.P., may be better disposed to the Canadian preference. The future attitude of Mr. Bryce and Mr. Morley may be watched with interest.

The Rhodes Scholarships

RECENT advices from Oxford University announce the arrival and appointment among the various colleges of the city of the first contingent of students to secure Rhodes scholarships. To the number of seven hundred, it is said, they came from all parts of the British Empire, from the United States, and from Germany. Look upon it, however we may, the idea underlying this educational project is unique, and quite characteristic of the distinguished man whose bounty these fortunate students will enjoy; yet we question whether the object aimed at will be greatly furthered.

With all due regard for the optimism of Cecil Rhodes, and his praiseworthy ambition for future coalescence of the English-speaking and other Teutonic races in a perpetual alliance, or world federation, we doubt greatly whether the expenditure of his vast wealth upon this quixotic educational experiment will bring about the result in the manner designed.

In the first place let us see what he expects: Oxford is a place of classical culture. A youth, fresh from academic courses and with a superfluity of necessary cash, furnished by his bequest, is to go to Oxford and spend a few years in some course of studies, largely intermixed with social amenities and athletics, and eventually "graduates." After this he is expected to enter public life and preach a doctrine of human brotherhood. He is to cut a wide swath in public opinion, and create a focus of national fusion by means of a general co-operation with fellow-students he has met during his course and associated with in a friendly way. Superficially this looks all right. Practically, we firmly believe, and frankly prophesy it will accomplish nothing of value to the issues aimed at. The very nature of the scheme must show that. And wherefore?

The first difficulty lies in the selection of the candidates. The ideal student has been well outlined for this—so well, that we know that he must be a paragon in most qualities. He must be a general favorite through physical strength and mental acuteness—two things that are rarely known to co-operate very long together. He must be so popular with his fellows that they will elect him spontaneously for the job. Within the bounds of human nature the trouble will begin just there. Those who are best acquainted with student life are well aware that the presentation of so munificent an income, and such opportunities to spend it, will, in spite of all precautions, in a majority of cases end but one way—the impairment of moral habits, and the assumption of snobbery, so great as to unfit the future publicist from counting for much in the wider humanitarianism he is destined to secure. There will be comparatively few statesmen arise out of the arena of the Rhodes scholarship, and if the collegians are to retain their best individuality during the process of Pan-Teutonic affiliations for culture, an entirely new atmosphere will have to be created in classic Oxford. At present the Rhodes scholar may be expected to associate with the patrician sons of the British nobility, to do the same things in the same way, and imbibe the same sentiments of ethical relationships.

Except those who have entered Oxford for the attainment of real classical knowledge, the education given at that great university is of no great value. Latin and Greek are useful as collaterals, but there are other forms of culture equally valuable and much more practical. From the educational standpoint, the Oxford experiment will probably be of small results. The

social essentials will be the most potential, and how to avoid the inevitable result—snobbery—we have no suggestion to offer. Oxford must furnish expedient remedies in the progress of the experiment.

Mr. Rhodes, in framing his will, must have reasoned from an analogy, which is in itself deceptible. The invasion of English society by American families, whose great wealth forms the "open sesame" of respectability, gives an appearance of national fraternity. An occasional alliance between an impoverished peer and an American heiress lends color to the same inference. Nevertheless, were the temper of the United States thoroughly tested any day, society would find that these social amenities have but little weight in national relationship, and those Americans of wealth who are affecting British society most closely, very readily expatriate themselves, and were it not for remote remembrances of financial interests in their discarded country, it would have no concern of theirs. The same is true of continental relationships. Alliances between the various royal families furnish no stability to international amity. The innate notion of an Englishman, an American, or a German, if he is true-born, and of the democracy, is the final ascendancy of his own country, and they will on no account consent to the merging of their national character in a confederation of the character designed by the late Mr. Rhodes. A great many problems will have to be settled ere the dream of this man can be realized. The Teutonic element speaks for itself, in a book recently written in Germany, "Der Wellkrug," in which the subjugation of the British Empire, by Kaiser Wilhelm, is confidently predicted, or rather wished for. It represents the German ambition perfectly.

Apart from this, every sane student of world politics cannot fail to sympathize with the optimism of Mr. Rhodes, and to believe that he had, at least, a worthy object in the bestowal of his princely fortune. Putting a proper premium upon culture and true manliness, he has sought to further the cause of education, not by miserable dribbles to public libraries, but in the choosing of a worthy person and giving the full benefit of the bounty according to his deserts. The Rhodes scholar has been launched upon the educational world, and, in spite of pessimistic views of his success, we hope for them collectively all the success that is due them. We hope they will develop distinctive personalities, and in the swing of a changing era do honor to historic Oxford by leading mankind much nearer the goal of human brotherhood, when peace and plenty, beneficent spirits, shall go hand in hand.

A New Avenue of Trade

AN important development has resulted from the present Russo-Japanese war, which may augur well for Canadian agricultural industries. Hitherto the staple cereal food of the Orient has been rice. Japan, during the stress of the campaign, has been obliged to resort to the cereals of western civilization. The new departure has proven so acceptable that a general adoption of these will follow after the war, not only in Japan, but also in an extensive section of China. It is possible eventually that the rice cultivation will be entirely replaced by wheat and other grains. In the meantime a great field will be opened for the Canadian product, and better prices will prevail for the exportable product. The tension of eastern markets will be considerably eased, and for the railways, at least, a portion of the difficulty in transport of the North-West harvest will be removed. The construction of the G. T. P. will become even more essential to the country's development as an important accessory avenue to oriental trade. With the congestion of traffic thus greatly removed the way for more reasonable transport rates from Eastern points will be opened. Thus a variety of public benefits would accrue to the Canadian West were this trade materialized.

Canadian trade with Japan will, however, not be restricted to cereals. The modernization of that country will necessarily open the way for many other Canadian products of the farm, the workshop, the mine, and the forest. Canada, by virtue of her situation, has in all probability secured the first lien upon Japanese trade.

Best of all, the British alliance will greatly favor the acceptance of Canadian goods in preference to the American article, for in this, as elsewhere, the United States will exercise a determined competition.

Arbitration Treaties

THE recent arbitration treaty between Great Britain and France was an important step towards the attainment of the world's peace. Fortunately the moderation of British diplomacy has avoided war with Russia in reprisal for the homicidal folly of a Russian fleet *en route* for the far east. The lives of British citizens must be respected, but only those who are the genuine offenders should be forced to bear the punishment, unless out of further folly Russia should assume the onus for the act. There could be but two endings of such a war as was threatened. Either Russia would be relegated to the scale of a fifth-rate power. or some other continental powers would intervene to save the balance, and precipitate a general upheaval, whose issue would determine the final dominion of the Orient. Pacific counsels have, however, prevailed. Appearances now indicate that Japan alone will degrade Russian prestige sufficiently without any external aid, and possibly in a large measure replace the defeated power in the first rank of nations.

Upon the heels of the Russian incident, and as an echo of the American election which retains Roosevelt in the presidency, we are informed of the probability of a British-American arbitration treaty, as a perpetual agreement, ensuring an absolute guarantee against any future war between English-speaking races. Such an assurance will be welcomed. It will ensure stability to commercial enterprise, at least reasonable fair play, and a better understanding of national relationship. The human race represents a community of enterprise; but, owing to their cultivated abilities, English-speaking peoples hold the largest balance in directing the world's policy. In this, Canada will probably have a word to say. But when our just rights are fully recognized there will be no word of dissent to so important a consummation. In the interest of progressive civilization this movement should be pushed to a successful issue.

Laurier Again Victorious

THE general election of Nov. 3rd has declared with no uncertain sound the opinion of the country regarding the existing administration. The Conservative Opposition, committed to a policy of public ownership of a transcontinental line, and to an excessive increase of protection, has been badly defeated. The sympathy of all Canadians will be extended to them in the loss of a distinguished leader. Unless Mr. Borden is given a seat in some other province, he will be absent from parliament.

The people of Canada expect the Laurier administration to use their victory modestly. It is to be hoped that hasty action, such as characterized the Dundonald dismissal, will in future be avoided. For that unfortunate affair the Government has partially atoned by the enactment of wise militia reforms. A promise has been made to revise the tariff, for the relief of threatened industries. Its fulfilment will be awaited eagerly. The great task of the new parliament will be the launching of construction of the G. T. P. Railway. The Canadian people expect of the Government wise precautions over expenditures in this great enterprise; and now that the project is a certainty, we hope all that has been claimed for it will eventually be realized. It is at best a gift to the coming Canada. The teeming millions of the future will profit most from Canada's anticipatory provision. The G. T. P., in whatever way constructed, is the augury of a greater Canada.

The Great Hand

By MARIAN KEITH

HEYLAR sat on the ledge of rock before his cabin door and waited. He always sat thus in the evening; for he knew that some night the man would come back. He looked down the sheer precipice over which his feet swung, and watched the river boiling green and white far below him, or across to the opposite bank at the city with its tall, smoking chimneys and its endless movement of miniature trains and tiny people.

The place always seemed very far away and unreal to Heylar; for he never crossed the river now. He might meet the man there, and he could not kill him in the city. No; it was better to wait here in the solitude, he was sure to return to see if he could still cozen the man whom he had enslaved; and so, though the nights were long, Heylar was patient, knowing he was certain of his revenge.

There was just one thing which disturbed his fierce dreams of vengeance, as he sat waiting in his lonely eyrie on the face of the precipice; the dread of it followed him even in the daytime, as he wandered through the forest depths hunting and fishing. It came in the morning, after Heylar had spent the night silent and watchful like a beast waiting for his prey, and he learned to hate and fear its approach. For it always came, that relentless bar of light, stealing out from behind the city, a detective sent out by the rising sun. It pierced through the purple canopy of smoke, and pointed straight at Heylar's little cabin, lighting up his side of the river with a bright radiance, while the rest of the valley and gorge still lay in misty shadow. It made the old man on the cliff uncomfortable. It seemed to him like a Great Hand stretched out to touch the man who had murder in his heart, and show him to the whole universe.

In his long vigils Heylar came to dread its approach, and sometimes he retired before it came. He wondered why he ever remained to watch the relentless thing; but the awe of it fascinated him. When the first grey hint of dawn began to be felt, he seemed unable to move; but remained as if rooted to the spot watching fearfully, until at last slowly, stealthily, out came his accuser to steal across the river and point straight into his heart.

At such moments Heylar always felt glad that his deed would be done in the night; for it could not find him then. But the night had many voices, and sitting up on his airy perch, Heylar listened to them with growing fear. The whip-poor-will complained mournfully from his tree on a distant bluff; the night-hawk swept past with its startling cry; away back in the forest the long, lonely hoot of the owl came ringing down the aisles of his many-pillared mansion; the rapids talked busily far down in the ravine; and they all spoke of the same thing, of Heylar's sin. They repeated it over and over with wearying monotony until the Great Hand rose majestically from behind the darkness and pointed out to them the guilty one.

Heylar grew restless, and wished his opportunity would soon come. To-night would be a good time, he reflected, it was so dark and sultry; not a star peeped from the thick grey curtain of the sky. Only the lights of the city shone out, away across the river, and sent long lances of brightness piercing down into the black water. Far up on the edge of the darkness, the brilliantly-lighted station of the electric-car line sparkled like a jewelled crown. A little string of gems had become unfastened from it and was slipping down the dark face of the cliff. Heylar knew it was the pleasure-cars of the Incline Railway, with their load of hot city people going down to cool themselves in the spray of the rapids.

They were too remote to make a part of his world, as he sat and waited on the dark opposite bank. The rapids roared sullenly; he leaned his face over the edge to feel their damp, cool breath, and then he heard it, the sound that made his heart leap, the sound he had waited so long to hear. A footstep could be heard distinctly on the stony path above the cabin. Heylar shrank into the blackness beneath the cedars.

A man came slowly and carefully down the steep track. He moved so close that his foot brushed Heylar's sleeve. He stepped out upon the ledge of rock, as one accustomed to the place, and looked about him. His tall, well-dressed figure stood silhouetted against the pale sky. Heylar would have recognized that figure anywhere; he moved from his hiding-place with the noiselessness and stealth of the forest creature. The man on the rock stood motionless. Heylar crept softly nearer; one more step, a well-directed push, and the man who had wronged him would be hurled forward into the black abyss. He could hear him breathe now; once he sighed deeply. Heylar drew himself forward and crouched like a tiger for a spring.

What—oh, what was that! Like a great white sword cleaving the darkness, out darted a long shaft of light from the blackness beyond. It cut straight through the night and fixed its glaring point upon the two, the man with the sorrowful face standing out upon the ledge, the figure crouched behind him.

"The Hand! The Great Hand, and in the night!" Heylar sank to the ground, awe-struck, paralyzed. The man standing above him uttered an exclamation and turned suddenly. He did not even notice the prone figure lying at his feet. He shrugged his shoulders.

"Conscience makes such cowards of us all!" he quoted, half-aloud, as he turned up the steep path.

But Heylar did not hear, he did not see; he lay like a man turned to stone, his wild glassy eyes fixed upon the circle of brightness that seemed to his excited fancy to envelop him like a flame.

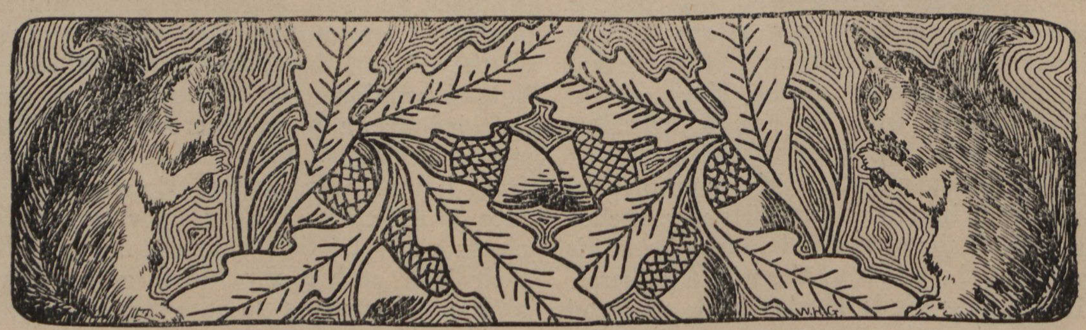
"Oh, God!" he whispered, with white lips; "oh, Great Hand, spare me!"

As if in answer to his prayer the light sank away; Heylar stealthily raised his head; the friendly darkness shrouded him once more. He struggled to his knees and raised his trembling hands to the grey, blank heavens.

And as he knelt there in awe and thankfulness, the gay electric car with its crowd of noisy pleasure-seekers bumped merrily down the side of the cliff. There was an unusual burst of hilarity in one car, for a sharp-eyed girl, watching the search-light which flitted here and there upon the opposite cliff, had sprung up with a shrill cry:

"Oh," she screamed, "I saw a man standing on a rock away up yonder!"

And her voice was drowned in a chorus of derisive laughter.



VICTORIA, THE QUEEN CITY OF THE COAST

BY J. MACDONALD OXLEY

WHEN you speak of "the Coast" in Canada everybody understands what you mean, just as though the country had only one coast, the Atlantic side of the Dominion being generally known as "down East." Once upon a time it seemed so far away that he who travelled thither had reason to regard himself as somewhat of a daring adventurer, but of recent years, thanks to the luxurious equipment of the Canadian Pacific Railway system, the long journey may be made in such comfort that anyone can undertake it, and thousands of tourists include it in their holiday programme.

The capital of the province of British Columbia has more in common with its sister capital on the other side of the continent, Halifax, than with any other Canadian city. The atmosphere and spirit of the Mother Country is much in evidence in both. They are solid, dignified, and, it must be confessed, a trifle slow-going. They have a society in which birth, and breeding, and culture are really of some account even when not backed by a big bank account, and they are the only two cities which continue to be military and naval stations of the Empire.

It is just three-score years since that gallant explorer, and most valuable officer of the Hudson's Bay Company, James Douglas,

GOVERNMENT STREET—VICTORIA, B.C.

POST-OFFICE—VICTORIA, B.C.

questing for a site for a fort to be established upon Vancouver Island, steered the homely little "Beaver," the first steamship that ever ploughed the waves of the Pacific Ocean, into what was then called Camosun Bay, and decided that this was the very place he sought. The fort was built, and named Victoria, in honor of the good Queen, and the history of the future city had begun.

The first great event was the gold rush of 1858. Hither flocked the fierce seekers after sudden wealth from all quarters of the globe, and in a few months the population had risen to over 20,000 souls, for the most part men, and, there being no time to provide houses, they had preforce to dwell in tents. A tremendous amount of business was of course transacted, and had the population only become permanent Victoria's growth would have been very rapid.

But the rush presently spent its force, and then the population dwindled almost as rapidly as it had increased. Thenceforward the city had a very varied experience, its fortunes rising and falling with the fluctuations of the mining industry.

It was incorporated in 1862, and about 1880 entered upon a career of steady, substantial growth, which it still maintains, the population at present being nearly 25,000.

Victoria is beautiful for situation. It rises from the shores of a land-locked bay at the south-eastern extremity of Vancouver Island, and occupies a gentle slope that simplifies the problem of drainage. In front are the waters of Juan de Fuca Strait, and in the background the snow-clad peaks of the Olympic Mountains. The soil is dry and gravelly, the climate as mild as that of England; severe winter being unknown, and the summers being especially delightful because of the cool nights, which render refreshing sleep an easy boon. Within recent years much attention has been paid to the laying down of pavements, the macadamiz-

ing of roads, and the planting of trees in the streets, all of which has greatly improved the appearance of things.

Besides the natural beauty of her situation, Victoria is fortunate in having close at hand attractive pleasure resorts, which delight both residents and visitors. Beacon Hill Park to the south of the city, with the salt waves washing its eastern boundary, is uniquely picturesque; then the Gorge, an inlet of the sea, suggesting a Norwegian fiord, invites canoes and skiffs to float upon its placid bosom; behind the city, and easily accessible by electric road lies Oak Bay, a superb expanse of water, affording abundant room for sailing; while northward a mile or two is Esquimalt Harbor, the naval station of the Empire, an ideal haven from wind and wave in which the splendid vessels of the British Pacific squadron are snugly ensconsed when not out on duty. Here, too, is a huge dry-dock, and a complete establishment for the repair or equipment of the massive ships that form part of the greatest sea power on earth.

As the capital of British Columbia, Victoria, of course, is the seat of government for the Province, and within recent years there has been completed on a commanding situation on the farther side of James Bay a group of buildings not to be surpassed for architectural beauty by any other in the Dominion. Here the legislature holds its sessions, and here are the various government offices. Owing to local causes and conditions the political atmosphere has been much troubled during the past decade. Ministries have been formed, and have fallen with bewildering rapidity; and lieutenant-governors have been dismissed from office. No other province, indeed, has had such exciting experiences, and the lot of the legis-

METROPOLITAN CHURCH—VICTORIA, B.C.

BLUE JACKETS ON PARADE—VICTORIA, B.C.

lator is by no means a placid one, while the members of the successive cabinets have hardly had time to master the routine of their offices. But this stage of development will no doubt soon pass, and a quieter period follow.

Turning now to the commercial aspect of the city there are manifest abundant tokens of wealth and progress. Victoria is a port of call for all the trans-Pacific steamship lines to the Orient and to Australia, and in addition has direct communication with the cities of the Sound, Seattle, Tacoma, etc., and San Francisco to the south, and all ports north as far as Alaska. The opening up of the Yukon, and the great influx of population to the gold fields there, too, did Victoria inestimable good. Business of all kinds received a wonderful impetus, the effects of which will long continue. The shipping trade was, of course, particularly benefited.

In the matter of industrial establishments Victoria has not yet much whereof to boast, but there are a number of such, including oatmeal mills, iron foundries, machine shops, furniture factories, chemical works, preserving and pickling factories, and powder and soap works. According to the customs returns, the exports for the fiscal year 1903 totalled $1,360,966, being an increase of $203,222 over the previous year, while the imports were $3,023,761, a decrease of $250,684, which may be considered eminently satisfactory.

Victoria has no bank of its own, but is well provided with branches of the leading banks of Canada—the Bank of Commerce, the Bank of Montreal, the Bank of British North America, the Imperial Bank, the

Royal Bank, and so forth. By taking over the Bank of British Columbia, really an English institution, a couple of years ago, the Bank of Commerce greatly extended its business throughout the Province. The clearing-house returns for the city of Victoria for the past year will closely approximate $30,000,000.

Although situated upon an island Victoria has connection with three trans-continental railways, the Canadian Pacific, the Northern Pacific, and the Great Northern, the cars of each line being ferried across the Gulf of Georgia, and entering the city *via* the Esquimalt and Nanaimo, and the Victoria terminal lines. Moreover, it has the advantage of being a "common" point; that is, it enjoys through freight rates corresponding with those paid at the commercial centres on the mainland. Thanks to this arrangement it is possible to forward fresh fish, for instance, in refrigerator cars to any point in Canada or the United States.

There are altogether about 100 miles of

SHIPBUILDING YARD—VICTORIA, B.C.

HEADLANDS AT VICTORIA, B.C.

railway terminating in Victoria, the Esquimalt and Nanaimo line being the greater part of this. The freight cars of the Canadian Pacific Railway enter the city over this road, the ferry connection being made at Ladysmith. In regard to electric tramways Victoria is well provided, the franchise being in the hands of a private company, but the electric lighting system and the waterworks are owned by the city.

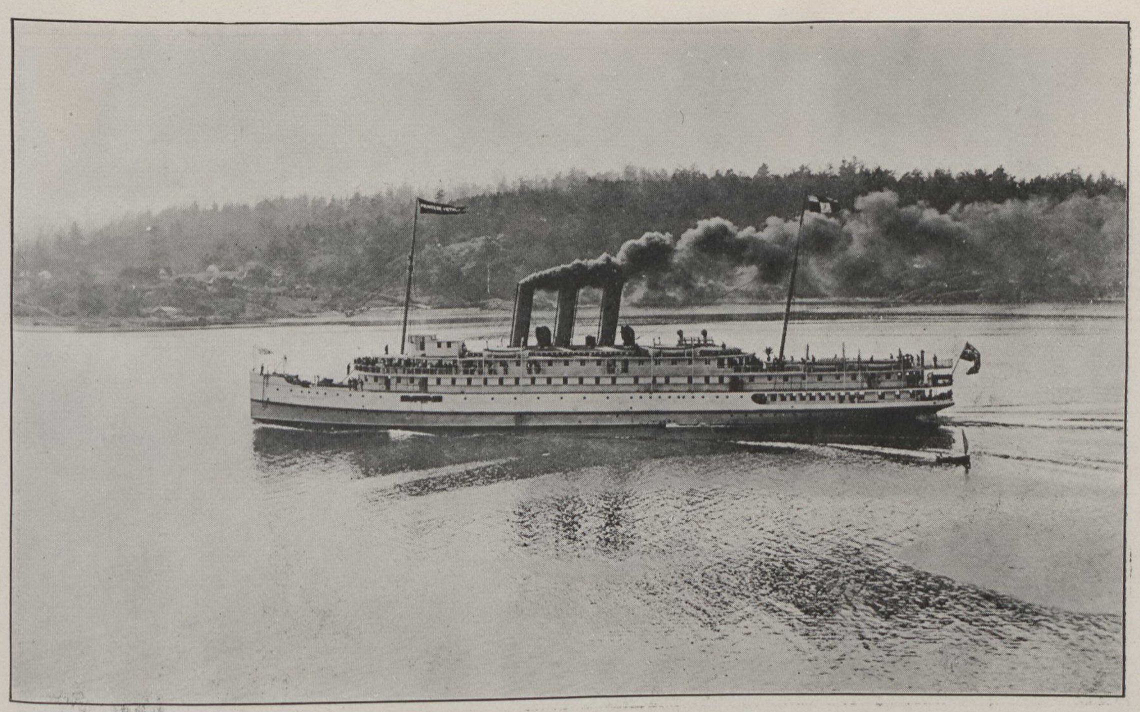
A recent improvement of great benefit has been the filling-in of the unsightly and odoriferous James Bay mud-flats, whereby a large and valuable building area was added to the city, and a site provided for the stately and spacious hotel which the Canadian Pacific Railway is about to put up at a cost of several hundred thousand dollars.

While there are few buildings of imposing proportions, Victoria has a number of handsome structures, and in the residence quarter attractive homes abound. The palatial Dunsmuir residence stands out from the others in unquestioned prominence, and is one of the architectural features of the city.

Although Victoria may not be able to boast of many millionaires she has a goodly number of solid men who stand well in the fields of finance and commerce. Among the leading business firms may be mentioned the following: The Hudson's Bay Company; the Shawinigan Lumber Co.; the Victoria Chemical Co.; R. P. Ribbet & Co., wholesale groceries and shipping; Turner, Beeton & Co., wholesale dry goods; Robt. Ward & Co., general merchants; T. N. Hebben, stationery; Peltier & Leiser, wholesale liquors; E. G. Prior Co., wholesale hardware; M. R. Smith & Co., biscuit manufacturers; Andrew Gray, iron works; Jas. Leigh & Sons, sawmills; Weeler Bros., furniture manufacturers, and S. J. Pitts, wholesale grocer.

THE GORGE BRIDGE, VICTORIA, B.C.

SAWMILL AT VICTORIA, B.C.

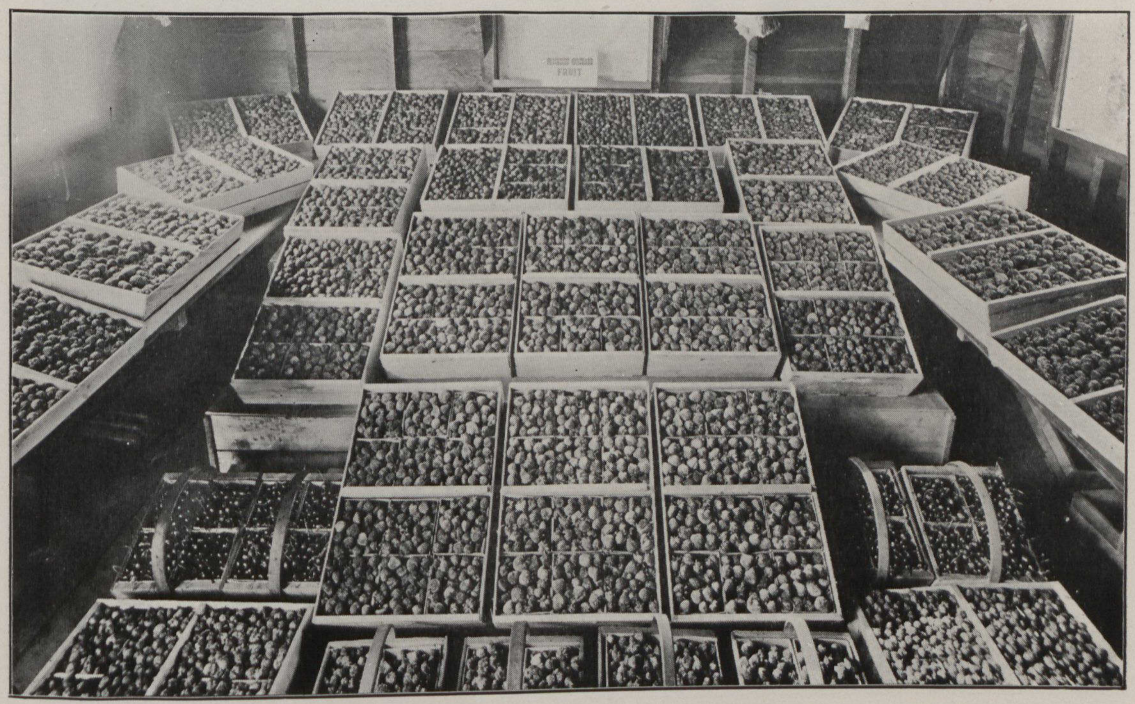


"PRINCESS VICTORIA"—THE FASTEST STEAMSHIP ON THE COAST, PLYING BETWEEN VICTORIA, VANCOUVER AND SEATTLE.

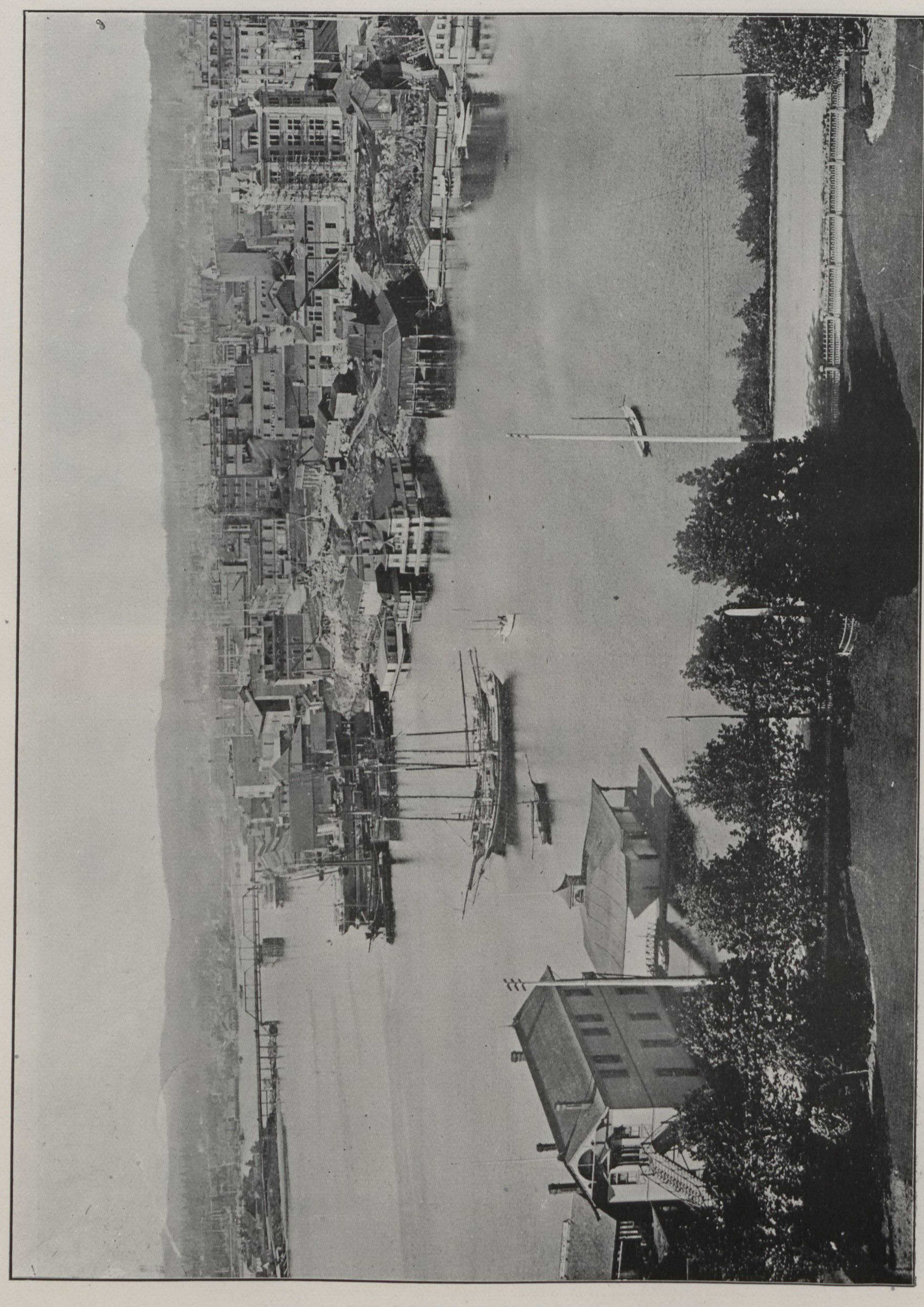
THE SURF AT BEACON HILL PARK—VICTORIA, B.C.

RETURNING FROM A HUNTING TRIP NEAR VICTORIA, B.C.

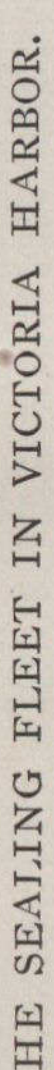
VICTORIA STRAWBERRIES ON THE VINE.



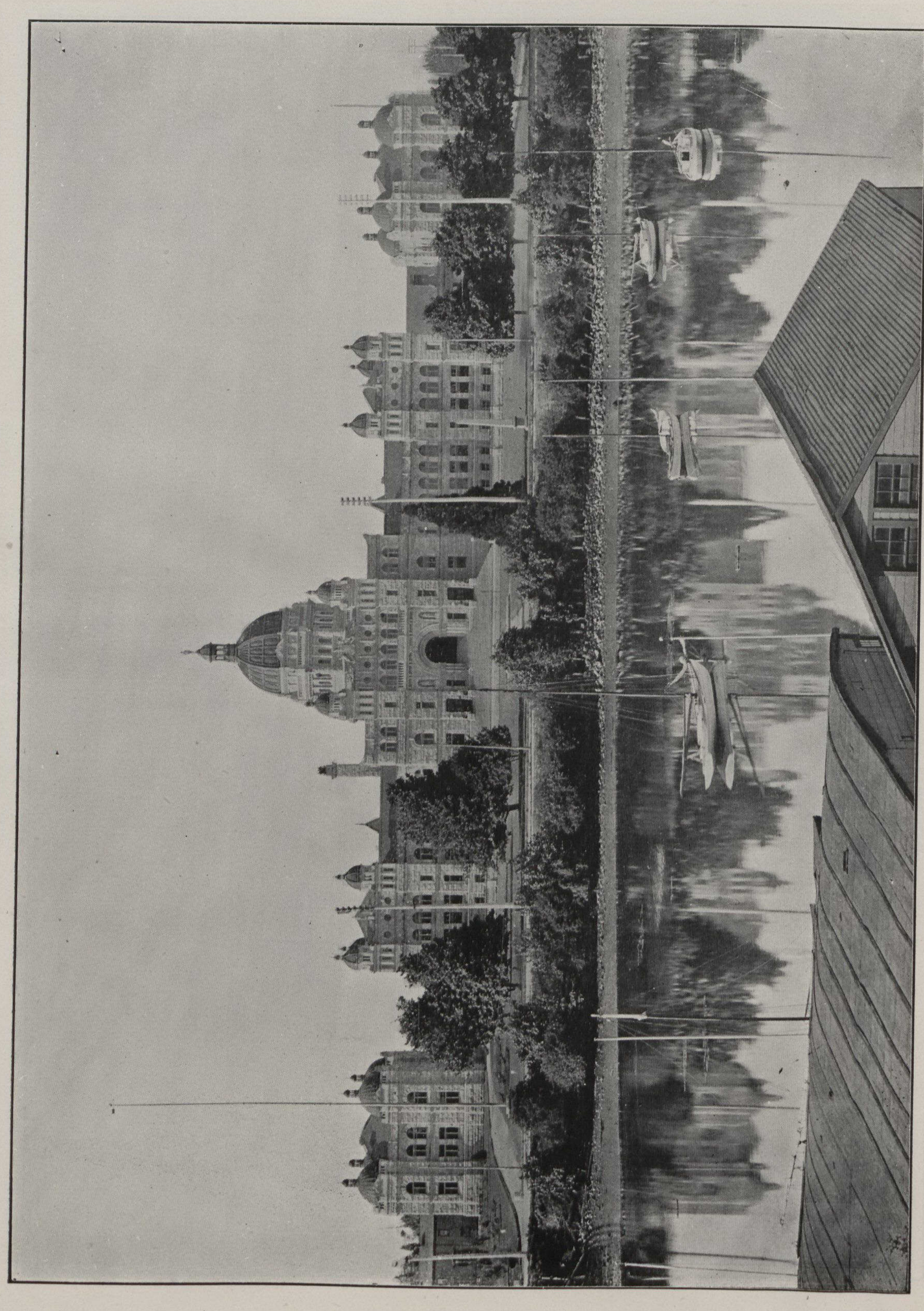
VICTORIA STRAWBERRIES READY FOR MARKET.



VICTORIA, B.C., FROM PARLIAMENT BUILDINGS.



THE SEALING FLEET IN VICTORIA HARBOR.



PARLIAMENT BUILDINGS—VICTORIA, B.C.

ESQUIMALT HARBOR, SHOWING SAILORS' RECREATION GROUNDS—VICTORIA, B.C.

BEACON HILL PARK—VICTORIA, B.C.

The Strict Ethics of Love and Sport

By F. Grierson

I.

THE game's afoot. The appearance of the home team has been received with tumultuous applause, that of the visiting team with a modicum. The preliminary practice has been concluded, the Governor-General has faced the puck, and the chase begins. The game referred to is the Canadian game of hockey. For the benefit of the uninitiated, it might be well to explain that hockey is played on an enclosed sheet of ice by seven players on each side armed with sticks; the object being to place the puck between the goal-posts at the opposite ends of the ice. The afore-mentioned puck (a rubber disc three inches in circumference, and an inch thick) is not unlike the Puck of the fairy world, "the merry wanderer of the night." Puck of the fairy world, the elusive, the evasive, the enterprising, has transmitted all his migratory and sporting instincts to his namesake. Both have given delight to thousands. An important feature of the game of hockey is the body-check. If the player receiving the body-check happens to be in close proximity to the fence enclosing the ice, it is so much the worse for the fence, and all players agree that it is more blessed to give than to receive the body-check. In a word, hockey is one of the noblest of games, and in Canada is one of the chief ends of man.

What game of life, what game of love or chance, what game of hockey, is complete without a woman's bright eyes to encourage and sustain? Among the vast audience viewing this game, there are hundreds of fair women. Unlike other assemblies, very few ladies appear at a game of hockey, to be at once fashionable to life and bored to death. Any that do come to Canada's great winter game thus prepared to scoff, generally remain to pray.

The brightest pair of bright eyes, at least on the lower tier of seats, are those possessed by a young lady well enveloped in furs, seated by a youth of eighteen winters. The young lady's name is Mabel Wallace, of Scotch parentage, who has spent the last two years in Canada. The young man at her side is her cousin Jack. Mabel Wallace is handsome, her features are well-nigh faultless; her hair, complexion, and eyes speak of the infusion at some time of the blood of one of the Latin races. She had chosen her seat midway between the two goals, in order to see everything, and also to display her undivided impartiality.

In this connection it is necessary to state that the captains of the opposing teams —Jack Hardy, of the Montreal Britannia Club, and Harry Hazen, of the Rambler Club of Ottawa—were ardent admirers of Miss Wallace. Both men had proposed marriage, but so far she had not decided between them. The game just started was one of a series of three to be played in Ottawa, for the possession of the celebrated Stanley Cup, between these two clubs, champions of their respective leagues. In a merry mood Mabel had determined that the present matches should decide her fate, that is, she would see which team could win the cup, and then let her woman's instinct decide.

"Go it, Harry! Go it! Hurrah-ah-ah!" shouted Jack. "Did you ever see such dodging? Isn't he a 'peach,' Mabel?"

"Who?" asked Mabel.

"Why, Harry Hazen."

"He is a good player. Both teams are playing well," was her unbiased reply.

Conversation was interrupted by a quick

exchange of exciting rushes on alternate goals, ending in a pause for repairs to a skate.

"I believe you don't care whether our boys win or not, Mabel," said Jack.

"I wish to see the best team win," she replied.

At the end of the first half there was no score. The second half started off with a rush, both teams realizing the advantage of getting in the first score. Had Mabel closed her eyes, she might still have followed the fluctuations of the play by Jack's running comments. "Cut him off, Harry," meant that the Ramblers' goal was threatened, and Harry Hazen was called upon by all he esteemed sacred to frustrate their knavish tricks. "Foul! foul! Rule him off!" meant that the assault of the Ramblers' forward line had miscarried, and one of the home players had become the victim of a severe body-check. Then down the ice came the Britannias' cover-point, Jack Hardy, past the few opposing forwards, dodging Harry Hazen who had come out to meet him, and has only to pass the point in order to make a goal, when he receives a heavy body-check which sends him crashing against the fence. It saves the goal, but sends Harry Hazen to the bench for five minutes. Then there arose a loud dissent from the Ramblers' sympathizers against this decision of the referee. The referee's name was Sunday. From the gentlemen occupying the "standing room" end of the rink could be heard:

"This is not your day, Sunday." "Change your name, Sunday, you're very bad."

"Take another guess, Sunday," put in Mabel's companion, and the game proceeded.

Ten minutes after the beginning of this "half," the home forwards by fine combination scored a goal. Then the Britannias' forwards followed suit. The final score was made by the Ramblers, and the game ended two to one in favor of Ottawa.

Miss Wallace was a lady of fine sporting instinct, having been brought up with an array of brothers, all active in the field of amateur athletics, and now scattered throughout the world in various avocations. Her father, an old sportsman of the truest type, had imbued her with the British spirit of fair play, and contributed largely to the development of her naturally strong character. His death three years before had broken up her home, and she readily accepted the invitation of her uncle to make her home in Ottawa, where she was treated as a daughter. She loved the manly sports of the Canadian people, especially hockey, football, and lacrosse.

On the day following the first game of the series, Mrs. Wallace, her aunt, gave a tea in honor of the visiting team and their friends. The players did not respond in a hearty manner to this kind invitation. Perhaps the game is not strenuous enough. The two games are certainly diverse. One is all deeds, the other all words. The captains of the opposing teams arrived at the Wallace abode together. They were good friends. After shaking hands with their hostess, they approached Mabel Wallace, several young men moving from her side to make room for them.

"How do you do?" said Mabel, "I'm glad to see you both once more in your right minds. I hope the warriors have signed a truce."

"Yes, an armistice for forty-eight hours to bury the dead," laughingly replied Hazen.

"Then sit down here, one on each side of me, and we will watch the people. Are you satisfied with the game, Mr. Hardy?" she asked.

"Yes. It was a close call, and we may have a chance to-morrow night."

"I saw someone give you a pretty hard body-check," she said, with a mischievous glance at Hazen.

"That was quite all right. I can't see why Hazen was put off."

"Hello, Mabel!" called a lady friend, passing near, "a lamb between two lions."

"They have promised to be good," responded the lamb.

Then there were interruptions. Mabel had handshaking to perform, the young men helped various people to tea, and they forgathered again.

"Did you hear that Watters of the Quebec team had been professionalized?" asked Hardy, addressing Hazen.

"No; but I heard there was some trouble in the club. What has he done?"

"It was proven he was paid for his services."

"Not for playing hockey?" demanded Mabel.

"Yes," replied Hardy.

"What an outrageous thing! I never liked his looks, though he plays good hockey. If I were a man, I would have a clause put in the penal code to suit a case like that."

"Good for you, Miss Wallace," said Hardy, "there is too much of that sort of thing."

"Too much!" exclaimed Mabel, "there is surely nobody else receiving money for playing amateur games?"

"To anyone strongly in favor of the amateur idea," replied Hardy, "there is too much that suggests it. The derivative meaning of the word amateur is 'to love,' but among clubs receiving large gate money, that sense is as dead as the language from which the word is derived. We have witnessed the spectacle of a man practising football with one club on Friday and turning out to play for the opposing club on Saturday. A season or two ago, when a rumor went about that an important lacrosse game, carrying with it a big gate, was to be forfeited, three supporters of the home team offered $500.00 each to reimburse the club. This item appeared in the public print without any explanation of this great disbursement."

"I am in favor of amateurs and professionals playing together," said an Ottawa man, who had just arrived and heard part of the conversation.

"I know you are, Mr. Moran," replied Hardy, "but I think the further they are kept apart the better. An amateur may be likened to a volunteer who fights from motives of patriotism; the professional is the hireling who fights for any country and at any price."

"Are you betting on the game to-morrow night?" chimed in a youth from Montreal, addressing Captain Hazen. "How do you do, Miss Wallace, I hadn't seen you before."

"I might take—" began Hazen.

"How much are you betting?" interrupted Miss Wallace.

"I'd like to put $10.00 on Britannia."

"I'll take your bet. It seems to me the less players have to do with money the better," declared Miss Wallace.

Hazen flushed at this, and then remembered it was Mabel whom he loved for her strong wilful ways.

The party was breaking up, and the young men took their departure. The second game was played on Thursday, and the Montreal team, going in with a vigor that nothing could withstand, won by a score of four to three. The deciding game was played on Saturday night. With the score at two goals each, in the last five minutes, Harry Hazen secured the puck. It was one of many rushes he had attempted, but this time he seemed imbued with the spirit of the fairy predecessor of the puck he carried along in his dazzling evolutions. He dodged heavy body-checks, jumped over impeding sticks, and planted the puck with a high shot clean between the poles. It turned the heads of the audience, it took the heart out of the visitors, and was practically the end of the game. The Stanley Cup would remain in the possession of the Rambler Club. Fourteen tired Canadian heroes, exponents of the greatest of all winter games, met in the centre of the ice, and gave each other three cheers and a tiger. Where is the hockey player who, having been body-checked as from a catapult against the boards of a rink, or going at express speed, terminates his journey by heavy impact on the ice, or having been lacerated by the sticks in the hands of his opponents, would be inconvenienced by the petty incidents of mimic warfare, such as the explosion of case and shrapnel shell?

"He's a swell player, Mabel, isn't he?" asked Jack Wallace, as they arose from their seats.

"Who, Jack?"

"Why, Harry Hazen, of course."

"He is a fine player and a dear boy," was her response.

There is a lurking suspicion that the strictest impartiality in sport is susceptible to the insidious effects of love.

II.

The pursuit of manly sports is one of the secrets of the predominance of the English-speaking races. So thought Harry Hazen some weeks after the Stanley Cup games, when his engagement to Miss Wallace was announced, for he vainly supposed that his success in sport had something to do with his success in love. The young couple were very happy. By virtue of the special privileges granted under the "engagement rule," they became better acquainted, and they both improved on acquaintance.

Two months passed and hockey was forgotten except by way of reminiscence, when, one afternoon, Mabel was reading a book in a quiet corner in the drawing-room, and overheard a conversation in an adjoining room between her cousin Jack and a chum.

"Do you think there's any truth in it, Phil?" asked Jack.

"Between ourselves I would not be surprised," replied the one addressed as Phil.

"Don't you think it can be hushed up?" asked Jack.

"I hope so, but it's common talk about town."

"Who started the story, do you know?"

"It started in Montreal, but it's not known how much proof they have."

"I suppose we'll lose the Stanley Cup, if they can prove it."

"If they prove the Ramblers took money, and they'll do it if they can, the cup is lost, that's sure."

Mabel heard in a semi-unconscious manner, between the lines of her book, the foregoing conversation, until it came to "Stanley Cup," and "taking money." She dropped the book, and joined the boys.

"What is it you say about taking money for the Stanley Cup?" she demanded of Jack. Jack had said nothing about money or the Stanley Cup, and more than that he and his chum had an important engagement down town.

When Harry Hazen called that evening, Mabel asked him if there was any trouble about the Stanley Cup.

"Why, what have you heard?" asked Harry.

"I accidentally overheard Jack and Phil Raymond talking about the cup in connection with money matters. It's nothing to do with our boys, is it?"

"I sincerely hope not. In fact—in fact, I'm sure it is not. Some foolish gossip, no doubt."

The word of an engaged young man to his sweetheart is worth more than the bond of any other. Mabel uttered an earnest "I am glad," and the subject dropped.

The following week the sword of Damocles, suspended by the slender thread of a lad's tongue, descended. The newspapers printed a full account of the charges made to the Canadian Amateur Athletic Union, the caretaker of the morals of the amateur world, against the players of the Rambler hockey team of Ottawa. Four of the team were implicated on the charge of accepting money for their services, the charges were substantiated, the men were professionalized, and the union ordered that the cup, representing the championship of Canada, be transferred to the trustees. On the evening of the publication, Harry approached the Wallace abode with a heavy heart.

"What does it mean, Harry, is it true?" she asked as soon as he had entered the house.

"Mabel, it's true, I'm sorry to say."

"True! Impossible! You told me a week ago that you were sure there was no truth in the rumor I had overheard. How do you explain that?"

"You know, Mabel, I could not tell even you a thing of that kind. Oh, Mabel! don't—"

"Then am I to understand that you knew all winter that your men were being paid?" She spoke slowly and coolly. Her Scotch blood was in the ascendency now.

"Now, Mabel, dear, you can't understand all the conditions—" he began in a pleading tone, for he saw danger ahead, but he was interrupted.

"Answer me, please, did you know all the time?"

"I did know, Mabel, but we are not the

only team—" he stopped again, interrupted by something he saw that made his pulse stand still. Mabel had taken off the engagement ring he had given her so short a time ago, and was holding it out to him.

"Mabel! Mabel! you cannot mean it."

"I do mean it. Sit down, please, I have something to say to you." He sat down and then rose again, as he saw that she had no intention of sitting.

"I must tell you something of my history. By birth and training I am a Scotch Puritan. Besides a severe religious training, I received from my dear old father a strict grounding in the laws of amateur athletics. I was taught to love a game of manly sport played by pure amateurs, to view with pleasure a trial of skill and strength between pronounced professionals, and to abhor a game played by men posing as amateurs and accepting money."

She paused, and Harry said, "You have opened my eyes, Mabel. On my honor I had not thought of it in that light."

"It is a deception," she continued, "and a violation of the primal laws of honor. You deceived thousands of people. You deceived me. You remember the game of hockey when thirty-six men were ruled off in one game; you remember the football player who waited until within three minutes of the end of a game, and then assaulted an opponent to settle a private grudge; you know of all the deliberate foul play that disgraces the three great Canadian games. It all savors of money. It is, it must be money, and you are responsible for it."

She stopped, and sank into a chair. She had spoken with much suppressed feeling. Her face betrayed the storm within, and mayhap the tears were not far away, for was she not giving up the man she loved for the sake of what?—a principle.

"Mabel, my sweetheart, you are not going to throw me over for this. I swear I never realized what I did until I listened to you now. Forgive me." As he spoke he advanced towards her and placed a hand gently on her shoulder, but she arose from the chair and again held out the ring. Her face was set and bloodless. There was no mercy there.

"Your ring; take it."

He took it. His first impulse was to throw it far away to keep company with his hopes, but instead he put it in his pocket and held out his hand.

"Good-bye, Mabel." His cheeks were blanched of color, his eyes an unnatural glow.

"Good-bye," she said. Their hands met for an instant, and he was gone.

Love had fallen a victim to the ethics of strict impartiality in sport.

III.

The value of the concession which Mabel Wallace had made to her inherent principles was not fully realized until after the act was completed. Perhaps had she had more time to consider, the sacrifice would not have been made. Having made her choice, however, she faced the situation she had made like a true woman. No reason, at least not the real one, was given for the abrupt termination of the engagement. She was a follower of many athletic pursuits herself, and at golf and tennis no woman and few men could surpass her. This participation in athletic events often took her to Montreal, where she frequently spent weeks at a time with friends in that city. Jack Hardy did not waste his opportunity, and one was rarely seen without the other. The wise ones nodded their heads. "It is a case of 'on with the new,'" remarked one lady friend, who had had considerable experience.

Time passed and the hockey season came round again. There were the usual daily notices in the newspapers as to who intended to play, who intended to drop out, and what new blood was expected. Then there appeared hints of a stirring up of the "body of dry bones," as one newspaper named it, meaning the Canadian Amateur Athletic Union. Mabel read with interest that there would be no recurrence of the disgraceful happenings of the previous hockey season, that the true interests of amateur sport would be safeguarded as they had never been before. With all this in her mind, Jack Hardy, spending a day at the capital, called to see her.

"Have you heard of the changes to be introduced into the constitution of the C.A.A.U., Mabel?" asked Hardy, as soon as the greetings were over.

"No, Jack, nothing more than a reference to it in the papers."

"Well, a most extraordinary battle has been fought and won in the committee of the C.A.A.U. Some strong master mind has over-ruled all opposition. Who the prime mover is, nobody knows, as the press has been denied any account of the controversy."

"What changes are to be made?" asked Mabel.

"The new by-law is something like this: On account of recent developments showing that amateurs have been receiving money in violation of the amateur clause, it is ordained that all clubs affiliated with the union shall in future forward to the secretary of the union a detailed annual statement, duly attested, of the club's income and expenditure for publication in the daily papers, if the union sees fit."

"That is splendid, but still, perhaps, a club that would be mean enough to pay an amateur would render a false account."

"That is also provided for, as far as possible. Two new officers are added to the executive, to be chosen from impartial retired athletes of repute, to act as auditors with power to examine the books of any affiliated club as the union may direct, or at the request of another club."

"That's glorious," exclaimed Mabel, with enthusiasm, "I would like to know the author of that. I think I could just love him."

"So could I. If this by-law checks the money influence in amateur sport, he will deserve the laurel crown. But it is not of a hero I came to speak to-day. I have something to say for myself. Mabel, I have refrained from mentioning the old subject, but I came here to-day for an express purpose, to tell you again of my love; to tell you I cannot live without you. Mabel, will you—"

"A gentleman to see you, Miss Wallace," interrupted a maid, entering at the door, and advancing to present a card.

"Mr. Hazen!" exclaimed Mabel, reading the card, and then looking up from it glanced at her companion with questioning eyes. That gentleman assented, with a courtly bow, that his old-time rival should cause him to defer all he had in his heart to say, and Mabel said to the maid, "Show him in, please."

The meeting was as cheery as could be expected under the circumstances, and the conversation ran on general topics, but Hardy could not help a feeling of awkwardness, and soon took his leave. An embarrassing pause followed. It seemed impossible to pursue the idle gossip in which the three friends had been indulging, but finally Mabel broke the silence.

"What a fine fellow Mr. Hardy is," she ventured to say.

"Yes, a gentleman of the first water. I am very fond of him."

"He was telling me," and then she remembered that both subjects discussed by Jack Hardy were of a delicate nature.

"He was telling you—?" repeated Harry, who seemed to be content to allow Mabel to do all the leading.

"He was telling me," she went on boldly, choosing the least dangerous of the two subjects, "of the turn of events in the Canadian Amateur Athletic Union."

"What has happened?" asked Harry, simply.

Then she reviewed the new by-law, as she had heard it from Hardy, grew eloquent on the prospect of the good that must come of it; extolled the author as a fabulous hero, and, finally, in her excitement, bade Hazen for the sake of old times, to discover the name of the author.

"He is here," said Harry, holding out both hands to her.

"You, Harry! you; oh, Harry!" The next moment they were in each other's arms, and the next, Harry had produced a ring, the same ring, from his pocket.

There is an affinity between true love and true sport, and these two had found it.

Out of Much Tribulation

By R. M. JOHNSTONE

I.

WILLIE HARGREAVE labored under a serious disability. As he neared his fifteenth year he realized for himself what had been apparent long before to his fellow-citizens of Morpeth, that he was a tolerably fat boy. His father, Anson Hargreave, a middle-aged widower, and a lawyer by profession, had an undeserved reputation for crustiness, inasmuch that he concealed a thoroughly humane and kindly heart behind a cold, reserved demeanor. He had for years expended a large percentage of his earnings in secret charities, by the aid of his family pastor. He had, however, while poor, comparatively poor, provided somewhat for Willie's future, for his only son was the brightest interest of his sorrow-darkened life. He viewed with alarm, therefore, his son's premature attainment to corpulency. He had hopes of a great and useful career for Willie; therefore he set about the removal of Willie's incubus by every means in his power. Willie was a dutiful son. He submitted willingly, even cheerfully to the rigid discipline imposed by his firm, but unvaryingly kind parent. He even aided in the search through medical books and patent medicine circulars for nostrums efficacious to remove his complaint. In spite of rigid gymnastic exercises, in spite of copious draughts of vinegar and other unwholesome condiments, and even the minimum starvation of a vegetable diet, he failed to reduce his weight materially. He had become an object for public merriment wherever his bulky, short-statured frame hove in view. He became well and favorably known as "Fatty" Hargreave, a name he accepted with smiling acquiescence. But good-natured as he was, he was greatly troubled in mind. For why?

Willie was a pupil in the middle grades of the Morpeth High School. Just opposite his father's front gate was the palatial home of Homer Aikens, M. P. for the county. He was a wealthy man, who had exchanged largely his extensive trade pursuits for the business of his official position. He was an astute politician, well versed in the timely topics of tariffs and revenues, and experienced most of all in lobbying to a successful issue the monopolistic schemes of certain large corporations. His only daughter, Marion, was a pupil in the local high school. Her father, though wealthy, was thoroughly democratic in sentiment. Therefore, he eschewed the prevailing social system of secluding young ladies in women's colleges. Morning after morning Willie and Marion proceeded to school upon opposite sides of the street. It was a real pleasure for Willie to appear exactly at the same time as Marion, whether the latter was late or early. Miss Aikens was a year younger than Willie. She was a vivacious, charming, and thoroughly unselfish girl. She gave promise of great beauty, when fully matured; yet wealth had not spoiled her. Therefore, she could recognize Willie if she chose. In fact, they had been playmates when children, long before obesity had marred young Hargreave's natural symmetry. Of late, however, owing to an acute parental estrangement over political matters, companionship between the two had been sternly interdicted by Aikens, senior. Now it happened that Marion always laughed merrily when she saw Willie. She, however, bowed with dignity each morning, and Willie would politely raise his hat. Then they proceeded on their way unconcernedly.

Nothing of interest transpired for a long time. They were both steady in attendance, even in the wearing restraints of a long and stormy Canadian winter. Day by day a deeply cherished secret was growing in the depth of Willie's heart. He was deeply

and desperately in love with his fellow-pupil, Marion. Viewed from his own standpoint his affection was hopeless; was he not "Fatty" Hargreave? Did she not laugh at him daily? Cruel maiden! One thing he was now thankful for: His weight was now stationary. He had gained also two inches in height during the winter season.

Spring was in its brightest glory of re-awakened life, when one morning something did happen. A savage bull had escaped from his stable, and in spite of all efforts for recapture was still at large on the public streets. Quite unaware of this the young neighbors were on their way to school, when turning the last corner they met the now infuriated beast, who was scouting for victims. The animal caught sight of a crimson hat and jacket, and that was sufficient. He pawed the dust and bellowed furiously; then with horns lowered and tongue lolling out, he charged for the object of his hate. Both were terrified beyond measure. Willie turned to flee; but he looked first to see what security lay for Marion. She had fallen in a faint; that glance saved her. Terror vanished, and with the courage of a forlorn hope, Willie rushed to the rescue.

He met the bull, half-halted preliminary to his final rush, and struck him a resounding thwack on the snout with his well-filled book-sack. This unexpected attack started the bull from his purpose. He raised his head and stared. No time for meditation was allowed, for the assault continued with battering rapidity. Willie rained blows on the surprised animal. He ended by entangling the satchel strap on the bull's horns. This the animal resented, and started to butt the satchel of books into the dust in the effort to remove it. This ruined the books, but it saved the situation. The half-frantic pursuers arrived and the bull was lassoed. By the aid of pitchforks and horsewhips he was thoroughly subdued in a few minutes, and all public danger removed.

The awakening of Marion to consciousness came simultaneously. So Willie was left the task of reassuring. His bravery had been witnessed from afar, and he was already a public hero. The smile of Miss Aikens, on welcoming her deliverer, was very sunny through many tears. She thanked him for saving her from serious danger. Modest as are always the truly brave, he refrained from boasting of aught but a duty done. He seemed glad it happened though. Said he at length:

"That was a fine beast, Minnie!"

"Oh, no! a horrid brute! I'm frightened yet. He would have killed me had you not come to my help, Willie. It seems like old times to speak to you again anyway. I must go home now."

"May I—may I take you home?"

"Yes, yes; you may come. I need some one after such a fright; and papa must thank you and be friends again. Oh, my! but your books are ruined! I'm so sorry, indeed I am. Come, Willie, we'll make that all right."

"Wait—wait a minute, Minnie; you see I—I want to say something. I am—I—I am so fat I'm afraid to. You see, Minnie, I—I love you; I'd die for your dear sake, and—and I want to marry you—when—when we're old enough."

"Willie, be serious! Don't you know—"

"Yes, hang it; I know I'm fat. You've been laughing at me. Can't help it, I guess; but I love you—the same as I could when we're both grown up. I hope I—I won't be fat then anyway. But I love you; you believe me, Minnie, don't you?"

"Yes, Willie, I understand, but we're so very young yet; but hush, Willie, I love you too; and I'll wait, so there. I'll never, never marry anyone but you."

Willie was somewhat braver for this assurance, for he kissed her to seal the compact. They proceeded slowly to the Aikens home. Reaching the gate she gave his fingers a reassuring squeeze.

"Don't mind what papa says at first; he'll be all right in a minute," she whispered. "Here he is now! Come!"

Saying this she ushered him almost forcibly into her father's presence. The latter was sitting with arms akimbo in his porch arm-chair meditating the procedure of a new option he was commissioned to obtain from the government on behalf of a large syndicate. He frowned when he saw

the guest his daughter had brought to interrupt him. He was still very sore over "Old Hargreave's" defection from his immediate following, on the ground of a questionable political deal. The two had been friends from boyhood, and it cut him sorely that the lawyer had proved a trifle squeamish and quarrelled with his party over trifles; but Hargreave had always been a strictly conscientious man, or he might long since have been wealthy instead of a comparatively poor man. Aikens' salutation was indicative of his personal feelings.

"Here, you fat lummox! What do you mean by coming here with my daughter? Get out of this quick, or I'll horse-whip you. I don't want either you or your old raccoon of a daddy anywhere on my lawn. Stir your stumps, you chunk of tallow, or I'll kick you down the steps!"

"Oh, father!" screamed Marion, interposing herself between them. "Willie saved my life just now. Don't hurt him, father! If you love me, don't!"

"Hey? What's that? Saved your life, pet? Why, what's happened?"

"Why a terrible animal was about to run at me when Willie stopped him with his book-sack and saved me! I fainted; I don't know everything about it, but others will tell you."

"So you met that bull, my pet? And Willie saved you? I forgot about the brute; I'm awful sorry you have been so scared and nearly killed. If that had happened it'd most killed your old daddy, too. Come here, my boy, and shake hands. I don't mean what I said just now, and I must 'a' been crazy to say it. Saved my jewel, did ye? Well, nothing's too good for you after this. Come and kiss dad." There were tears in the politician's eyes when this filial duty was performed. Turning to Willie he continued:

"Now, Willie, I'm going over to make up with your father. I'll have to eat humble pie, but I guess I can afford it to-day. We've been on bad terms long enough. I miss your father's advice almost every day, and I don't want to be out forever with the friend of my youth. Come along, boy! We'll have a real jollification this day. Mark my words! I say, Min, 'phone down to the butcher's for a turkey; tell him to get one or bust."

The anticipation of Homer Aikens regarding the joy of reconcilation was verified. Inside of half an hour he and the lawyer had obliterated their differences, and forgotten their former bitter recriminations. Bygones are bygones. Wilie's corpulency was even forgotten in the excess of admiration the father felt over his son's bravery. The turkey was partaken of with due rejoicing. This was the last occasion of reunion they had together.

Misfortunes usually come suddenly, if they come at all. There were sad things in store for Willie ere many days. The story of Willie's heroism soon faded from view owing to his own modesty; but his sojourn in Morpeth was of short duration. Hardly two months elapsed before Willie was alone in the world. His father was stricken suddenly with a long threatened crisis—heart failure. The blow stunned Willie for many days. But worse was to come. Stern executors came and inventoried everything, and without even consulting Willie's preferences sold his father's valued treasures practically at a sacrifice to meet the claims of unfortunate creditors, some of whom it was afterwards clearly shown were impostors. In fact, Hargreave, lawyer though he was, had been careless in domestic matters, and by a failure to exact receipts for payments, left room for extensive roguery after his demise. Thus it was that even moneys deposited for the express benefit of his son were garnisheed by these fraudulent sharks. Willie Hargreave turned away from his former home, not only an orphan, but penniless as well. At the funeral the fact of Mr. Hargreave's systematic charities, so long unsuspected, was beautifully revealed by an appreciative and sorrowing clergyman. It was afterwards discovered that several who had been aided gratuitously in serious difficulty during the lawyer's lifetime were foremost in robbing his son after his death, and this was gratitude indeed.

A little group of friends remained to

Willie in his hour of trial—Homer Aikens, the family pastor, his head teacher, and a legal associate of his father, one of the executors, it so happened. The latter suspected strongly the wrong he was obliged to sanction, and hoped for a day of reckoning. Homer Aikens mourned for his friend deeply. He would have adopted Willie and educated him at his own expense out of pure friendship, aside from any gratitude he owed. He had secretly purchased many of the valuable assets of the Hargreave chattels to retain for Willie's benefit; so after all they were not lost to him. Some of the most valuable he had overlooked. These could not be recovered at ten times the price paid at the sale. Willie, in spite of his dependent condition, would not accept the kind offices of his friends. He preferred to be independently responsible for his own future. He accepted a small loan from Mr. Aikens. He had procured, through Mr. Allen, his head teacher, an appointment as apprentice to a friend of the latter, engaged as a pharmacist, in a small town two hundred miles distant. This accorded fully with a portion of Willie's future designs, so he willingly consented to go. He must earn his own living, he decided finally. The love affair was as yet unknown to the townspeople. The hour of separation revealed it to them. Marion clung to him at the last moment and implored him not to go away and leave her, for the long years that must ensue; but in vain. Sorrowfully, but firmly, he went. He recalled at this moment of separation the loving words of the pastor at his father's funeral—when he spoke of the never-failing aftertime: "There shall be no more sea." In a moment he was aboard the train, and away from Morpeth. One more youth had essayed the unknown future—with the foreseen outlook of a strenuous life.

II.

The islands in the Muskoka bay were clad in the luxuriance of summer verdure. It was the holiday season. Everywhere, on land and water, were signs of life. Yachts, fishing boats, and sportive swimmers thronged the view. The weather had been fine and the water fairly glimmered with sunlight. A young man sat in a boat under an improvised awning, and alternately fished awhile with energy or mused to himself in the intervals of non-success. Far on the horizon he noticed a sailing yacht skimming smoothly along its way in the drift of a freshening breeze. Suddenly as his eye swept the far horizon, he started up, drew in his tackle with haste, and crumpled the awning under the seat. He reached for the oars, and began to pull shoreward. Anyone who had seen him would have admired this tall, well-proportioned young man. Handsome and a very picture of manly vigor, he plied the oars with tireless regularity and ever-increasing haste.

There was reason enough. A squall was coming, he knew from past experience. On the horizon rim a coiling ridge of vapor had appeared like magic, and was growing momentarily. The waves were beginning to chop against the bows quite savagely. The yacht was still running smoothly before the stiffening gale. Their course would apparently cross his. He signalled several times—excitedly—but notice was seemingly not paid to him. The yacht was in great peril if it continued on the course. He saw that the occupants were a man and two ladies, one of whom was steering. At last they seemed to veer towards the island refuge, nearly a mile distant. The squall was now almost upon them and the waves were running mountains high. It was hard work to meet them in the rowboat. In five minutes the sky was overcast by the whirling nimbus, and the yacht, now only a stone's throw away, was quickly capsized by the force of the wave. The occupants had evidently prepared for this, for they clambered on the rolling keel and managed to save themselves from being washed away. In spite of the terrible sea that was running, and the risk of upsetting his boat, the oarsman decided to attempt a rescue. After a tremendous struggle he succeeded in getting them aboard. By this time the squall was past, but the water was still running furiously. All he could do for some time was to steady the craft. A launch soon came to the rescue of all, in charge of an ener-

getic young man, evidently known to the solitary fisherman. This was Dr. Amos Wilkins. He called out, as he neared the boat:

"Are you all right there, Will? Did you get them all off that yacht?"

"Yes, Amos. I think so. There wasn't anyone drowned of your party, was there, mister?"

"No; you've got us all safe, young man. We're glad you came in time, though. It was a narrow squeak for my old bones. I guess my daughter and niece can say the same."

In a moment or two the whole party were transferred to the launch. The boat and the capsized yacht were taken in tow, and the party started for shore; and then came introductions.

The young man had been strongly attracted by the loveliness of the young lady pointed out as the old man's daughter. He handed the dripping and blushing lady his card. It read:

William Aikens Hargreave, M.D., C.M.,
14 Cresswell Gardens,
Toronto.

In return he received a water-soaked tablet, with the astounding information he had never expected:

M rion Aikens,
"The Beeches,"
Morpeth.

Ten long years had elapsed since these names had been so actively associated together. The two had never met in the meantime. They had passed from a frequent correspondence to an intermittent, and then a cessation altogether. The strenuous existence Hargreave had led ere the attainment of his cherished ambitions had pushed him further and further away from an active recollection of his boyhood's affection. Only this afternoon had come the longing to see sweet Minnie Aikens again; and she had come to him on the wings of a swashing gale. Would she depart from him as quickly again? He looked up to her with a joyful recognition in his eyes.

Miss Aikens in turn had divined partly the identity of her second preserver. What a handsome, noble fellow he was, she had thought when he was fishing them out of the water. The card said "Willie" Hargreave—almost by intuition. She knew already he was somewhere near a doctor's qualification, but just how near she had not ascertained until lately. If the identity was doubtful in this case, all this was removed by the extended hand and the first word—

"Minnie!"

"Willie Hargreave! Oh, excuse me, Dr. Hargreave! You bad boy! Why haven't you written your old friends? It's three years since we heard from you, and then only a few words. I suppose you were too busy. Everybody seems too busy in this world. Excuse me, this is my cousin—Esther Lambton! Don't you remember playing with her years ago? Esther, this is Willie Hargreave, grown up, just like us."

"Oh, yes, I remember you, Mr. Hargreave, but not so well as Minnie, I think. Don't you recollect the little girl who used to slap you and call you nasty names? That's me, you know!"

"Oh, yes, I remember you now; I have no old scores to settle, however; bygones are bygones. Heigh-ho! but it's been a century since I've seen you. I'm glad to have you here again, Minnie, even from the mouth of a waterspout."

"Yes, I should think so! You said something like that when you rescued me ten years ago. But here comes papa. He's a senator now, and doesn't meddle in politics so much as he did when you left home."

"Come here, papa! Quick! Here's Willie Hargreave. I beg your pardon; Dr. William Hargreave—our good friend we've been waiting so long to see."

"Ha! my boy! I think I could hug you. So you've saved us again, and made a bigger job this time. But you saved my life last time, too. It'd killed me sure to lose my 'Min.' I lost her dear mother long ago, the worst blow I ever got. So Minnie's all I have to keep me alive now. But, boy, you've been getting on lately, I hear. I thought I knew you when I saw you, but you're awful different somehow. Ten

years! My! It's been a lifetime without ye; and say, we caught some of those rascals that cheated you. They had to disgorge, I tell you. We've got the cash ready for you whenever you need it. That old lawyer sort of fished the thing out, and caught them red-handed. But never mind that; we've missed you lately badly, and I'm glad we've found you; always thought you were the kind to turn up on the right side. You are your father's son in that."

During this long adjuration the courtly old gentleman shook his hand briskly. He welcomed Hargreave more like a returned prodigal than a successful young doctor. Truly, the first holiday the young fellow had been able to take in the long course of years was panning out very well for his enjoyment.

The arrival of the launch at the dock put an end temporarily to their reunion. The capsized crowd were obliged to change their wet attire. The party reassembled in the evening.

The disposition of Marion Aikens was the same cheerful, unselfish type of yore. The incident of the afternoon had done more to cheer her spirits, however, than anything since the letters of her beloved had grown cold and informal, and finally ceased. She understood well the reason of this from her contact with social conditions in her maturer life. Therefore, she did not blame greatly her girlhood lover's forgetfulness, seeing that his whole energy was necessarily utilized in the struggle for existence, and a place in the front ranks of public utility. She had waited long, and kept alive her girlish faith in a future recompense. She had found her former lover again, and he had earned her gratitude anew. He was unmarried and apparently fancy free. Better still, his voice had betrayed remembrance plainly. The evening tete-a-tete forever righted matters. Mutual explanations seemed easy, and the crisis of a new decision came almost before they realized it. Said he after awhile:

"I declare, Minnie, I feel as though I'm awaking from a dream. I've been exiled from home ten long years, and I never felt it really so much of late till now. I felt, oh, so lonely this afternoon, as I sat out there on the glassy lake. I was ten years younger by the time the squall came up. Who'd 'a' thought you were out there in the danger line? Yet you were."

"Yes, Will, I was hoping so much to meet you sometime, and see if you were the same brave, kindly soul I knew years ago. I'm glad to see you are. You haven't thrown your life away, even though you paddled your own canoe."

"That's right, Minnie; I'm a lot better for the struggle I've gone through; more thorough, I think, in many ways. It wasn't easy, and I took it as it came; but I missed you often just the same. I didn't write. Why, I thought someone would cut in and marry you anyway. Life seems to shape that way mostly. But I was mistaken in your case. Now I've come to the point, Minnie: I want you for my wife, just as I did ten years ago. Your coming has called the old love back as strongly as ever. Is it to be, Minnie, dear? Do you love and trust me still?"

"Yes, Willie, I do; no one has a better right to me than you. You've saved my life twice. I've never forgotten the first time. I'm glad, so glad, for I must own it. I have always loved you since I was a little girl. It was a dim realization of late, but the fairy prince has come again. Father will be delighted. He has always hoped for and expected this. Yes, dear Willie, I am yours again!"

We will draw a curtain over the next half hour. It is no concern of ours how the compact was sealed. The coming of others dissolved the loving interview. Mr. Aikens approached.

Dr. Hargreave arose, and taking Marion by the hand, he addressed his future father-in-law quite confidently:

"Mr. Aikens, I must confess I have turned highwayman. I'm going to rob you of your pet; but I'll make you a present in return—myself. We're going to get married to-morrow and spend the honeymoon on Aikens' Island, or any other we can find handy. I hope that will please you?"

"Yes, my boy, I am very pleased, only you must adopt me after the honeymoon.

I'd be out of the world without my pet. Run away, dear, to your friend, Miss Lambton. Will and I must have a talk over matters—old times and new times. I've adopted you already, my boy. Come along, Will."

There was no hitch in the hurried arrangements. The affair came off as announced the previous evening. The whole watering-place was agog that afternoon to see the romantic open-air wedding. They saw the happy pair made one. Three weeks later another wedding came off—Dr. Wilkins and Miss Lambton had succumbed to the love microbe. The climax was two happy couples, and why shouldn't they be? Truly it could be said of Dr. Hargreave and Marion, they came "out of much tribulation." There is no greater tribulation than the woe of "sundered lives." It does seem that "there is a divinity that shapes our ends, rough hew them as we will." To the truly beloved the wedding day is registered in their recollection as the time when they had really "begun to live." The ark is anchored, anent that voyage which sooner or later must be taken by us all. Thence comes the after-time when "there is no more sea."

STORY COMPETITION

AN interesting feature in the magazine world, the last few months, has been the story competition commenced by the *Canadian Home* magazine in August last.

As story competitions are uncommon in Canadian periodicals, unusual interest has been attached to this one, and many competitors have been anxiously awaiting the outcome.

The decision has now been announced, dividing the prizes amongst the three successful competitors.

"The Canuck," the story taking the first prize of $100.00, was written by Dr. Jas. W. Barton, of Toronto. This tale is full of the excitement attending a great game of hockey, and is extremely good.

"The Call of the Cariboo Trail," by Miss Pauline Johnson, of Brantford, carries off the second prize of $50.00. Miss Johnson, herself of Mohawk blood, tells her story with great force. The story of Miss Johnson's life, which itself reads like a romance, will be told in the February number of the *Canadian Home.*

Miss Eva J. Carmichael, of Toronto, who has already won a reputation as an author, carried off the third prize of $25.00, with her story, "Cruel as the Grave."

Great interest will be taken in these stories, which will appear in the January, February and March issues, successively, of the *Canadian Home,* "The Canuck" appearing in the January number

THE LEOPARD'S SKIN

By CHARLES GORDON ROGERS

AS Calhoun lounged about the Pembroke wharf, awaiting the belated departure of the little tug that did mail and passenger service between the Ontario lumbering town and Fort Bill, a small yacht steamed into view, from among the islands a mile up stream, and headed for the wharf.

"Benson's," laconically remarked "Cap" Huckabone, of the tug, as Calhoun levelled a marine glass at the approaching craft. "Speedy, too, ain't she? Doin' her fourteen now, with the current."

"And who is Benson?" said Calhoun.

"Son of a Chicago pork packer, if the gossips don't tell no lies. Him and the bunch on the yacht has been up at Fort Bill. They call the Anglers' Inn there the *Benson* House when he registers. I reckon he thinks he owns the place."

"Ladies, too," remarked Calhoun, under the glass.

"Always a bunch of *them;* the society of the town." The Cap made a loose gesture landward with a big freckled hand. "One of them girls is Miss Mansfield, the belle of the town. Money, too. Benson wants to marry her, I hear."

"The one in gray—dark hair—high color? Have a squint, Cap."

The Cap squinted. "That's her!" he affirmed. "An' I'll be dang-whittled if them ain't good glasses! Almost I can hear 'em talk. Folks on the yacht, I mean."

"Miss Mansfield is a handsome girl, Cap," said the young man, as he levelled his glass again.

Cap Huckabone grinned. "Wait till you've seen her close," he said, in a tone of promise. "My complexion ain't in it with hers." He caressed a weather-beaten cheek. "They'll come right in here. Hello! Ain't she got her glasses on you?"

"It's yourself, Cap," said Calhoun, lowering his glass. In that mutual long-distance survey, during which, through the powerful lenses, each had caught the smile of the other, it had seemed to Calhoun that he was informally introduced to the beginning of something important in his life.

A few minutes later the yacht came in. Calhoun, courteously indifferent, strolled away. An instant later he whirled about, the discord of a chorus of screams, a splash and a shout in his ears.

Miss Mansfield, standing upon the miniature brass-railed deck, had thrust at the wharf with a slender pike pole. The iron caught fairly; but the yacht's bow swinging in too sharply and suddenly to allow the girl to release her grip upon the pole, the latter snapped in two, and Miss Mansfield, losing her balance, pitched headlong over the bow into the eddying current sweeping and swirling from under the wharf.

Benson, at the wheel, was suddenly unstrung, and sent the yacht's head smashing into the wharf. He knew his mismanagement had caused the accident, and that knowledge shattered his nerve and aplomb.

"I can't swim!" he roared. "Can't someone—?" Then he saw Calhoun race to the wharf's edge and dive in.

Cap Huckabone, rising to the occasion, sprang nimbly into the yacht, where the hysterical girls were throwing everything except Benson overboard. With a husky order to the youth at the engine, the Cap pushed Benson aside, seized the wheel of the drifting yacht, and guided her to where Calhoun was keeping Miss Mansfield's fair chin above stream.

"You saved my life!" she said, five minutes later, as Huckabone ran the yacht back and tied fast.

"The Cap didn't give me a chance," said Calhoun, with a grin. "The honors are his." But the Cap waved a big hand in dissent.

"Honors are easy," he said, as he climbed over the yacht's bow to his tug. "But I couldn't have jumped off that wharf the way you did." He pulled a cord, and sent a warning shriek to the town. "I've been on the river for forty years," he called back, "but I can't swim a stroke."

"Well, as you are both equally modest, I shall never be able to sufficiently thank either of you!" said the girl, blithely. She turned suddenly to Benson, a little frown of displeasure between her dark brows. "Haven't you anything to say?" she said.

"Of course!" he answered, pursily. Since the results of his clumsiness were not serious, his assurance returned; and he disliked Calhoun heartily for having filled the heroic role; so he said: "I'm greatly obliged to you, of course. If there's anything I can do—" He broke off suddenly, pursing his lips, but perturbed by the sudden stiffening of Calhoun's tall athletic figure, and the scorn that flashed from the girl's eyes.

"There's just one thing," said Calhoun, with a faint smile; "for your own sake, don't finish what you were about to say."

"I'm disgusted with you!" said the girl, in a low tone, as Calhoun turned away.

"But you know I can't swim!" protested Benson, with politic obtuseness.

"Swim? You know very well what I mean!" she retorted, in a higher key.

"At least you can float, Mr. Benson," said Cora Lee. For Benson weighed two hundred pounds. Calhoun, on the wharf, was handing the girls up. Muriel Mansfield followed, declining Benson's hand.

"Let me advise you, Miss Mansfield," said Calhoun, "to walk briskly home at once."

"I'll send for a hack," said Benson, glowering.

"It will be wisdom to walk, and still wiser to run," said Calhoun, blandly.

"Then at least I shall walk briskly," the girl said. "But you—?"

"I will change in the cabin of the tug, and be as dry as a Huckabone in ten minutes. Have a good stiff hot whiskey; and get into bed," added Calhoun, an amused eye on Benson

"I hate whiskey, but I shall obey and drink to your complete recovery," she said, laughing, and squeezing out her still dripping skirts.

"A dry toast," said Calhoun; and the Cap blew his whistle again.

"Au revoir!" cried the girl.

"Au revoir!" he answered. "Auf wiedersehn!"

"We will!" she called back, and waved a hand.

"Now, what the mischief does that mean?" said Benson, testily.

"It means," said Miss Mansfield, striding on briskly, in spite of her clinging skirts, "that I have to hurry and get into dry things, and have a good stiff whiskey, *hot!*"

. . . .

Three days later Calhoun was lolling upon the bank of an island opposite to Fort Bill. In the supreme comfort of full health and perfect idleness—the luxurious idleness of a lazzarone—he stretched his long legs in the thick grass, and watched the blue smoke from his cigar climb spirally into the warm, still air, with a laziness that seemed emulative of his own. Fort Bill, beyond a mile of blue, unruffled river, lay in the autumn sunshine as if asleep. Beyond, the hills were adorned in all the beauty of the red maple's autumnal glory. Now and again, from the woods flanking the Fort, came the faintly reverberant echo of Dicky Brown's feather-weight small-bore, as that indefatigable sportsman good fellow, and good shot, transformed a partridge or a woodcock into a bird of paradise. A brace of teal lay in the grass by the side of Calhoun.

"You're my bag for to-day," he remarked, stroking the beautiful and variously colored plumage of the birds. "I'll let Dick have the honors, without a struggle."

The whistle of a boat made him glance up. Far away, a yacht was steaming steadily and swiftly up stream, sharply outlined against the beach, that lay white in the sun.

"Benson's!" said Calhoun; and flushed as he sat up. "I wonder!" He went down the bank to his boat, and brought back the marine glass. He was quite alert now.

"Yes, there she is!" he said aloud. "At the wheel, too! And running her beautifully. In blue and white to-day, an out-and-out yachting suit. How well she looks!" He watched the yacht until the little party it carried landed at the long wharf, and then the glass followed the girl as she walked up to the inn, the rotund Benson at her side.

This was the girl's first visit to the Fort

since the day of her rescue from the river; and even to-day Benson had been loth to make the run. He hoped that when they arrived it would be found that the "hero" was off somewhere on a "fish" or "shoot," and he was, therefore, mightily pleased when the girls were told that Mr. Calhoun had gone out after dinner, with his gun, and that he would hardly return before dark.

"Here we are, Muriel!" cried the girls, who were overlooking the register: "James Calhoun, Toronto."

"Now we know who he is, I'd like to know what he is," said Cora Lee.

"Drummer, most likely, selling novelties and mixed candies to the general store," said Benson, with a fat sneer.

"And I suppose it has taken him three days to do business in Fort Bill," retorted Miss Lee. "Isn't it perfectly horrid, Muriel, not finding him here? And Mr. Brown away, too! *He* is the life of the place!"

Muriel said naught, but presently upon the wide piazza she uncased her field glasses.

A mile away, dead across the serene river, Calhoun still lay in the long grass, and held his marine glasses upon the inn. He saw the girl sweep the island's shores with her own. He felt her eyes travel along the pebbled beaches, in and out of little bays, over the wild rice and the reeds, until, like a searchlight, they found him. He lowered his glass, and smiled. And when he levelled the glass again, she lowered hers and smiled back, as if he were but a boat's length away.

She waved a hand. "Come over!" the gesture said. "How can you stay there a moment longer, knowing I am here?"

And he went.

. . . . . .

It was indeed dark when Dicky Brown, burr-covered, and game-laden, came in. His gun-shots had died farther and farther away, and at last altogether, as the afternoon wore on; and Calhoun had suggested, to the girls' chagrin, that Dicky had, perhaps, got upon the track of the mythical giant moose that woodsmen and Indians claimed to have seen.

"Never mind the moose," said Dick, from the depths of a rattan chair; when, bathed and feasted and refreshed, he sat among the girls upon the piazza and smoked the well-earned cigar of a long, hard day. "They have a yarn up the river," he continued, "that makes the moose dream sound like good old Gospel. A farmer told me there was the strangest sort of animal in the woods; a big, spotted thing, a creeping, cat-like sort of thing that wasn't like anything he had ever seen."

The girls, drawing their chairs nearer to Dick, gazed apprehensively toward the dark wood that grew down to the beach.

"I think you're horrid!" they said.

"So I see," said Mr. Brown.

"And what did the 'farmer' think it was?" said Benson, with his customary sneer.

"He didn't say," said Dicky, pleasantly. "But I should say it must be a hyena or a leopard."

"Make it an elephant next time," said Benson. "The farmer must have thought you looked soft and easy, Brown."

"Easy and soft, O elephantine wit!" said Mr. Brown. "Do I look as soft as thee? If you run across that farmer, Benson, he'll make it a *mammoth* yarn."

"A hit, a palpable hit, Mr. Benson!" cried Miss Lee. For Dicky, though a lightweight, is as hard as nails; while Benson, five feet six, is gross beyond repair.

"At any rate," continued Mr. Brown, "the farmer was in dead earnest. He wasn't the only one, he said, who had seen it." Mr. Brown suddenly leaned forward and stared toward the wood. The girls on either side of him—very pretty ones—shifted their chairs to his until arm touched arm. Mr. Brown, leaning back, patted their hands reassuringly.

"A shade less blood-curdling, please," said Mrs. Wray, the chaperone, "or there's no telling where Hilda and Irene may seek safety, perfect and absolute."

"I suppose talking of leopards and *things* has a tendency to make people change their spots," remarked Mr. Brown. "Another farmer had lost a sheep, that they couldn't get any track of, not even a lock of wool; but they found the track of this huge freak cat, or whatever it really is."

"What do you think of it, Mr. Calhoun?" Muriel said.

"I shall certainly hunt it," he said, with gravity.

"Then you believe in it?"

"Assuredly."

"But it may be just one of Mr. Brown's stories!" cried one of the girls.

"Oh, upon my honor, no!" protested Mr. Brown. "Not *mine!*"

Benson laughed.

"Wouldn't *you* care to come?" said Calhoun, to him.

"Not on a wild-goose chase!" retorted Benson, put suddenly out of humor by Calhoun's bland tone.

Dick laughed annoyingly.

"Imagine Benson, girls, doing fifteen or twenty miles through the forest primeval, climbing over trunks and boulders, stalking on hands and knees the wary game—" At the mental picture conjured up by this last suggestion, Calhoun laughed outright.

"I'll tell you what I *will* do!" cried Benson, falling back upon his unfailing reserve, "I'll bet Mr. Calhoun a thousand dollars that if he hunts for the next three days he won't shoot any animal that's not a native of British North America!"

"A thousand dollars?" echoed Calhoun. "Dear me! That figure's quite beyond my modest purse."

"The proposition isn't fair, anyway!" said Dicky Brown, with some heat. "The animal, if the farmers have really seen one, may be an enormous wild cat or lynx."

"You said hyena or leopard just now!" retorted Benson. "And anyway, you said a spotted thing!"

"I said the farmer said a big, spotted thing," said Dick. "And I take it the spots were the bilious ones that danced before his eyes when he saw the thing."

"I'll take Mr. Benson at one hundred even," said Calhoun. "If, within three days from this hour—"

"Make it midnight," said Dicky Brown, looking at his watch; "that gives you three days, and three hours' grace. You can begin the hunt to-night. Around midnight is the time when hyenas shriek and leopards yawn, *et cetera.* Eh, Mrs. Wray?"

"Don't be gruesome," she said, "or I won't let the girls come any more."

"Then," said Calhoun, "if by midnight three days hence I have not brought in to this place an animal to be identified by the farmers as the one seen at large by them—"

"At large?" cut in Benson, suspiciously; and pursed his lips. "Haven't you got something up your sleeve?"

"A fairly steady arm, on which I shall have to depend," said Calhoun. "Suppose, then, that whichever one of us loses shall give a hundred dollars towards the rebuilding of the little chapel that was burned three miles from here last week."

"I think the bet a one-sided affair!" said Muriel, with warmth. "I think that if Mr. Benson loses, he should rebuild the chapel. It's only a sporting bet on your part, Mr. Calhoun. You know you haven't one chance in a hundred—"

"Oh, I'm a craftier hunter than that!" said Calhoun, laughing. "Believe me, my chance is excellent."

"I'll make it two to one!" said Benson, grandly. "Chicago can always afford to give the Canuck odds."

"That depends on the squareness of the game," said Calhoun. "We're not in the wheat pit now, you know. In this instance the Canuck declines to accept odds, and will close at two hundred even, for the little church."

"Done!" said Benson.

"You will be!" said Dicky Brown.

"And I'll tell you what!" said Benson, "I'll make the same bet with you, Brown—"

"To make it done brown, I suppose," murmured Dick; "well, of course, I'm going after the beast, too."

"And if you kill it, you kill Mr. Calhoun's chance," said Muriel; "that wouldn't be sportsmanlike, would it?"

"But I want to hunt!" protested Dick, "and if I saw the thing, whatever it is, I couldn't very well help trying to bag it, could I? Benson and Calhoun will have to let me in some way."

"I'll let you in," said Benson. "One gun more or less won't make any difference in this case."

"I know you want to hunt, Dicky," said Calhoun, "and I know I can't expect you to hold your fire if you should run across the quarry."

"But I want to come in on the bet," pro-

tested Dick. "As Benson's agreeable, and as the stakes are for the little church, let's split the two hundred if neither of us succeeds in bringing in the game."

"And we'll all be back in three days," said Benson, with a grin, "to see the leopard's skin!"

. . . .

While the yacht was steaming merrily down the broad, moonlit river, Calhoun ransacked the reading-room of the Anglers' Inn for a certain comparatively recent issue of a little semi-weekly country newspaper. At last he found it, searched its columns, and pointed out to Dick Brown a paragraph that made him gasp and stare and grin.

"We'll hunt it day and night!" said he, as Calhoun folded up the little sheet and appropriated it unto his own keeping. "We'll begin right now! It's the greatest thing I ever heard!"

. . . .

But, alas, for the hopes of man! The tiring efforts of three days' hard hunting were their only reward. From dawn till eve, by dusk and dark and moonlight, the pair did hill and hollow, ravine and riverside, mountain and marsh, particularly any place that looked "jungly," as Dicky Brown said. They spent almost the whole of the second night in the deep wood; they set bait; they laid traps; but no sight or sound or trace of the thing repaid them.

"We might as well hunt for a gorilla!" said Dick, disgusted and depressed, upon the third day. "I believe that yarn was just a reportorial dream!"

"Country editors never dream," said Calhoun. Besides, more stories were gleaned from the farmers of the something, or scent of it, that had put horses into a frenzy of fear and frightened the farmers, too. It was, however, upon this third day that, coming suddenly upon the sandy shore of the river, three miles above Fort Bill, in a desolate looking place, Calhoun and Brown saw prints in the sand that sent their hopes up at a bound.

"They're it," said Dicky, his nose glued to the sand. "Fresh, too. It's been down this morning to drink."

The prints were feline and very large; but, to the hunters' chagrin, the ground above the beach was an outcrop of limestone, bare of soil, and the track was lost, though they searched indefatigably in the wood.

"Hounds?" said Dick, hopefully. He had made the suggestion before.

"There isn't a dog within reach that would follow such a scent," said Calhoun. "Will it come again to drink—here? That's the point."

"It can't have any defined habitat," said Dicky. "Look how it's been roving around. "This is the nearest, I believe, it has got to the Fort."

"We'll keep at it," said Calhoun. "We have until midnight, you know. We'll do the woods straight back here, for a while; and for the last half of the afternoon watch the shore."

The latter part of the programme, however, was not destined to be carried out. Early in the afternoon, a mile from the Fort, Calhoun tripped over a vine and wrenched his knee. He insisted on keeping watch along the river, but the pain swiftly became too severe for even his patience and stoicism, and with much difficulty and Dick's assistance he reached the inn.

Benson's yacht had already arrived, and Benson sat upon the piazza in high glee. Calhoun, the recipient of much sympathy—from the girls—got off to his room, where, to the tune of many softly-breathed imprecations, he doctored the injured knee with liniments that Muriel's own hands fetched from the general store of Fort Bill; though Benson had facetiously recommended machine oil from the yacht. Unwilling, however, to make his injury an excuse for retirement, Calhoun limped down to the piazza, at the cost of some pain, and joined in the banter which Benson directed at his expense.

Dicky Brown came in at sundown, with the intention, he said, of making another effort later on. In the meantime he would devote himself to the tea-table and the girls.

"We will wait until midnight, you know," said Benson; "perhaps the leopard will walk in on his own hook and offer himself as a sacrifice."

"We're well chaperoned with Mrs. Fiske and Mrs. Wray," said the girls. "We can dance in the hall."

"The moon will be fine by twelve," said Muriel who felt aggrieved and angry,

hough she could not have told herself why she should feel so. She had said hardly a word to Calhoun, except of sympathy about his knee. On that account he would not be able to dance. There were only two or three men at the inn who could dance, beside Benson and Brown, and if the former would only devote himself to the girls, she reflected.

Calhoun, however, excused himself early, and got up to his room. His knee was throbbing furiously, and he was depressed. He had a sense of disappointment akin to that experienced by Muriel, but that neither could have analyzed nor defined.

He gave the injured member a bath of liniment, and then sat at his window, overlooking the beach, and smoked. The moonlight was flooding river and shore. Benson and Muriel walked from the rustic hall in the grove presently, and sat upon the sand. The girl was dressed in white, and her figure in the bathing moonlight made a delightful picture to Calhoun's eye. He could see the ruby-like glow of Benson's cigar, and the gleam of a large diamond upon Benson's hand. They were not engaged, he had heard, and certainly her hand was innocent of a Bensonian diamond. Nevertheless, if it were not that he had saved her from the river, he could wish that he had never heard of the Anglers' Inn at Fort Bill. Moreover—

Suddenly Calhoun stiffened. He went hot and cold, a wave seemed to sweep up and down his spine, and his heart for a moment or two beat so fiercely that its sound was louder in the room than the ticking of a little clock upon a table there.

Something—a moving something — a shadow, it seemed, born of shadows—grew out of the blackness of the grove; a stealthy, silent, seemingly impalpable something, stealing along the sand. But no one saw; no one save Calhoun, sitting at his window, for that brief moment or two as motionless as stone.

And how still everything about him seemed! Save for the ticking of the little clock, there was now no sound; for the tinkling of a waltz played upon a piano in the rustic hall amid the pines was, or seemed to be, part of the silence of the lovely night.

Yet it was all in little more than a moment, as in a dream. Then came Muriel's voice; soft but distinct. And Calhoun was up, and Winchester in hand he stumbled, limped, leaped down the stairway in shoeless feet, and ran out of the inn through a side entrance, and fell upon his sprained knee in the deep shadow there thrown by the inn. And now he saw, not the shadow of the thing, but, silhouetted against the moonlit sand, the crouching, creeping body of the thing itself.

And at the moment that Calhoun levelled his rifle at the full left side of the thing, his involuntary vision caught an impression of Benson springing to his feet with amazing nimbleness, and the bulk of the man speeding down the hard sand, while the air was filled with the vocal expression of his fear. Then Muriel turned her head, and saw fastened upon her the horrid gleam, in the moonlight, of the terrible eyes, phosphorescent and green, that Benson had seen. Petrified by horror she sat, in her white gown, a statue of marble and of fear, fascinated, mesmerized, unable to stir or breathe. Then she closed her eyes, for the thing was about to spring.

But then Calhoun's rifle spoke, and with the report Calhoun leaped up and limped madly toward the girl, as the thing, dead in mid-air, fell dully to the yellow sand; its long shadow, a shadow of death, moving swiftly to meet it there.

The thing was dead; yet it is no wonder that Benson, ambling back, ashamed and breathless, found Muriel in Calhoun's arms, and turned and went up to the bar of the inn.

. . . .

Among the "valuable papers" of Calhoun and his wife is a copy of a little four-page semi-weekly country sheet, with a marked paragraph telling of the escape from its cage of a leopard belonging to a circus showing in an Ontario town; while in an arms' rack of the library is a Winchester rifle, in the butt of which is a silver plate bearing two Christian names, the name of a place, and a date; and beneath, upon the polished floor, where, no doubt, in the years to come the little Calhouns will play, there lies

The Leopard's Skin.

A Mysterious Signal

By F. D. SMITH

I.

HAYDON'S ranch was situated just a mile north of the Indian Reserve, a choice corner on the Snake River allotted by a benevolent government to the decaying Redskin.

According to strict law, the Indian is confined to his own reserve. In fact, though many are still nomadic, knowing the country from lake to lake, visiting far off friends, and resting each evening in some particular sheltered spot, where their ancestors probably camped, years gone by, on a similar leisurely pilgrimage.

But Joe (Son of Buffalo was his Cree name) seemed to be a stay-at-home. Only in winter he might be seen with dog and gun tracking the deer in the fresh snow; and it was incidental to these hunting trips that he happened often into Haydon's.

The procedure was almost unvaried. The door would open noiselessly, and Haydon, without turning, would be aware that it was Joe, standing stiff, six foot odd in height, in the dark corner by the stove.

Glancing out of the frosted window, Haydon would see the gun and snowshoes leaning against the porch, with the black and white cur as guard.

Then he would say, "How?" solemnly.

"How!" Joe would reply in bashful bass.

"Hungry?"

"No!" usually, but on occasions Joe would timidly suggest "bread," as if a luxury only to be hinted at, and he would always refuse either meat or butter.

And, perhaps, Haydon would feel the great brown eyes of the Indian curiously watching him, but, behold when he turned, there was Joe intently examining the stove, or else his own cold finger-tips.

Eight winters, at least, the redman thus visited his white brother, but in the ninth winter there was a reversal.

One day looking up some stray cattle, Haydon discovered in the fresh snow a curious trail, leading on to the ice of the river, from a rabbit run in the osiers, and continuing along the shelter of the bank a space before reascending. Knowing the track of most animals, this was a puzzle to him. There was no distinct footprint—impression neither of hoof or claw—only a continuous dragging through the loose snow, with here and there a deeper circular depression, showing where the creature had rested. What animal had been here? Haydon pondered. It was not a wounded bear. One animal only could have made these marks. Suppose a man to be lame, and progressing laboriously on knees and mitted hands, that would provide a solution. Tying his horse, Haydon followed the trail on foot into the thickest bush. In a circular clearing stood a smoke-stained tepee with a black and white cur defiant in the foreground. Inside was Indian Joe, lying cold and insensible. Haydon saw that one leg had been badly wounded, and reached hastily for a blanket to cover him. Snatching one from a heap, he started in pure amazement.

He had uncovered a small, shrunken Indian, whose unkempt, white hair, wrinkled, flabby features, and claw-like fingers betokened no ordinary age. Shuddering and blinking at the light, the old savage seemed unable to collect his dull senses.

"Hillo, boy!" shouted Haydon, "what's the matter? Hurt his leg, eh?"

In a far away treble, like a weak gramaphone record, the old man began to speak:

"One—three days—no fire—no meat. Him shoot—" pointing at Joe—"gun go pieces—ugh!—leg all blood—bad! No shoot no more. No get match make fire. Me get plenty blanket, see? Him die quick—me die. Him tell often big white man over there. I speak in me, 'Come—help—

big white man!' You come alright. Fire-food—good!"

The old man, having finished, providently folded himself in his blanket again, and slept. Haydon had read of the mysterious telegraphy, by which uncivilized tribes are said to communicate over space. He had no faith, however, in the miraculous, and certainly, in this instance, had received no conscious message, still the incident and circumstances appealed to his imagination. He lit a good fire, rode home for his buggy, and conveyed Joe and the veteran to his own house, where medical aid could be more easily administered.

This was in the last month of the winter. Spring's arrival seemed to create unrest. Joe, who could now walk with two sticks, held long, nervous conversations with the old man, who would respond sparingly in phlegmatic monosyllables and side-looks at Haydon. Suddenly, one day, Joe approached Haydon:

"Indian go soon," he muttered.

"Yes," inquired Haydon, "when?"

"To-morrow," with decision.

"All right," assented Haydon, "but you have no gun. Here."

He reached down a well-tried breech-loader. Then, with generous impulse, laid also a Martini rifle and cartridges before Joe's glistening eyes. For perhaps fifteen seconds the Indian stood as if mesmerised, and then seized the old man's wrist. The latter, who was crouching by the stove, responded in a few words of Cree. Joe gathered up his new weapons with childish stealth, the old man went incontinently asleep, and Haydon delivered a soliloquy on savage ingratitude.

Early in the morning the Indians were gone, and the only sign of their occupancy was a small weasel-skin bag containing some dried herbs.

Haydon, with a smile, hung it on a nail.

II.

A pair of murderous outlaws had escaped from gaol, and, carrying a menace to human life, had been a week at large.

Haydon, reading the papers, gleaned that the desperadoes had been seen here and there, and sometimes in two places at one time, though the Mounted Police were scouring the country to no purpose. People went to sleep in fear, and woke to a fresh interest in the sensational man-hunt. Haydon learnt this, along with the rest of the news, and with as little interest. But he took the trouble of writing to the Snake River *Record,* a strong letter, in which he emphasized the difference between the criminal and heroic, and dropped a caution to over-active sympathizers. He had no fear on his own account, and felt that no one would seek to harm Dick.

Dick was Haydon's married sister's only boy, aged ten, and visiting his uncle on a holiday of adventure. The wild loneliness of the ranch, with its wonders of wood, river, and animal life, appealed to the boy's nature. Although Haydon, fortunately as he now considered, had given away his guns, Dick had formed a fast friendship with Indian Joe, who lately had commenced to make regular visits, and begun to teach his young friend trapping and other mysteries of woodcraft. Haydon saw this intimacy, at first, with a lenient eye, but, on consideration, decided to curb it. He was naturally opposed to Dick forming a character on this savage model—this creature without pride or gratitude, so he spoke to Joe the next time that unworthy chanced around.

"Hillo, Joe, what you want?"

"Him," replied Joe, indicating Dick with the flash of a smile.

"Dick no go," said Haydon. "Stay at home. Too much hunting bad. See?"

"Ugh!" said Joe, frowning.

He came back shortly and caught the boy alone.

"Ho-ho!" he laughed, pointing toward the river.

On the tallest tree-top a blue cloth flag fluttered. Dick was delighted.

"When Dick want Joe make him fly. Joe come—you bet!"

The signal was worked few times before Haydon's quick eye discerned it, and one night the blue flag lay, with rotting cord, at the foot of the tree.

Haydon was sitting on the porch smok-

ing, and Dick busy making rabbit snares, when a strange voice remarked:

"Up with yer hands, pardner, an' youse, too, Kid! Hurry!"

Haydon had never imagined his course in such a predicament. However, his hands went up reluctantly. Dick frowned a petulant astonishment, as for the first time he looked down the barrel of a loaded revolver. Then Haydon swore.

"Don't scare the boy!" he said; "there isn't a gun in the house, and you can watch the child anyway."

"March inside," said the man, waving the discussion aside with one of the guns.

He closed the door, and leant against it, examining the room with a stealthy roll of two cruel eyes. He was thin, starved, but dangerously active in pose, like a hungry tiger. His vanity was exposed in the upward twist of his moustache, not neglected even in this extremity of his existence, for Haydon could recognize in his visitor one of the outlaws, whose photographs had so lately figured in the press.

"All alone?" the man asked.

"Just us two," replied Haydon.

The man cautiously whistled from the open window, and a companion appeared grinning in the doorway. This man was stouter and bearded. Both, through their visible hunger and desperate condition, showed a jaunty swagger that proclaimed their callous nature.

"Ain't got a gun of any kind?" repeated the questioner, incredulously.

"No," replied Haydon, "I gave both away in the spring."

The men looked at each other with a peculiar significance.

"D'yer know who we are?" asked the one with the beard.

"I can guess," answered Haydon.

"Then we don't need no introduction. A man what writes to the newspapers an' says he has gave away his guns, but would buy another just to shoot us, an' signs his name 'Robert Haydon,' he's quite an old acquaintance, eh?"

"I wrote 'capture,' not 'shoot,'" said Haydon, regretting the letter, "and in the circumstances am willing to withdraw everything."

"Get some food and we'll talk later," said the one who had first arrived.

Haydon placed meat and bread on the table.

"Boil some tea!" growled the bearded man.

"The boy will get some water!" said Haydon, seeing the pail empty; "the river is a few yards."

"Not alone," said the other man; "I'll go with the Kid, and if he barks, he's a gone pup."

"Are you scared, Dick?" asked Haydon, with his kind, low voice.

"No," replied the boy, resolutely, and with something of mystery in his bright face.

Passing the tall tree that had formerly served as a flag-staff, he halted a step, but proceeded immediately, with hardly a glance at the man, who walked by his side, watching him, and when they came to the river, rinsed the pail calmly once or twice before filling it.

When they got to the house, the two men made Haydon and the boy sit facing them while they ate heavily.

After whispering for some time, the bearded ruffian spoke threateningly:

"See, here, Haydon," he said, "we're goin' to sleep turn an' turn, so don't try any monkey tricks. See you again in the morning."

And he stretched himself on the floor, while his partner took a position between them and the window.

Haydon sat, back to the wall, watching the two men, and being watched by the fellow who was awake, with one revolver grasped in his right hand, and another at his elbow, on the corner of the table.

A moth and a few mosquitoes fluttered through the open window to the lamp. It was a dark night by this, and the only sound, save the tick of the clock, was the croaking of the frogs in a near-by slough. An hour passed, and the watchman swore as he crushed a mosquito. He laid the other revolver on the table, and folded his arms.

Haydon felt Dick lean heavily against him. " Sleepy," he thought. " Poor Dick."

Half an hour more. Dick leaned more heavily. Haydon was thinking with a fixed clarity that would have devised some escape had there been any. He foresaw none.

Casting his eye round the room, he saw again and again the weasel-skin bag left by the Indians, and a ridiculous idea struck him: Supposing the old Indian had, in reality, been able to communicate with him, why should not the gift be reciprocal?

Instantly putting the theory into effect, he concentrated his thoughts into a call for help from the lonely tepee. Then he derided his own superstition.

Fifteen minutes more and he became aware of a strange optical illusion. The line of the window frame was blurred against the cloudy sky. It had become an irregular and contracted figure, instead of a perfect oblong. He gazed breathless.

A long, slender hand appeared at the opening of the window, trembled for a moment in indecision, then, darting swift as the tongue of a snake, seized the two pistols together, and flung them far into the grass.

The villains sprang together to their feet, but were confronted by Son of Buffalo (in peace, Indian Joe) armed with his Martini and death in his eye.

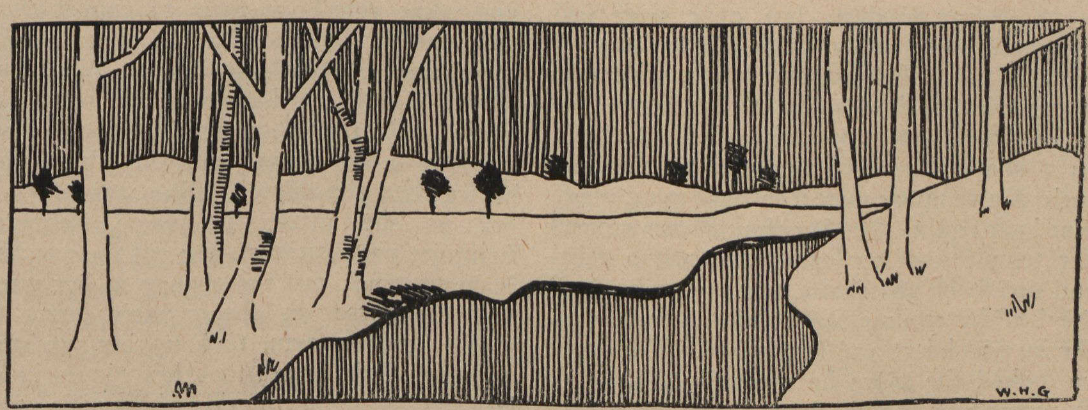
" When Indian called white man came," said Joe, with swelling veins; " now white man call—Indian here!"

. . . . . .

Joe wished to share his handsome reward for the capture with Haydon, and could not understand the refusal.

Dick explained the mysterious telegraphy to his uncle. In place of the flag-staff Joe had invented another signal: When Dick wanted him, he was to throw several pieces of marked poplar into the river; they would float ashore in the bend where Joe was always at hand. In filling the water-pail, Dick had kicked a dozen of these signals adrift, and the Indian's instinct told him to come prepared for something serious.

Haydon does not believe in " fetishes," but that weasel-skin bag is still hanging on a nail.



Aunt Delia's Doing

By D. S. MACORQUODALE

AMONG the passengers on the C.P.R. east-bound express from London was a young man of goodly proportions and clerical appearance.

Rev. Edward Atkinson was a theological student from choice. While sufficiently educated to enter a wider field, from a commercial standpoint, yet a high sense of duty to mankind and of his own powers for good, prompted the resolve to become a preacher of truth and righteousness. Plain living, exercise, and a naturally good constitution gave him that unmistakable quality that commands respect in other men, and that in time of danger or trouble would make any woman feel secure in his presence.

He was on his way to the Queen City, and, being without companions, he fell to observing his fellow-passengers. At G.— a young woman got on board and took a seat a couple of tiers ahead of him and on the other side of the car. Thus he had a fair opportunity to observe without becoming offensive. Her dress was good, but plain; her headgear modest, but expensive; and there were not many rings on her fingers. All this suited his æsthetic fancy, while the dimples in her hands, the turn of her delicately-tinted cheek, the poise of the fair head on a shapely neck, rising above shoulders such as a sculptor would enthuse over, made him look again. Little tufts of hair around her temple and her ear—each tuft a rebel and not to be put down, nor up—roused all the healthy young manhood that was his, for he was heart and fancy free. The more he looked the more he wanted to, and fell to comparing the cheek, the neat little ear, and the copper-tinted hair, and the verdict at each finding was always the same—"incomparable." Thus was Edward Atkinson made captive by the little tyrant god that smites poor and rich impartially.

He had a hope that something would happen, providing a reasonable excuse for speaking to her. Arriving at the Union Station he thought to offer assistance with her grip, but a porter anticipated his action, and she was soon lost to him in the crowd.

For a day or two during his stay in town he was moody and disconsolate. His host noticed it, but he laid it to the weather and having so much on his mind. While other matters came and went before his mental vision, one thing remained. It did not always appear quite the same, but always there were glimpses of dimples, refractory locks, a pink ear and cheek, and a hope that, if seen again, the eyes that would necessarily accompany such vision would be blue.

Such was the condition and mental attitude of Edward Atkinson when a week had nearly elapsed, and he determined to return to his labors in the West, and forget all about this earthly goddess. Entering a great departmental store to make a purchase, he was waiting for his change, when in a mirror opposite he caught a glimpse of a pink cheek and some rebellious tufts of copper-kissed hair, under a modest hat, at a counter behind him. Would she turn? Would she leave? Could he find an excuse for speaking? His parcel—a small one—lay unheeded on the show-case before him while he watched the mirror. She was about to go, as she made the usual deliberate feminine preparations. She put the purchase in her satchel, put the change in her purse, laid the purse on the counter, hung the satchel on her arm, took up her umbrella with her right hand, took her gloves in her left, and turned to the side of the aisle where stood her admirer. And—he always remembered it—her eyes were brown. He, still looking in the glass before him, noted the leaving of the purse. Here was a chance opportunity to address her. A full-face view showed her to be more lovely than his

imagination had painted her. If blue eyes would look pretty with such bloom and such wicked little tufts round the temples, brown eyes were entrancing.

The owner of the entrancing eyes stepped by his side and asked to see something. The purse still lay on the opposite counter, and the clerk there was examining it inquiringly. While she was inspecting the goods shown her, the saleswoman turned to her stock of wares to find something more enticing. Then was his opportunity during the pause. Blushing at his own audacity, and in much doubt as to whether he should call her "miss" or "madam," he omitted both, and touching his hat, he told her she had forgotten her purse. She looked up, and unconsciously saying, with her eyes, that she rather liked people whom she had to look up to, turned back to the counter she had just left. If his wits had not quite left him before, they did then. He turned and followed her with his eyes. Her whole personality, from her head to her neat little shoes, thrilled and enslaved him. With a dim idea that it would be rude to remain there longer, he groped for his purchase and put it in his pocket. His charmer, pausing to do something to her purse, returned to his side, giving him another look that said more than a common-place thanks.

He moved off a step or two, yet lingered to look at something, and presently was aware of a dispute between the saleslady and her customer.

"Where is the sample I was looking at first?"

"You must have it, lady."

"I laid it down to get my purse."

"You did not lay it down here." This was said very sharply.

"Excuse me, I did; but I don't think I will have any to-day."

"I must have that sample, or I will call the floorwalker."

The customer flushed and looked distressed, and the floorwalker conferred with the saleslady, then with the customer, and wanted her to open her satchel and show what it contained. This she quietly but firmly refused to do, and soon a policeman appeared on the scene, and the woman, still refusing to have the contents of her satchel inspected, was escorted from the store in a fainting condition.

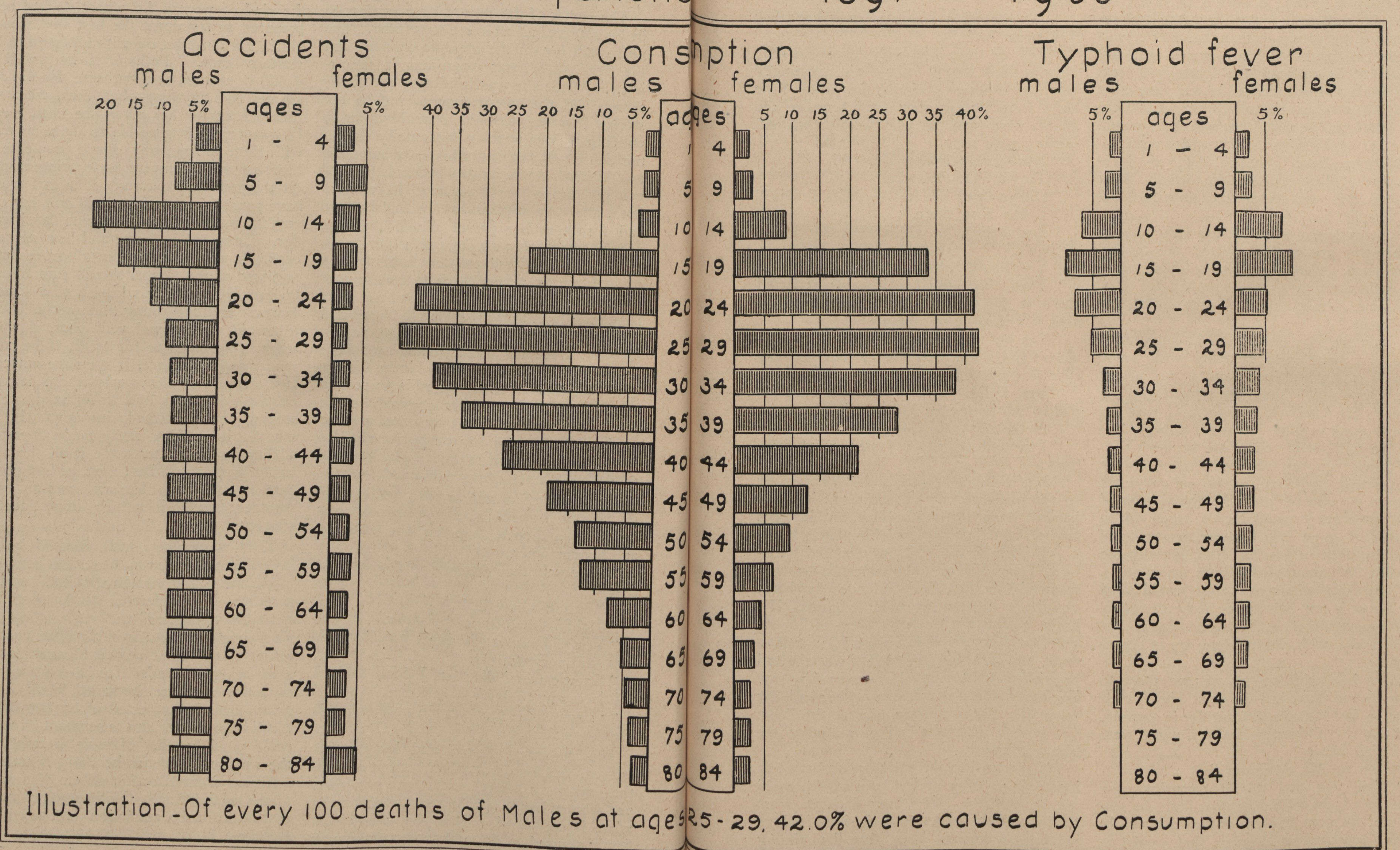
Atkinson was much shocked. Was this the kind of woman for whom he had been prepared to lay down the best that was in him? He must get off with all speed to his western home. Perhaps if he stayed he would be wanted as a witness. He did not see her take anything—but, then, when she turned back for her purse—he must away. It was very disagreeable to have to meet with these things; why should people be so heart-set on adornment as to bring trouble on themselves or others? The girl would have some friends who would bail her out, and the matter would be a nine days' wonder. He would go home and hear no more of it. It would be a lasting disgrace that a minister of the Gospel should mix himself up in a matter of this kind with a strange woman, and she young and pretty. Were it an old woman and very poor, it would reflect very much to his credit if he could render any assistance, if she were innocent. If it were a rich old woman whom he could befriend, it might lead to— Bah! Self-seeking knave! Ease-loving coward! The fact that he could so easily evade all responsibility in the matter made it all the more cowardly to run. But, then, he had no excuse to meddle. The girl was an entire stranger; would it not be impertinent to interfere?

Thus contending with himself he followed the police van to the station and asked to see the young woman who had just been arrested. In deference to his cloth, the constable volunteered the information that the young woman was in the office waiting-room, and had not recovered consciousness since being arrested. No; he did not know her name or where she hailed from. What goods was she suspected of having stolen? He did not know, but the sergeant in charge could possibly tell. Making it right with the sergeant, he saw her, and found her suffering from the after-effects of a severe attack of hysteria. Without counting the cost he formed a resolution and acted on it at once.

Ascertaining that an examination of her

age anMortality

Industrial Experienc 1891 - 1900



The above chart is taken from the splendid exhibit of The Prudential Insurance Company of America at the World's Fair.

satchel did not reveal any stolen goods, he told the sergeant that he knew the lady, and immediately applied for bail. As he had no difficulty in getting a person to vouch for himself, and as he gave the name and address of the young woman, the matter was easily arranged. He then got a cab, and called in the services of a doctor, and soon had her able to be moved. After they were seated in the cab, into which she went without question, he asked her where he would take her to, bidding the driver drive on.

"Where have I been? Oh, yes, I remember. What can they do to me? Who are you, and what have you to do with the—the case?"

"I was in the store, at the very counter where the goods were—when the trouble took place. I thought, perhaps, you might be without friends, so I got bail for you, and now, I will, if you do not object, see you home."

"You are very kind, but I have no home here. I have been stopping with some friends of my mother's and I am afraid that they'll—did that policeman get my name? He couldn't, though, as I was too sick to speak to him. How did you get bail for me without knowing my name?"

"Well, you see, you were not fit to be interviewed, and I had to get you out, so as long as my name is good for the amount of bail, your name won't make much difference; so I gave it as Rebecca Sharpe, and that you lived in London, Canada, with my mother. My name is Atkinson."

"Oh, Mr. Atkinson! How could you? My name is not Sharpe, or Rebecca either, and I never lived in London a single day. My friends, with whom I live, are in Cleveland."

Here he decided there was no place to drive to and dismissed the cab. He told her that the fact that she did not live in Canada, and that they did not get her real name were all in her favor.

"How so, Mr. Atkinson?"

"Well, you see, this is Saturday; the case can't be heard before Monday. As you are not Rebecca Sharpe, and as you might be in Cleveland by Monday, that would be the end of the case as far as you are concerned."

She thought to ask if he was serious, but a look at his face was enough.

"Then you think I took the—that I stole?"

"It's not what I think, but what they will swear to."

"Tell me this: You were there yourself; do you think that I took—took anything?" She was looking up again; the wicked little tufts were rioting round her temples, the cheeks were pink, the eyes were brown and welling with tears.

"Most assuredly not, Miss—ah,—"

"Travis, Mr. Atkinson."

"Did you ever live in B—, Miss Travis?"

"I was born there."

"And went to St. Hilda's Sunday School in '93?"

"Yes, Mr. Atkinson, and I do believe—"

"Then, that wasn't a lie anyway; I told them at the station that I knew you; I taught a class at St. Hilda's."

"Yes, but you meant it for—for—it—wasn't true; you didn't know that you had ever seen me before."

"Yes, I did, watched your side face for nearly two hours last Monday."

"In the car from G—?"

"Yes, and so when I saw what happened—"

"But it didn't happen, and I'm not going to run away from a false charge; it is the hardest thing to have to face, but Rebecca Sharpe will face her trial Monday."

"No, she won't; I'll get it settled somehow," and his air of confidence—a confidence he did not feel—lightened her heart and she let him see her to her lodgings. His brain was busy with the problem of how to save her from an examination by a magistrate, and he asked her what it was she had been about to buy, but she answered by saying that it didn't matter as she had not taken it. She dismissed him at the door, and he left after she had consented to see him on Sunday.

He returned to the big store and tried to locate the counter he had been at, but could not be positive. He finally decided, from the look of the wares on each side of where he thought he had been, that the missing article would probably be a pair of sleeve-links or a scarf-pin. He sought out the

head of the department and offered to pay for the missing goods. He was told that the article was of less value than the principle involved; the matter could not be compromised that way.

Sunday morning he visited Miss Travis and found her much dejected at the prospect of a Police Court on the morrow. To cheer her, he said that there had been a blunder. He had picked up the wrong goods and pocketed them and would make restitution in the morning.

"Oh, you did! did you?" with some confusion; "it was for Aunt Delia; so you can make it right in the morning. Where is it?"

"I have it on now."

"Have it on? You won't improve your appearance if you wear it long," with a look of approval at his wealth of hair and whiskers.

"How should a scarf-pin not improve my appearance?"

"Scarf-pin? You're fibbing again; you didn't pick up anything; you are just trying to find out what it was, so as to go and confess and get yourself in trouble." And the little woman tried to look bright and cheery, but there were signs of rain.

When Edward Atkinson rose on Monday morning he found it chilly, and on leaving the house put on a light overcoat he had worn on Saturday, and, putting his hand in the pocket, came in contact with the package of his favorite bath soap that he had purchased at the big store. He pulled it out, and was surprised to find it bearing the name—

"Prof. Hermon's Hair Destroyer—guaranteed to remove all superfluous hair without injury to the most delicate skin!"

A light broke on Edward Atkinson, in which he saw himself to small advantage.

"Oh, you donkey, to make trouble for the dear girl this way; that is, if I guess right."

He made his way to the big store; sought out the manager of the department; from there was passed on to the "lost article" department, and there found a package of soap, such as he had purchased, the bill enclosed tallying with the sale made to him. He produced the hair destroyer, and after explanations and cross-questioning the whole matter was straightened out and the charge of theft withdrawn.

By 9.40 a.m. he was at Miss Travis' lodgings, and found her pale and nervous and dressed ready for the court. He had intended to make an elaborate speech and explanation, and to beg to be forgiven for his most egregious blunder, but at sight of her face all formalities were cut short.

Rushing up to her he put the packet in her hands, saying, "For Aunt Delia; I had it in my pocket all the time, and didn't know it. I couldn't help it; when you turned to get your purse I turned silly, and lifted the wrong packet. There, dear, don't cry; everything is arranged, and you don't have to go to that hateful court."

The strained nerves had broken down, and the brave little woman, heedless of rebellious hair tufts, was having a good cry, leaning on—what do you think?

An hour later they were walking down town, he conscious that every man they met would envy him, while she looked up with pride to her latest possession, that was also her counsellor, guide, consort, master, and slave.

"It was Aunt Delia that brought this about," said she.

"I'll pay for a whole case of the stuff for her if she wants it," said he.

Insurance

Why Men Should Insure Young

DON'T put off insurance till you are older, have more money, or intend getting married. While you are still young is the time to insure.

In the first place rates are lower while you are young, and by taking insurance while still a young man you secure a lower rate of insurance for the balance of your lifetime or until your policy matures. Think of it! If you take out a policy now you save some dollars for every year ahead that you pay premiums on that policy. By acting now you secure a bargain, and a bargain that is renewable every year.

Again, it is the first step in saving. Begin now and you have begun to save. You become provident at once. Money attains a value with you, and you become a more serious and more responsible person. It will also give you a financial standing. If, for any reason, you have to incur a debt, you can give some financial security. The policy has a surrender value of its own, but it is more valuable than its surrender value.

In the first place, the very fact that you are carrying a life insurance policy is proof to the man whom you may ask to advance you money, that you are yourself a prudent man, and that you have looked ahead into the future. It is a strong recommendation to the man you approach that you appreciate the value of money, and the fact of your carrying a life insurance policy is *prima facie* evidence that up to the present you have not squandered your finances; and from this he will argue that he may trust you with some of his. It gives him a confidence in you that perhaps no other action on your part could have given him. How many young men owe their college education or their first start in business to the circumstance that in asking for money they could show this proof of their prudence, and could make over their policies to their creditors until the debt incurred was discharged.

The policy constituted a double security in that, if the young man lived he would be sure to pay, and if he died, the lender was still sure of his pay. Without the policy there would have been no reasonable certainty of either. On the contrary it would be almost certain that the young man was only entertaining some hazy, visionary scheme in which he would involve his patron to the certain ultimate loss on the part of both.

Secure a policy early in life, and make yourself and your friends secure.

A Grand Mortality

TO discover the rules or principles which govern mortality is one of the chief concerns of a life insurance company. The history of insurance in this respect has been most interesting. The application of statistics, now a vital necessity, is of comparatively recent appearance. Time was, and that not so very many years ago, when the principles governing successful insurance were practically unknown. As might be expected, in many instances, both customers and companies found insurance a very rocky business, and the way studded with disappointment and failure.

It could not be expected, however, that so progressive a period as the present would fail to react upon an industry of real merit, and to-day we have insurance occupying its proper place in public estimation.

From being a luxury which could be afforded only by the rich, and which could be dispensed with by those of poorer circumstances, insurance has passed into the rank of being one of the ordinary necessaries of life.

Thus we see that the reliability of mortality and other statistics, as compared with those in any other branch of insurance, has placed the business of life insurance in a particularly strong position.

Our chart for the current issue deals with accident, consumption, and typhoid. With regard to consumption, we believe a slight diminution in the percentage of deaths is reported for the United States. Board of health returns for the Province of Ontario

recently reported a decrease of 12.3 per cent. in deaths from infectious diseases for à specified period of time; of these 74 per cent. died from consumption.

Reference to the accident table shows a uniformly greater liability of males to accident at all periods of life, with a marked expansion between the ages of ten to twenty-four.

The table for consumption shows the sexes more equally balanced, but exhibits an expansion of frightful rapidity, reaching its maximum between the ages of twenty-five and thirty. The ages most exempt from attack are one to fourteen, and from about sixty to eighty. The maximum for males also exceeds that of females by several per cent.

The typhoid table shows a slightly larger percentage for females at most ages, with a maximum expansion for both sexes between the ages of fifteen and twenty.—*See chart on pages 52 and 53.*

Endowment Insurance

THE possessor of an endowment policy has taken a pledge to save the amount of his policy in a given time, and is thereby insured against the possibility of a dependent old age. Theoretically, he might pledge himself to do the same in a savings bank; but practically he will not. He must pay the premium in advance, and so the first year is provided for. He *must* pay the second premium to acquire the right to the advantages of non-forfeiture. By this time he has become established in the habit of saving, which is the main thing; and is also strong in the faith that he must continue to pay in order to obtain the full benefit of the venture. This *must* is the thing most people require to make them accomplish anything.

When the temperance reformation began, men signed the pledge of total abstinence, and kept it—until they broke it. The experience of those days led to the formation of societies, whose pledge was perpetual, and the taking of which was made as impressive as possible, and its violation subjected the guilty to some penalty. It was found that pledges so given were kept more faithfully, and the reform grounded on this principle was more firmly established.

Endowment insurance is the *must* of the prudent man. It gives him a system ready made and well adapted to his wants. It prompts desire and compels duty. The thing he would do, he *must* do, and when it is accomplished he wonders why he hesitated about its performance. If he would have a competency in old age, he *must* provide for it when provision is possible. If he neglects to provide, he *must* take the consequences.—*The Ætna.*

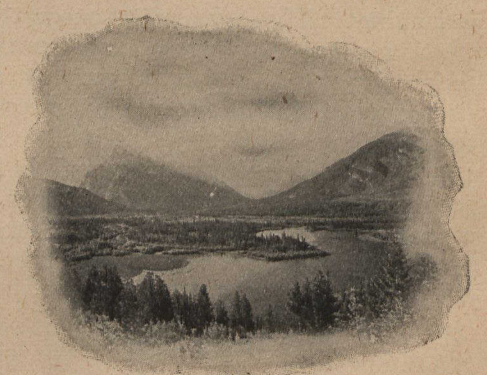
When Life Insurance Will Not be Needed

IS the time near at hand when life insurance will not be needed? According to an officer of one of the prominent companies, we may expect it: When all men live to be eighty or ninety years old; when every man is able to accumulate a fortune which will support his wife and children comfortably to the end of their days; when an untimely death from accident is unknown; when the many diseases which now bring to a speedy end so many young men and men in middle life, have no terrors; when a man is always successful in business or chosen profession; when it is an unknown thing for a man to make plenty of money for thirty or forty years and then lose it; when every man retires at sixty or seventy and enjoys a happy old age free from care; when young widows no longer are found struggling to support themselves and their children.—*Bulletin.*

WINTER SPORT AT BANFF.

IN Europe for many years people have resorted to the Engadine in the Alps during the winter in search of health or pleasure, but it is only recently that Canadians have discovered how delightful are the mountains when the days are short and the whole world is wrapped in snow.

It is not very cold there—not nearly as cold as on the prairies of Manitoba, and the thaws that make the winter hard to bear are entirely unknown. Day after day there is a steady, dry cold; the valleys are covered deep with snow; the mountains shield them from the wind, and in the crisp, still air the smoke rises straight from the chimneys, the voice rings out clear as a bell, and the eye discerns distinctly objects miles away. To breathe such an atmosphere is to know the most exhilarating of climates, and when it may be enjoyed among the grandest of scenery it is plain a most delightful spot has been found.



Mount Rundle and Vermilion Lake, Banft, Canada, Canadian Rockies.

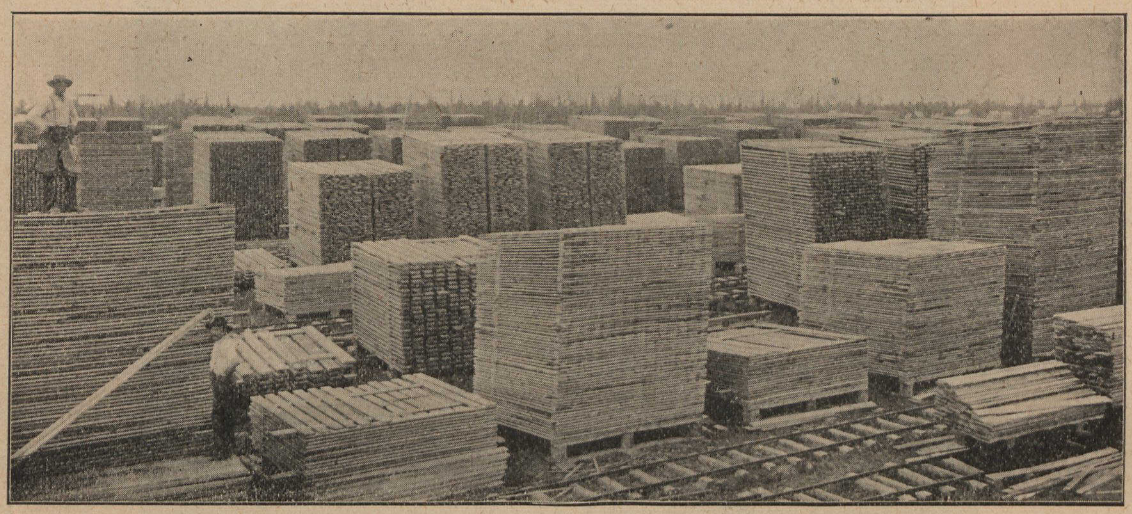
Such a place is Banff in the Canadian Rockies, to which more people are resorting every winter. The Sanitarium Hotel is open the whole year round, and within its comfortable walls stay many who certainly would find it hard to be classed as invalids. They are there simply to enjoy themselves and succeed in every way. All day they skate, they ski, they sleigh and they toboggan, and in the evening they foregather by the big log fire and while the time away with jest and game, dance and song.

Banff is really an ideal spot for a winter holiday. Of course, it is accessible enough from all parts of Canada, but it puts on a certain pretence of seclusion that adds much to the enjoyment of the visitors. The mountains towering all around suggest the idea of privacy, and they seem a little band shut away by themselves for the special purpose of pursuing winter sports. The doings of the great world outside pass almost unheeded, and they devote all their energies to the pleasures of the moment.

Banft Hotel, Banff, Canada, Canadian Rockies.

And what sport it is! To drive round Tunnel Mt. with the whole valley of the Bow spread before one's feet; to explore on skis the course of the Spray and pass beneath the shadow of Mt. Rundle; to rush madly down the slopes of Mt. Sulphur on a toboggan, or to tread on snowshoes the moonlit woods and gaze across the silent, glistening valley to the splendid pile of Cascade Mt., is to know the winter at its best and brightest. Every day there is something to do and something to see, and the visitors find the days slip by in one continuous round of the healthiest outdoor exercise. When the snows begin to disappear they leave with regret, conscious their holiday has passed all their expectations and has given them a store of health as well as pleasant memories.

The Lumbering Industry Along the Lines of the Canadian Northern Railway.



View of lumber yard at Rainy River, Ont., on the line of the Canadian Northern Railway, showing part of ten-days' cut of one of the large mills at that point.

FROM its present eastern terminus at Port Arthur to its most northerly point the development of the lumbering industry, resultant on the construction of the Canadian Northern Railway, has been remarkable.

Logging operations on the Gunflint extension keep up the output of a mill at Port Arthur of a daily capacity of one hundred and fifty thousand feet. Moving westward af.er traversing some miles of mining territory, where numerous portable mills provide lumber for local consumption, Mine Centre is reached, and at this point is the first of a series of large lumber mills distributed along the Canadian Northern Railway, and covering a distance of over one hundred and fifty miles in each direction.

While lumbering has been in progress in this Rainy River District for a number of years, yet the rapid development of the industry in this section dates from the construction of the Canadian Northern Railway. Where formerly one mill maintained a rather irregular output, five now combine to produe 385,000 feet of lumber per day. This output is shipped westward to Winnipeg and other western distributing points. The lumber requirements of the settlers, who are rushing into this rich agricultural area, are taken care of by portable mills, a few miles apart.

The towns of Emo and Fort Frances have each a good sized mill. The two mills at Rainy River are not only the largest in the West, having a sawing capacity of three hundred thousand feet per day, but are the most modern on the continent—every known labor and time-saving device having been brought into their operation with a view to obtaining most economical and expeditious output. The erection of mills of such cutting capacity means the investment of millions in purchasing lumber limits to provide for the future operation of the mills.

That part of South-eastern Manitoba tributary to the Canadian Northern Railway is productive of a large quantity of timber, which is hauled by rail to Winnipeg, in the shape of logs for cutting in the mills at that point. Here two large mills run night and day during the season, and their total cutting capacity of 135,000 feet is largely used at Winnipeg and the immediately adjacent territory.

Dauphin, 177 miles north, a seven-year old town, but the centre of a thriving district, supports a mill of fairly large daily output ; and a still younger point, Grand View, until very recently the most easterly station on the Canadian Northern Railway main line, is the site of a mill of slightly larger sawing capacity. At Winnipegosis, the end of the Lake Branch, is found another large mill, to which logs from island forests in Lake Winnipegosis are towed down the lake to the mouth of the Mossy River where the mills are located.

Garland and Pine River have each mills producing twenty-five thousand feet per day ; and at Minitonas, some forty miles distant, a mill of thirty thousand feet capacity per day is situated.

It is eighty miles further north, however, that a mill is reached of the very large daily cutting capacity of one hundred and forty thousand feet. This is at Red Deer Lake. It is in the country of this immediate vicinity that spruce trees forty inches in diameter and one hundred feet high are found. The immense forests on the Red Deer River and its tributaries, including with others the North and South Etoimanis, the Greenwood, Prairie and the Fir Rivers, are being stripped of their best timbers to make homes for the incoming settlers.

Throughout Manitoba there are small mills in operation. One at Brandon brings the total cutting capacity of the mills mentioned to the enormous daily total, 1,050,000 feet, and it can be truthfully said, that of this per diem eight hundred thousand feet is the direct result of the construction of the Canadian Northern Railway. The fact that this Company has played a very important part in the rapid development of the lumbering industry in New Ontario and Manitoba requires no further supporting evidence—that this development will follow the extension of the Railway through the North-West Territories can confidently be expected.

THE LISZT

STYLE—A.

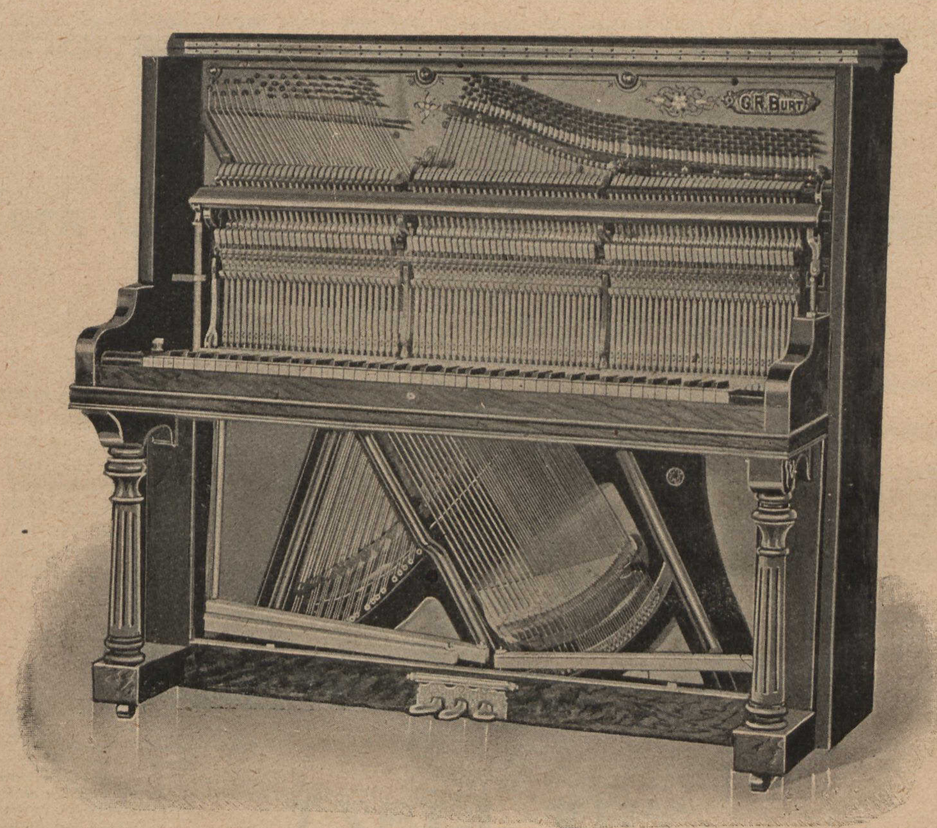
There is one characteristic of the LISZT PIANO which stands out prominently, that is tone ; it appeals with singular eloquence to the refined and musical. It admits of every possible shade of expression, and charms the ear with its delightfully rich, full quality.

It is an instrument representing the embodiment of the latest modern thought in piano construction.

The case design, reflecting an artistic colonial spirit, delights the eye of the refined, and it is the ambition of the company to maintain a high degree of excellence in beauty of design.

In Mahogany or Walnut, overstrung scale, 7 1-3 octaves, three strings, repeating action with brass flange, three pedals, double fall-board, patent noiseless pedal action, full desk.

Length, 5 ft. 3 in.; width, 2 ft. 2 1-2 in.; height, 4 ft. 8 in.



THE LISZT

SHOWING ACTION

Showing the action with hammers and keys in position. They are of the very best Canadian make, possessing all the latest modern improvements.

The action embodies the full brass flange.

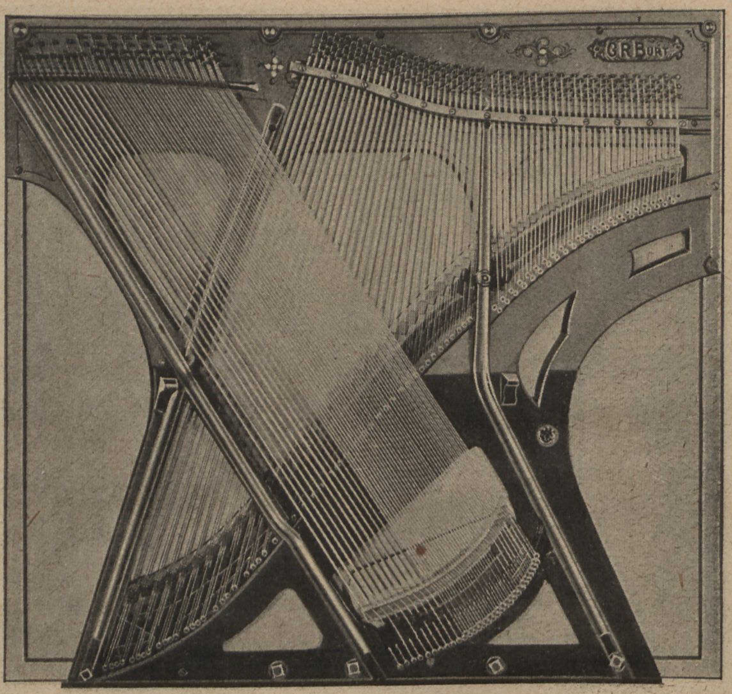
The hammers are of the best German felt.

The keys are made of the best ivory and the sharps are of ebony.

The pedal action used in this piano is a patent, non-squeakable, spring action, which obviates that disagreeable noise so often found in pianos.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.



THE LISZT

SHOWING FRAME

The frame, with heavy iron plate bolted to back, and with strings in position, also showing iron support for key bottom.

The metal plate used in our pianos is braced with a view to equal distribution of the immense strain of the strings, so that one part of the plate is not bearing more than its proportion. The improved scale ribs of iron cast on plate ensure a beautifully clear treble.

The strings are of the very best German music wire, and wound with copper in bass section.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.

Since organization, twelve years ago, this Company has paid in cash to members **$8,084,722.51**. All **withdrawals** have been **paid promptly**. Every dollar paid in, with interest, being returned to the withdrawing member when the required period has been reached.

12TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31st, 1903

TORONTO, February 29th. 1904.

To Members:

The management have much pleasure in presenting the Twelfth Annual Statement for the year ending December 31st, 1903, which shows the continued growth of the Company.

Cash paid withdrawing members amounted to $768,063.43, an increase over the previous year of $31,715.37.

The Assets have been increased by over half a million dollars—$515,841.25, and now stand at $2,087,977.03.

$10,000.00 has been transferred from the surplus profits to the Reserve Fund, which now amounts to $65,000.00.

The new business written, also the increase in membership, was larger in amount than any previous year.

The Directors are determined that the greatest carefulness and economy shall be practised in the management so as to ensure the continuance of the unequalled success which has attended the operation of the Company.

Respectfully,

JOSEPH PHILLIPS, President.

ASSETS

Mortgage Loans on Real Estate	$730,796 13
Real Estate	844,832 68
Municipal Debentures and Stocks	190,758 75
Loans on Company's Stock	95,828 45
Accrued Interest	5,920 02
Advances to Borrowers, Taxes, Insurance, etc.	3,345 82
Accounts Receivable	945 99
Furniture and Fixtures	8,343 26
The Molsons Bank	201,735 25
Cash on Hand	5,470 68
Total Assets	$2,087,977 03

LIABILITIES

Capital Stock Paid In	$1,717,256 48
Dividends Credited	47,504 34
Amount Due on Uncompleted Loans	708 56
Borrowers' Sinking Fund	47,938 65
Mortgages Assumed for Members	10,100 00
Reserve Fund	65,000 00
Contingent Account	199,469 00
Total Liabilities	$2,087,977 03

TORONTO, February 15th, 1904.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company,** and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND,
G. A. HARPER, } Auditors.

Results of Systematic Savings

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec. 31st, 1893	$17,725.86	$3,548.51	
" " 1894	68,643.14	15,993.59	
" " 1895	174,608.04	43,656.88	$1,000.00
" " 1896	288,248.97	89,339.27	2,000.00
" " 1897	469,109.92	96,894.88	13,000.00
" " 1898	540,394.91	247,691.87	18,000.00
" " 1899	732,834.27	220,852.70	25,000.00
" " 1900	1,002,480.89	298,977.95	40,000.00
" " 1901	1,282,808.26	513,355.37	45,000.00
" " 1902	1,572,135.78	736,348.06	55,000.00
" " **1903**	**2,087,977.03**	**768,063.43**	**65,000.00**

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alike in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President.
A. T. HUNTER, LL.B., Vice-President.
V. ROBIN, Treasurer.
E. BURT, Supervisor.
R. H. SANDERSON, Building Inspector.

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A very charming and delightful book, with a story of the picturesque period of Queen Bess.

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A quaintly humorous tale—broadly sympathetic and strong.

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Illustrated. The story of a young stock-broker who met a lady the exact counterpart of his first wife—and all that happened.

Sea Puritans — Frank T. Bullen — $1.25

Strong and free and full of the sea's good brine.

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354 portraits and biographical sketches of women prominent in every walk in life.

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Written in plain and easy language, so that the boy or girl can understand. A wonderfully interesting book.

Muskoka Memories — Ann Hathaway — $1.00

Sketches from real life, particularly fascinating to all lovers of Muskoka.

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A story of a shepherd lad who won the highest honors of the land, but was not happy.

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An inspiring, character-building book for young men.

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PART III.—Search for the North-West Passage leads Samuel Hearne to the Arctic Circle and Athabasca Region.

PART IV.—First Across the Rockies—How Mackenzie Crossed the Northern Rockies and Lewis and Clark were the First to Cross from Missouri to Columbia.

APPENDIX—INDEX.

The Boston Transcript—

"The sub-title of this work will strike the reader at once with surprise; for students of American history of exploration have been led to believe that the original pathfinders who blazed out the trail through the great North-West were Marquette, Joliet and La Salle. But now comes this comparatively new author, and she a woman, who proceeds to upset all these established beliefs, and to declare that Marquette, Joliet and La Salle were but followers of two poor adventurers, Radisson and Groseillers. . . . From long hidden records, however—records the value of which have been recognized by the Prince Society of Boston, and by Francis Parkman—she has brought forth long hidden truth, and in this volume has described the adventures of these two hitherto unknown adventurers. . . . The story is told in vast detail and in a style of great attractiveness."

The Boston Budget—

"Radisson's adventures as related in this book are as absorbing as those of any of the early explorers, and as the author appears to have authority for her statements, his name is destined to be rescued from oblivion. . . . The book is one that will appeal to all readers of early American history or of adventure."

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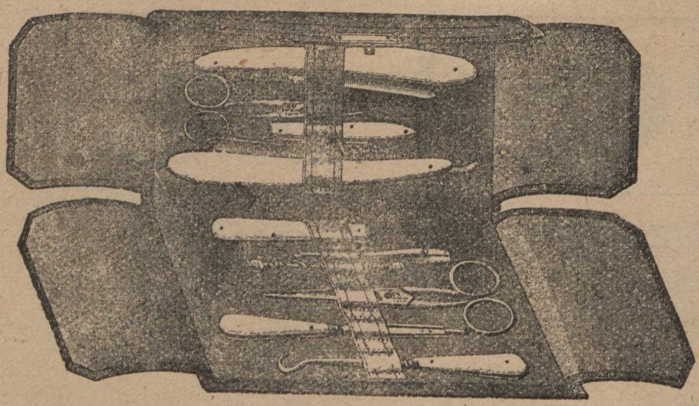

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Extracts from the first Government Report of

THE

TORONTO LIFE INSURANCE COMPANY

(Commenced business 28th September, 1903)

The result of THREE MONTHS' work of the Company, terminating 31st December, 1903.

Business written - - - - -	$1,352,800
Business in force (31st Dec., 1903) -	$1,269,550
Cash Premium Receipts - - -	$13,988.88
Assets at 31st Dec., 1903 - - -	$86,648.35
Surplus on Policyholder's account -	$52,953.23

The Toronto Life INSURANCE COMPANY

(Incorporated)

JOSEPH PHILLIPS
President

HEAD OFFICE { 243 Roncesvalles
Toronto, Can.