

The Canadian  
**COURIER**  
THE NATIONAL WEEKLY

The Genius of Strathcona

By AUGUSTUS BRIDLE

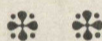
*Illustrated by Timely Photographs*



Who Killed Edwin Droad?

*An English Pictorial Humoresque*

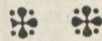
By MONA H. COXWELL



A Winter Garden of Debutantes

*From Ottawa, Montreal, Toronto and Winnipeg*

By MARY JOSEPHINE TROTTER



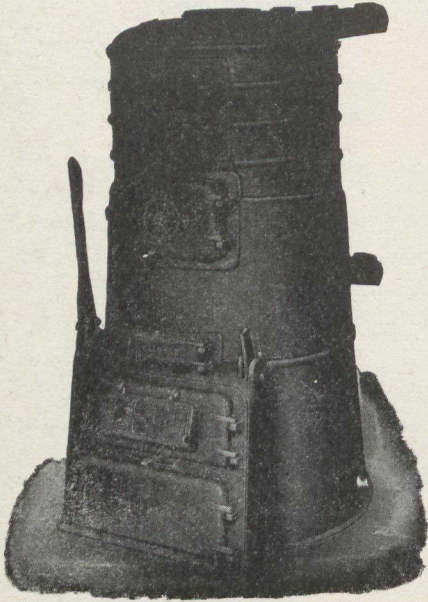
Housing the Workers

By W. A. CRAICK

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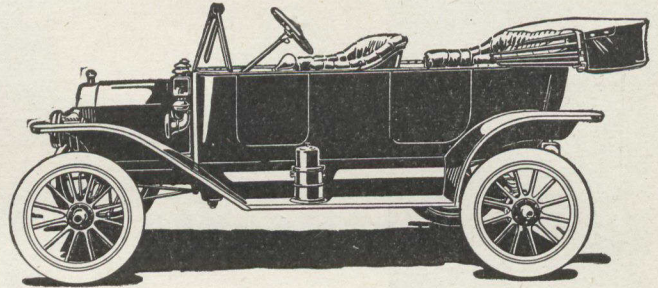
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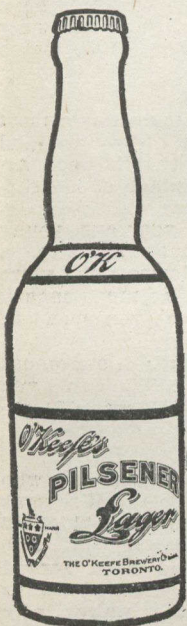
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TO HIS MAJESTY KING GEORGE V.

# CHAMPAGNE

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## Editor's Talk

WHEN it comes to the test it's the paper that averages up in popular interest that counts most. We believe in meeting the average citizen of Canada a little more than half way; in getting news features and articles and stories; in our printing and engraving; in our arrangement of matter to suit various tastes and our selection of material to meet various interests and shades of opinion.

We believe that an average issue of the "Canadian Courier" to-day represents a greater variety of interests than an average issue of any other paper of its class in Canada. We believe that it covers the country better. We believe that it contains a high percentage of what nearly everybody would be interested in reading.

And when it comes to the test of the business value of space, we think that a paper which averages highest up in interest to the generality of its readers is the paper that should best command the attention of the man to whom space in a paper means investment of money. The paper that specializes in this or that department of activity, or that deals mainly in sensational features, is not the paper whose selling space means most to its clients; but the paper whose reading space has a uniform interest value in all its departments.

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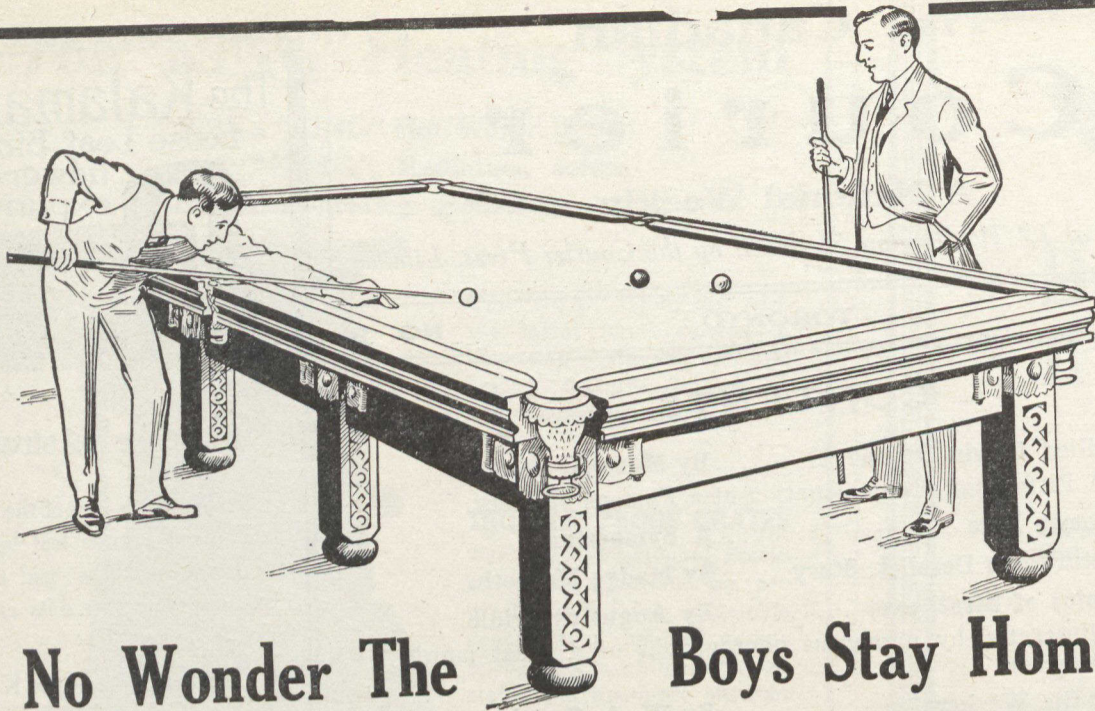
## TO SCULPTORS

The Executive Committee of the Champlain Tercentenary Celebration for Ontario invite competitive designs for a monument to Samuel de Champlain to be erected at Orillia, Ontario, at a cost not to exceed \$20,000. Sketch models and descriptions must be delivered to the Committee by the 20th of June, 1914.

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## In Lighter Vein

### The Point of View.

You can make your Christmas pleasant

Or unhappy, as you will:  
 The Optimist sees the present;  
 The Pessimist sees the bill.

—Life.

**Absent-Minded.**—The story is told of a college professor who was noted for his concentration of mind. The professor was returning home one night from a scientific meeting, still pondering over the subject. He had reached his room in safety when he heard a noise which seemed to come from under the bed. "Is someone there?" he asked. "No, professor," answered the intruder, who knew of the professor's peculiarities. "That's strange. I was positive someone was under my bed," commented the learned man.—Reedy's Mirror.

**Too Late.**—"Bobbie, if you eat any more of that candy you will surely be sick."

Bobbie (keeping on)—"I would have been sick anyway when I was only half way through what I've eaten already."—Life.

**The Source.**—Mr. Hoyle was a most indulgent father, but of late he had commenced to think that his son Arthur was taking advantage of his generosity.

"Why, when I was your age, young man," he said one morning, after a particularly urgent demand for more funds, "I didn't have as much money to spend in a month as you spend in a day."

"Well, dad, don't scold me about it," said the youth. "Why don't you go for grandfather?"—Harper's Magazine.

**No Argument.**—A woman who travelled a great deal in the West was known as the most inveterate "kicker" a certain hotel had ever known. One evening after she had been served with dessert this lady, who was always complaining, asked the waiter why the dish served her was called "ice-cream pudding."

"If you don't like it, ma'am, I'll bring you something else," suggested the polite negro.

"Oh, it's very nice," responded the lady. "What I object to is that it should be called ice-cream pudding. It's wrongly named. There should be ice-cream served with it."

"Yes, ma'am," replied the waiter, "but that's just our name for it. Lots o' dishes is named that way. Dey don't bring you a cottage with cottage pudding, you know."—The Argonaut.

**Illustrated Physiology Note.**—The average man's arm is thirty inches long; the average woman's waist is thirty inches around. How wonderful are thy works, O Nature!—Tiger.

**Defined Again.**—Little Willie—"What is a lawyer, pa?"

Pa—"A lawyer, my son, is a man who induces two other men to strip for a fight, and then runs off with their clothes."—Crescent.

**Their Little Joke.**—A group of navvies was proceeding along a street, all convulsed with laughter. Every now and then they would stop and slap each other on the back. A policeman seeing them, wished to share in the joke, and going up to them asked:

"What's the game?"

This occasioned another fresh outburst from the navvies, and then they explained.

"You know that 'igh building at the end of the street? Well, that was on fire. Not a blessed stair was left, and old Bill 'e was on the top, and dancing abaht like a bantam. So I yells to 'im, 'Bill, jump, an' we'll catch yer in a blanket, an' 'e jumped, but we 'adn't got no bloomin' blanket!"



The  
**CANADIAN  
 COURIER**  
*The National Weekly*

HERBERT  
 PIER



Vol. XV.

January 31, 1914

No. 95

**WHO KILLED EDWIN DROOD?**



This Jury of Famous Authors Brought in a Verdict of "Manslaughter" at the Trial of John Jasper for the Murder of Edwin Drood, at an Entertainment Recently Held by the Dickens Fellowship Guild, in London. From Left to Right: Top Row—Messrs. Coulson Kernahan, Ridgwell Cullum, William de Morgan, Justin H. McCarthy, Wm. Archer and Thomas Seccombe. Bottom Row—Sir E. Russell, Messrs. W. W. Jacobs, Pett Ridge, Arthur Morrison, Francesco Berger, Tom Gallon and George Bernard Shaw, Foreman of the Jury.

*A Famous Mystery Recalled*

By **MONA H. COXWELL**

**E**VIDENCE in connection with a murder that has remained an unsolved mystery since the year 1870, was heard before a court of justice in England the other day. The case was a remarkable one. In the first place, the murdered man never existed; in the second, the judge who tried the case was not really a judge at all, but merely the author of a score of books, the jury was but a mock jury, and the murderer, while accused of the crime, was sentenced to no punishment.

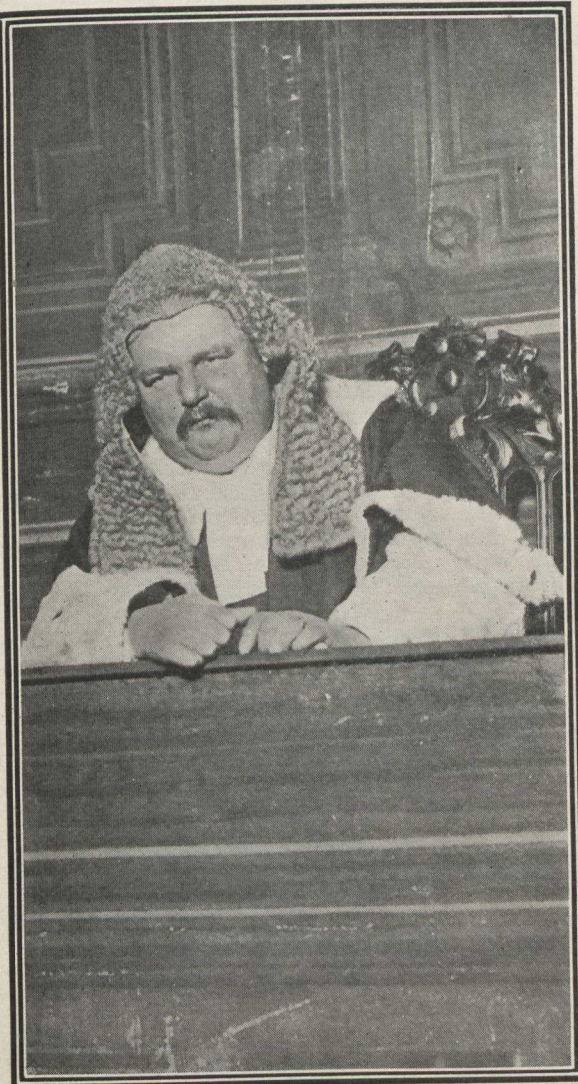
When Charles Dickens wrote his last and unfinished book, "The Mystery of Edwin Drood," he left no shadow of a clue as to the solution of the crime that had been committed therein. For years students of Dickens have been endeavouring to solve the riddle that he left; thousands of theories have been brought forward, fresh arguments are constantly coming to light, many articles and several books have been written on the subject, but never with thoroughly satisfying results. Indeed, in the minds of many who have given deep thought to the question, it is doubtful whether Dickens himself knew how the story was to end. To Gillan Vase, in a volume published in 1878, under the title of "A Great Mystery Solved," goes the credit of having made the most successful attempt at a continuation and conclusion. Prefacing this book is a summary of the story of Edwin Drood to the point where the great author halted and laid aside his pen for the last time. As it seems to be the least familiar of all his stories, a resume of the completed chapters may not be out of place.

The story is laid in Cloisterham, an English cathedral town, and the first characters we meet are the Dean, and Mr. Sapsea, mayor and auctioneer of the city, and Miss Rosa Bud, living at the educational establishment of Miss Twinkleton, preparatory to her approaching marriage to Edwin



Witnesses at the Trial: Mr. C. Sheridan Jones as "Buzzard," and Miss J. K. Protherce as the Old Opium Woman.

Drood, to whom she had been betrothed almost since childhood. Edwin is a supercilious young gentleman, not overcome by happiness at the pros-



Mr. G. K. Chesterton Took the Part of the Judge.

pect of his marriage, who makes no attempt to conceal his indifference from his uncle, Mr. John Jasper, a man only slightly older than himself and choirmaster of the cathedral. We are also introduced to the Rev. Septimus Crisparkle, a minor canon, and his dainty and timid little mother; to Durdles, the drunken stonemason, and his satellite, Deputy, a very unlovely, small boy, whose chief business in life it is to pelt the stonemason home with missiles when his intemperate feet would have led him astray.

One day there arrives in Cloisterham, from Ceylon, a twin brother and sister, Neville and Helena Landless, orphaned and of neglected upbringing. The girl is sent to Miss Twinkleton and the youth to Mr. Crisparkle for the bettering of their education. They are a handsome and rather pathetic pair, hurt and resentful of the harsh treatment they have received from a conscientiousless step-father. Edwin and Neville meet and a mutual dislike springs up between them. The newcomer resents Edwin's indifferent treatment of the charming Rosa, with whom he himself falls very much in love. Presumably, to bring about a reconciliation, a meeting of the two youths is arranged by John Jasper. High words pass between them and a quarrel ensues which the older man makes no attempt to prevent. Later, at the instigation of Mr. Crisparkle, they become friends, and to celebrate the reign of peace the choirmaster invites them to supper on Christmas Eve. In his diary, however, he has entered an account of the quarrel, which makes it look black against Neville.

ONE night before Christmas Jasper gets Durdles to show him over the cathedral, and on their way thither they pass a mound of stuff which the stonemason warns Jasper against stepping on, as it is quicklime, a deadly substance. The choirmaster has brought with him a bottle, which receives the very marked attentions of the bibulous Durdles, who presently discovers that he is very much in need of sleep. It is several hours before

he is aroused by Jasper. On the evening before the supper, Edwin and Rosa have met and decided that the idea of their marriage was a mistake.

It is Neville's intention to start on Christmas Day upon a walking tour of a fortnight's duration. This he does, but before he has gone far upon his way he is overtaken by a body of men, surrounded and captured, though for what reason he is not aware. It appears, however, that Edwin Drood has disappeared and Neville is suspected of foul play, it being known that there is bad blood between the two. Through the efforts of Mr. Crisparkle, Neville is given his liberty. Mr. Grewgious, a receiver and collector of rents, having his office in Staple Inn, London, is Rosa's guardian. From him Edwin had received the betrothal ring of Rosa's mother and some fatherly advice on the seriousness of the step he was about to take. This was before the decision of the young people that the step was indeed too serious. On learning of the disappearance of Drood, Mr. Grewgious hastens to Cloisterham, seeks out John Jasper, and tells him of the broken engagement, at which the choirmaster gasps and falls down in a fit. Grewgious suspects him of being in love with Rosa himself.

MEANWHILE a vain search is made for the body of Edwin Drood. The people of the town have jumped at the unfair conclusion that Neville is guilty and to avoid their accusing eyes he and his sister move to London and take up their quarters near Mr. Grewgious. At Cloisterham, Jasper has openly avowed his love for Rosa, who, alarmed, flies to Mr. Grewgious for protection. He establishes her in Bloomsbury lodgings, with a Mrs. Billickin, and Miss Twinkleton as a chaperon. Mr. Tarter, a retired naval lieutenant and neighbour of Neville's, presently falls in love with Rosa, as does Mr. Crisparkle with Helena Landless. At Cloisterham has arrived a Mr. Datchery, who takes up his residence with John Jasper's landlady. Who he is, is unknown, though it is understood that he wears a disguise and has a habit of chalking on

the inside of a cupboard door certain marks which indicate from day to day the progress he has made in solving the mystery of Edwin Drood.

The opening chapter of the book describes a scene in an opium den in London, from which a wreck of a man emerges in the early morning. The den is kept by a hag who listens to the semi-conscious murmurings of this customer without learning much. The last chapter tells of a stealthy visit paid the den by the choirmaster, so that there is little doubt in connecting the two.

Thus with the death of the author remained the unsolved mystery of Edwin Drood. Two weeks ago, in London, students of Dickens gathered at King's Hall, Covent Garden, to witness the court proceedings in connection with this case, which has lain so long in abeyance. John Jasper was placed on trial before a judge in the person of Mr. G. K. Chesterton, the famous literary light, and a jury composed of Bernard Shaw (foreman), Sir Edward Russell, W. W. Jacobs, William De Morgan, William Patridge, Arthur Morrison, William Archer, Justin H. McCarthy, Francesco Berger, Ridgewell Cullum, Coulson Kernahan and Thomas Secombe—twelve men, good and true. J. Cumming Walters, a well-known authority on Dickens, was leading counsel for the prosecution, and W. W. Crotch acted for the defence. His plea was that there was no evidence to show that Drood was not still alive, and he suggested that the key to the story lay in the opium habit of the two men. He urged that there was no evidence upon which to convict Jasper of the murder. Bernard Shaw, as foreman of the jury, caused roars of laughter by his brilliant sallies with Chesterton, as judge, whose pompous gravity lent much merriment to the entertainment. About midnight the jury brought in the verdict, "In the British spirit of compromise we adjudge the prisoner guilty of manslaughter," with a rider to the effect that the prisoner be left to the judge's mercy and those daring to question the verdict would be committed for contempt of court."

## Men We Meet

### NUMBER SIX—MEN WOMEN LIKE

#### *A Practical Symposium by Well-known Women from Several Walks of Life*

##### Marie Hall

WHEN contributing to a symposium with such a comprehensive title as "Men Women Like," one may surely be allowed to respond to the invitation merely as oneself, not as the mouthpiece of many.

Acting on this assumption, I will tell what type of man pleases me best:

His appearance always brings a suggestion of intimate and frequently renewed acquaintance with soap and water. He is always well shorn, and might have emerged within the hour from a Turkish bath, so exquisitely fresh is his general aspect. He is suitably clothed for all occasions, but is quite unconscious of the fact, and never looks as if the tailor and the hosier have induced him to be the first exponent of any strikingly new mode. Though well set up, and generally capable, he need not have a handsome head, nor be in any way reminiscent of the hero of a novelette, in fact, short of being disagreeably ugly, his features do not matter. But he must look bright, and have good teeth—the most reliable indication of good health, of good temper, and therefore of good fellowship.

My ideal man is strictly honest, his word is as good as his bond, but he is not too confiding in regard to the dealings of less trustworthy dwellers in an unscrupulous world. He has the courage of his opinions, and although a good fighter, is capable of seeing all sides of an argument. He does not hold woman his intellectual inferior, but rather makes a point of asking her opinion.

##### Dorothea Conyers

THE men which women like are not the heroes of romance—or of real life—who are wrapped up in their own importance, and expect the conversation to turn as naturally as sunflower to sun to the subject of their affairs, but above all the thoughtful man. It is perhaps unfortunate, but nevertheless true, that the maker of a century for his country; the inventor of some new death-dealing machine; the statesman whose eloquence can hold an assembly enthralled has less power over women's hearts than the mere ordinary man who remembers

his Phyllis's tastes, who guards her from knocks in a crowd, always knows the best way of doing things, and who picks up the menu and orders her dinner, remembering that she adores peche melba and prefers hock to champagne. Who never forgets to remark the particular gown put on for his edification, and who can be pleasant friend as well as lover.

Let mankind, even if he does not really want it, keep some pursuit, some amusement which he tells womankind he cannot get on at without her. Let him be thoughtful and never try to completely understand that unfathomable thing, the feminine mind, and he will be the man whom women like thoroughly.

##### Lilian Quiller-Couch

IT is difficult to speak for all women. Some like the man who gives them diamonds and champagne; others prefer the man who pays his rates promptly and goes to church on Sunday. But taking for granted that the normal woman does not prefer murderers, thieves and the like, and allowing for difference of taste, I think her liking for a man is swayed most by the points which are not the first to be revealed. For instance, she can bear bad temper, but is impatient of indecision; she does not mind ugliness, but hates deceit; above all she hates a man to be stingy. There is no surer poison to a woman's liking for a man than real stinginess on his part. She may hate extravagance, or "gullibility"; but stinginess turns liking to contempt. Most women like men of courage, and, personally, I am waiting to meet the man who has had the pluck to scatter over his pet lawn the discriminating sand which is advertised to kill the weeds and improve the grass. He will stand in my line of heroes, between Abraham and the gentleman who brought a handbox (left at his house by mistake) to me through a fashionable thoroughfare.

##### Maud Churton Braby

IT often happens that the most popular man is not always the best. The finest souls are often gauche and ill-at-ease in company. They lack the

social graces; they are too "big" to dance to petty piping; their tailor is rarely an artist, and their taste in boots is tragic.

Generally speaking women like men who can "do things." They are fascinated by an exhibition of brute force, provided of course that it does not hurt them. The man who can—let us say, at hazard—dance, fight, take a woman through a crowd, order a dinner at a restaurant and propose a toast without making a fool of himself—such a man need never fear competition, however plain. Looks as a rule count for much less than is generally supposed; and the handsome, dull man has little success with women.

Then as regards his attitude towards their sex, women like a man who appreciates their femininity, who notices and admires their effects yet without knowing how those effects are obtained. The female-connoisseur—who knows just how much of one's colour comes out of the pink bottle, can discern where pins are doing the duty of hooks and exactly why that blue bow is wrong—is rightly detested. So, too, is the man who pays extravagant compliments. The modern woman expects above all things to be taken seriously, and insincere flattery she considers an insult to her intelligence.

But women's great need, is for tenderness. It is the master-key that opens their hearts, but it must be virile tenderness—the femininely-tender man nearly always gets jilted. When all is said, what appeals most to women in men is masculinity and the all-conquering man is the one who makes love best. He may be god-like or a brute, old or young, ugly or beautiful, rich or poor—if he is a good lover, all women will "LIKE" him!

##### Jessie Pope

WOMEN like men who take the trouble to make themselves likeable. A man need neither be celebrated, handsome nor rich. Neither may he possess many noble qualities to rake in the pool of feminine popularity. What he must possess is a quick sympathy and a ready wit. He must make every lady of his acquaintance feel she is distinctly worth talking to, and that her personality is more interesting to him—for the time being, anyhow—than anything else in the world.

That popular hero in fiction, the strong, silent man, who says little and thinks much, is absolutely nowhere in real life.

If a man takes the trouble to find out a woman's personality, if he can amuse her or condole with her, as her mood demands, if he can enter into her interests, and sympathize with her aspirations, then he will score all along the line, and the ladies will be round him like flies round the honey pot.

# The Picturesque Derelict

A Colloquial Story of the North-West Mounted Police

By MADGE MACBETH

Time: Last Spring.

Place: Cherry Creek, Saskatchewan.

Characters? You Will Meet Them.

**DISCOVERED** Donald Macpherson, young Inspector of the R. N. W. M. Police, sitting on the verandah of the Barracks, smoking. (Not the Barracks, you understand, but Mac, was smoking. Let this be perfectly clear at the start, because it has nothing to do with the rest of the story.) Night is falling, without any thumping of stars or other disturbance; just noiselessly closing in, hiding the few sprigs of greens which appear in the Barrack grounds. Hat-pins painted green, or wisps taken from a broom will give a fair idea of the dense and verdant shrubbery about the town of Cherry Creek.

Enter bird (in distance).

Coo-ee-ee-ee!

Answer, another bird (in distance), Coo-ee-ee-ee!

Mac: Heigho!

Hoof beats heard, and across stage as far as drop will allow rides Bryant, a four-flusher who has butt into the town as riding master to recruits, and Clare Brownhill. Exit equestrians. Darkness slips another cog nearer the footlights, and when it is crowding the orchestra out of their places, Mac rises, delivers himself of a healthy oath, shakes his fist at the atmosphere Bryant has breathed and walks up stage, right. Exit through door marked MAIN STREET.

**T**HERE you have a whole lot of information in a paragraph. What's the use of my elaborating on the fact that Macpherson had been in Cherry Creek three years, and slithering the pages over with love passages between him and the doctor's daughter, Clare Brownhill? For it's been proven scientifically, that you can get away with an awful amount of love passages in three years—that is, if you are not a religious mutt, with grass growing in your head in place of a brain. You wouldn't read a long tirade against Bryant, if I wrote it; you have to see and feel a man's meanness to take it in. But ask the recruits; they would tell you the sort of brute he was. In fact, the commanding officer (not that there is much excuse for bringing him into the thing) came back from Calgary with a tale that Bryant had been posing at the Ranchers' Club as an Englishman in hard luck, and he had tried to get on the Force, without succeeding, thank heaven! You can tell from all this that Mac loves Clare and hates Bryant; that Bryant loves Clare—in his way—when writing of a villain never forget that subtle touch—"in his way"—and Clare just naturally hangs on to two men, rather than concentrate upon one. Clare's a girl, you know! So Mac, seeing them out riding together, delivers himself of an oath of no mean strength and joins in with Main Street, only parting from it at the entrance of the City Hotel; the bar of the City Hotel, to be explicit.

At this point, we might as well call the story open. He looked about the room uninterestedly until his eyes lighted upon a fellow thirster at the extreme end of the rail. This individual had a nose it must have cost a pretty penny to maintain; he had a watery, wandering eye and a drooping figure which always drooped toward the glass rather than away from it; his closely-cropped bullet head looked like that of a convict; a long, blue scar extended from his eye to his mouth, in which no teeth acted as barrier between his palate and a curious, outside world. A portion of one ear was missing, but as though oblivious to these trifling defects, the stranger leered happily and mumbled snatches of song, stopping now and again to invite some one to drink.

"Apollo blown in from Olympus?" asked Mac of the bar-tender, with a nod toward the end of the wall.

"Dunno whar he hails from, Cap'n. Looks to me like the Missin' Link, but you never can tell. Got jarred off'n a freight here this mornin' an' he's been lickin' it up pretty strong, all day." Then, he added, commercially, "but I reckon he's purty near the end of his pinch of change, by now."

The derelict's eye resting upon the Inspector, he swayed away from the rail long enough to accomplish a limp salute.

"Name it, Cap," he invited, sociably; "name it, an' it's yours."

Macpherson signified his appreciation as well as his refusal. "He has a weak heart," explained one of the by-standers, to the stranger. "More'n one

glass of sarsparilly jes' nachelly does fer him."

"Am soundsh Gib'rarlter," boasted the derelict, proudly. "An' if anybody doubtsh m', fists 'll prove 't."

He waved a loose fist in the air and smiled.

"Shay, Cap, wanta goo' man?"

Mac laughed frankly, and the sound carried no sting.

"If I did, you would hardly qualify, would you?" he asked.

"Oh, Amsh ound; an' Ash Come-backer, Cap," the other said, with as much earnestness as he could muster. "Down to Spokane, dey-sh aid Ah was-sh Hash-been, but 'm not! Nix-ee—Ahsh Come-backer!"

The Inspector smilingly shook his head.

"All right," he said. "Come over to the Barracks in the morning, and I'll see. Good night, boys."

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Enter Bryant, wearing riding clothes and look of galling, smug satisfaction. Business of greeting Macpherson with patronizing, overdone cordiality, and business of being received about as gladly as a raw wound would cherish a coat of sand-paper.

"Warm night," volunteered the Inspector, conversationally.

"Very! Very! Especially when one is—riding!"

The shot told and he knew it, but had little time in which to enjoy his hated rival's discomfiture, for the tattered remnant of better days flung himself upon Bryant with a tearful cry of welcome.

"By Godsh!" he said. "M' ole frien', Dook! What'll y' have, Dookie, dey're on me?"

Bryant flung the inebriate brutally aside, and brushed his coat clear of the offensive touch.

"Get out of my way, you skunk," he ordered, "or I'll—"

"R'fush t' drink wish ole pal," sobbed the stranger, making another endeavour to lay his heavy head on the riding master's shoulder. "Why, Dookie, don't y' r'member—"

The reminiscence was cut short by Bryant's large and well-aimed fist. The derelict crumpled into a shapeless heap of filthy clothes and lay still.

Gathering rage as he talked, Bryant heaped abuse on the prostrate figure at his feet, and suddenly, in a gust of ungovernable fury, he savagely kicked him.

"You coward!" cried Macpherson, catching him from behind. "Kicking a perfectly helpless man who's down and out!"

"Mind your own business," answered the other, struggling futilely, "or I'll beat you up worse than that—officer or no officer!"

"Possibly, but until that is accomplished, I am going to protect that man from you. Here, Bill!" he called to a willing assistant, "take the stranger away and put him to bed somewhere," and when that was done he released Bryant.

"In your uniform you have the advantage," sneered the latter, "but you'll hear more of this. I can well appreciate your private reasons for playing the cheap hero and wanting to get the drop on me. Every little thing helps, I suppose."

He laughed insultingly and was gone.

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Inspector Macpherson's quarters—lapse of one day. Enter the victim of the previous night's fracas. Rather dilapidated but clean and ambitious.

**A**BOUT eleven o'clock on the next morning a servant entered the mess and saluted.

"Strange looking party to see you, sir," he announced. "Says you told him to call."

Mac's acquaintance of the previous night came sheepishly forward. He was apparently sober, but nervous and ill at ease, twitching his cap as he looked everywhere but at the officer. He had been shaved, which somewhat improved his appearance, but even this attempt at respectability was counter-balanced by a fresh scar and much obvious damage to his clothes.

"Sit down," said Macpherson. "You look as though a drink wouldn't hurt you."

The man stared at the glass held out to him a moment, then with a cry, he clutched it and drained it off in a gulp.

"Cap, you're a life saver," he mumbled, wiping his lips on his sleeve.

Macpherson laughed.

"Have you had anything to eat?" he asked.

"Nix a thing, Cap. Hadn't the price in me clothes, this morning."

The Inspector rang for his man and soon the hobo was eating a meal so square the edges cut him. He ate ravenously, undisturbed, and when he had finished, Mac asked his name.

"Wyatt—Jack Wyatt," he answered. "I come from Nova Scotia 'riginally, but Lord love you, after I run away to sea, I felt jes' as much at home in South America or Noofoundland, I did. I've seen a bit of this ole globe, Cap, not all the good there's in it, nuther. I bin a sailor, cowboy, brake-man, scene shifter, cook in the shanty, bar-tender an' circus hand. Them's some of my accomplishments, as you might say. Course, I kin do other jobs, sech as soldiering. Say, Cap, ain't you got a berth for me?" he enquired, absently—his whole attention being centred upon some object in the room beyond.

"What interests you so much in my room?" counter-questioned the Inspector, before answering the man with a refusal.

"Punchin' bag, sir. Is it yours?"

"Yes. I use it sometimes to limber up my joints. Would you like to try it?"

"Golly!" breathed Wyatt. "I'd love to have a leetle crack at it." He stood up, took off his ragged coat and disclosed a pair of brown arms, bare to the shoulder. He was thin from illness and dissipation, but still muscular. Entering the bed-room he eyed the bag for a second, then started in with such a fusilade as it had never known. For full ten minutes Macpherson could hardly see the whirling, bobbing leather sphere which kept sputtering blatta-blatta-blatta, unceasingly. Slower and slower it went, until, with a gasp, Wyatt stopped.

"Gee, but I'm plum out of condition, Cap," he apologized. "I uster keep her talkin' for a half hour any day, without stoppin'. But I kin come back," he added, hastily, as on the night before.

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**"W**ELL, you certainly are some bag puncher," admired the officer, smiling. "I never saw it done like that before. How did you get so run down?"

"With de typhoid, when I was brak'in' on the Northern Pacific. Was laid up in hospital at Grand Forks for two mont's and nearly croaked. When I got out, I tipped de scales at exactly one hund'ed pound. Oughta be one seventy-five."

"Were you ever in the ring?" asked Macpherson, looking his guest keenly over.

"Was I ever in de ring?" repeated Wyatt, excitedly. "Why, Cap, I've fought a hund'ed an' six battle, an' only lost ten! I made a draw in sixteen of em', an' five was with de best ones! I went a draw with Philadelphia Jack O'Brien and Mike Twin Sullivan, I did! I allus fought outen my class, which was middlin' heavy. You ask Dook Banks—"

"Who is Duke Banks?"

Wyatt opened his eyes as far as swollen muscles would permit.

"Why, de guy you saved my bones from last night. Didn't you ever see him with de mitts on?"

Macpherson nodded ruefully.

"I have! I saw him put my favourite, Tommy Arundel, to sleep last month and the sight cost me all my savings. But I didn't know he was a professional; here, we call him Bryant and he has the position of riding master."

Wyatt jeered. He explained in no delicate terms that Duke Banks was a ringer and a dirty one at that; the idea of his holding any position outside the ring was a howling scream. "Why, Cap," said he, "Dook, he can't no more help fightin' than I kin help drinkin'. He didn't have no call to punch me last night; he jes' natchelly couldn't help it. Oh, I owe him one or two, believe me!"

"Would you like to go up against him again, Wyatt?" asked the Inspector. "You must take time to think it over. Frankly, you are too old to be taken on as a 'regular,' and I do not need any 'specials' just now. But if you think you could go up against Bryant, I may be able to cook up a little match, on the side."

The derelict wrung Mac's hand in a grip that hurt.

"Jes' gimme a chanct, Cap," he cried. "I'll show you! I ain't no has-been, b'lieve me! Ain't I told you that I never lost but ten fights an' all of 'em to guys bigger and heavier than me? Gimme a leetle trainin', let me have one more swat at de

Dook, an'——" he made a croaking noise intended for a laugh—"I'll die a has-been and happy."

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*Drop curtain. Slow music by orchestra. Scene shifts from Cherry Creek to Regina. Several gentlemen rubbing their hands with glee and dropping their left eyelids.*

After some correspondence, and application for a month's leave, the Inspector and his protege journeyed to Regina, the scene of Bryant's successful fight against Tommy Arundel, when Donald Macpherson's savings vanished with a blow on the jaw. Arrived there, a gathering of the defenders of the manly art of boxing was called, and the situation explained.

"Leave it to me," said Crean, one-time champion amateur heavy-weight of the little green island across the sea. "We'll pull off the dinkiest fight shown to the select for many a year. This is not the first thing of the kind I have swung. I will issue a challenge to any man in the Province for a stake of at least a thousand dollars on behalf of an unknown. I will send a copy of the challenge to Banks, who, in all likelihood, will bite. Leave it to me."

Within two days after the challenge had been sent, an answer came from the riding master accepting the terms. Then Crean, Macpherson and a chap named Carpenter drew up a regular campaign. They arranged that Wyatt should go out to the Irishman's ranch, sending to Seattle for his old partner to come and train him. A gymnasium was installed at Ballyhooly Hall—shower bath, punching-bags, hand-ball court, and all the necessary paraphernalia. In three days the training camp was in full swing.

The articles of agreement were drawn up to be submitted to the other side. This important detail was discussed with Wyatt.

"Make it straight Markis of Queensbury, Cap,

please," he urged. "Otherwise I ain't in it. If they stick for no hittin' in de clinches, me name is mud! All me fights was won in de clinches."

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THE next afternoon, Crean, Macpherson and Carpenter met the three representatives of Bryant in Regina and the articles were arranged. The match was to be for fifteen rounds, straight Marquis of Queensberry, with five-ounce gloves. After expenses were paid, the gate receipts were to be divided between the contestants on the basis of sixty per cent. to the winner and forty to the loser; in any case one thousand dollars was guaranteed for the winner. Tommy Burns, of Calgary, ex-champion of the world, was to be asked to referee. Failing him, the office was to be filled by mutual consent; failing that, by the toss of a coin.

When Joe Mulveny arrived to train the pugilist, he said to the others:

"The only trouble with that fellow, gentlemen, is booze—just plain, old Graeco-Roman booze! Believe me, it's queered him for the ring. 'Cep' for that, Jack Wyatt would have been champeen of the world! By heck, I never seen a man that could take punishment like him! I've seen him stay the limit with both peepers shut tight—you can take it from one who knows! This? Cats! This ain't goin' to be no work for Jack—unless"—he added, a trifle cautiously, "unless he's goin' to miss that booze."

Mulveny drew up a stiff training schedule for his man and Wyatt began to build from the start. With his expansive, toothless grin he remarked to Macpherson:

"Taint no wonder, Cap. You see, I'm eatin' reg'lar."

His wind and speed came back and the confidence of his friends rose accordingly. The Inspector, being absolutely without funds, borrowed wherever he could, getting odds of six to four against Wyatt.

Bryant secured leave and was training in Cal-

gary. Reports had it that he worked early and late, taking no chances, although he relied upon his superior size and strength, reach and weight, to say nothing of his youth and frugality of dissipation as compared with that of his opponent. The largest hall in Regina was bespoke for the event, and as the day of the contest drew near, the advanced sale of reserved seats eclipsed even the fondest hopes. Macpherson mortgaged his life insurance and laid the entire amount on the match; it seemed impossible that Wyatt could lose! His high spirits and good humour were infectious, and, unlike most Gentlemen of the Gloves who chafe under strict discipline, he was always cheerful.

He kept up his training to the last; his muscles were hard and his weight almost normal. On the morning of the great day, when the town was full of strangers, the railroads having issued excursion rates, the local police having promised that there would be no interference as long as the contest was restricted to straight, stand-up boxing, the odds backed down to five to four against Wyatt. He and his trainer drove to town and took rooms at the hotel. It was there, in bed, that Crean and Macpherson found him in the afternoon, as cool as though he were going off to post a letter.

"He's always like that," Mulveny said, privately to the others. Joe was a great hand to wink over his shoulder and talk behind his nicotine-stained fingers. He always had something "private" to communicate. "Never beaten till they count him out—and that's not often, take it from me!"

On reaching the hall a few minutes before nine, our party found Bryant already there, and the preliminary event, arranged to hold the crowd, on Wyatt was escorted to his dressing-room and then Crean and the others made their way to their box. On one side of them there were Mounted Policemen, on the other, time-keepers. Opposite, were three boxes crowded with Bryant's supporters, and in the

(Concluded on page 17.)

# Housing the Workers of Ontario

*How One Provincial Government is Dealing With a Very Live Problem*



THE OLD AND—

Cheap Homes for the Working Men When the Law and the Medical Health Officer do Not Interfere. A Street in "The Ward," Toronto.



THE NEW.

A Block of Model Self-contained Houses and Flats Built in 1913 on Spruce Street, Toronto, by the Toronto Housing Company.

TORONTO is leading the way for Canadian cities in civic reform. Already, it has a Housing Company which recently erected one block of houses and is now completing another block which will accommodate about two hundred and eight families. This company was formed under an Act of the Ontario Legislature, introduced in the session of 1913. The company proposes to spend about a million dollars in providing decent homes for wage-earners. In a paper read before the Commission of Conservation, at its meeting in Ottawa last week, Mr. G. Frank Beer, President of the Toronto Housing Company, urged that body to frame a City Planning and Housing Act suitable for all Canadian cities, and if possible assist in a foundation of a Central Bureau, to which all cities and provinces could apply for information. It is understood that the Commission seriously considers the possibility of doing something of this nature during the present year.

BY passing an interesting piece of legislation at the last session of its legislature, Ontario has taken an important step towards solving the problem of better housing in her growing industrial towns and cities. Already, acting on powers afforded by the new housing act, several

By W. A. CRAICK

municipalities are proceeding to put into effect wide-reaching plans for the improvement of housing conditions in their midst. Led by Toronto, which has now under completion the first of a number of improved workingmen's dwellings, many provincial centres will soon be advancing in this direction.

Proper housing for the workingman is a social problem which is making itself felt with increasing insistence year by year. With the cost of living soaring, the value of city land increasing enormously, rents rising and building prices becoming prohibitive, the labouring man, with his income of ten, twelve or fifteen dollars a week, is in a tight place for accommodation. All the growing cities of Canada are experiencing the difficulty of providing suitable homes for the newcomer and especially is this the case where the people must of necessity live within easy access of their places of employment.

The problem is really a much deeper one than that of mere accommodation. It strikes at the very roots of society, for, given congested districts filled with ill-housed inhabitants, and hot-beds of vice and disease are at once established. More

evils may be traced to over-crowding, improper sanitation and lack of light and air than to almost any other cause. Yet almost every tendency in Canadian cities is towards these conditions, and unless prompt measures are taken to counteract them, there will be trouble in store for the next generation.

Ontario's new law, known as "An act to encourage housing accommodation in cities and towns," was put through the Legislature very quietly and without blare of trumpets. Yet it is coming to be understood as embodying probably the most advanced legislation in the world on the subject of housing. If signs do not fail this act of the Ontario house will be copied in other provinces and states and will be taken as a model in other countries of the world. It has apparently solved a difficulty which has long confronted those interested in providing better homes for the working classes.

The genesis of the act may be traced back to the effort made by a joint committee of the Toronto Civic Guild, the Canadian Manufacturers' Association, and the Board of Trade, to find some means of improving housing conditions in Toronto. As a result of their deliberations, the Toronto Housing Company was formed two years ago and



was duly incorporated under the Joint Stock Companies Act. Its purpose was to take practical steps towards providing better housing accommodation for the working classes in the city, by building and renting dwellings at a reasonable figure.

Stock in the company to the amount of over \$100,000 was subscribed to by 160 prominent citizens of Toronto, who were canvassed by members of the Canadian Manufacturers' Association, the Board of Trade and a special committee of ladies. The latter were enlisted in the cause through the interest and sympathy of Lady Gibson, who called a meeting for the purpose at Government House. After making a call on the stockholders for a portion of their subscription, the company proceeded to acquire a block of land in the north-eastern section of the city with the intention of laying it out as a garden suburb. An attractive plan was prepared calling for the diversion of two minor streets in order to give the property a more pleasing appearance and houses of different sizes were designed to harmonize with the general effect.

It being necessary to secure civic consent to the diversion of streets, the company applied to the city council for this permission. Here they encountered their first serious obstacle, for opposition to their project came to a head at this juncture. A certain minority of the council fought against any concessions and were so successful in their blockade tactics that the entire housing scheme was held up for several months.

Meanwhile the promoters of the company had come to the conclusion that their proposed method of financing would be inadequate. To secure sufficient funds to carry through the project satisfactorily was a proposition that caused them some concern. In England and on the continent government funds were available for such work, but in Canada it would be difficult to get money either from the government or from private sources to meet the needs of the situation.

The happy thought which broke the *impasse* was to approach the provincial legislature and have it pass an act whereby the city itself, which was after all to be the gainer by the carrying out of the enterprise, should guarantee the company's bonds up to a certain specified amount. This would practically make the city a partner in the housing scheme and lift the whole undertaking to the level of a municipal work, supported by all the people and to the advantage of the entire population.

**T**HE Housing Act embodies this idea and extends it to become applicable henceforth to any housing company, suitably organized, and operating in any city or town in the province. From being a measure of relief to help the Toronto company out of a difficulty, it becomes an important piece of constructive legislation, which is already bearing fruit.

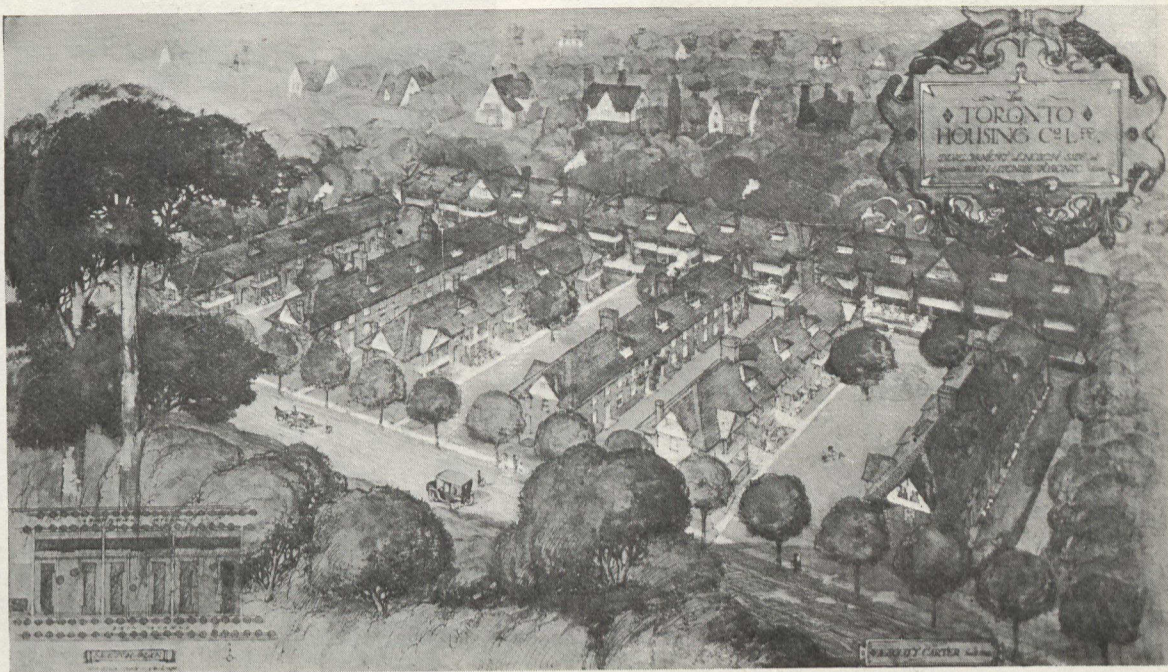
The delicate point in the arrangement has been to make the objective easily obtainable while rendering abuse of the act impossible. Where such generous assistance is to be had from municipalities, there would doubtless be attempts to turn the purposes of the legislation to private advantage. To offset this danger, provisions have been introduced which safeguard its proper working.

Thus the company to be assisted must have as its main purpose the acquisition of lands in or near a city or town in Ontario and the building thereon of dwelling houses of moderate size, improvements and conveniences, to be rented at moderate rents. It must be shown that additional housing accommodation for those living and working in the municipality is urgently needed and that the object of the company is to help meet this need and not to make profits. Then, before any guarantee is given, the town or city through its council must approve of the location of the lands selected for the housing accommodation and of the general plans for the houses.

The council of the town or city, whose guarantee is sought, is entitled to appoint one of its members to act on the directorate of the housing company, and that without any of the qualifications necessary for a regular director, such as the holding of stock in the company. The council also reserves the power to appoint any person it may choose to examine the books of the company, and to such person access to the books must at all times be given.

Having fulfilled all the conditions a housing company is entitled to enjoy the advantage conferred by the act of having its bonds guaranteed by the municipality. Ordinarily such guarantee would require the assent of the electors, but a special clause allows a council to dispense with this formality, if the by-law is approved by the provincial board of health. This is in imitation of the British legislation which has placed wide

## MODEL HOMES FOR THE WORKMAN.



Architect's Drawing of a Group of Cottage Flats Now Being Erected on Bain Avenue, Toronto, by the Toronto Housing Company. These Will Accommodate 200 Families, Who Will be Furnished With Heat and Hot Water from a Central Heating Plant. Rents Will be from \$13 to \$18, According to Size of Flat.

powers in the hands of the Board of Health.

The guarantee is limited, because there is no intention of having the municipalities provide all the funds, even in the shape of guaranteed bonds. The limit is placed at 85 per cent. of an amount to be fixed in the deed or deeds of trust as representing the value of the lands and housing accommodation and improvements to be built and made thereon. When signed by the mayor and treasurer of the municipal corporation, the corporation becomes liable for the payment of the principal and interest of the securities guaranteed.

Acting under the powers conferred by the new act, the Toronto Housing Company, which declared itself to be such an organization as that described in the second clause, applied to the city council for the guarantee of bonds amounting to \$850,000, being eighty-five per cent. of a proposed million dollar investment in lands and houses. The necessary by-law empowering the mayor and treasurer to sign the guarantee was carried recently without much difficulty. A new block of land lying between Spruce Street and Gildersleeve Avenue had meanwhile been acquired, and this property, together with plans for a group of houses, were duly brought to the attention of council, following the requirement of the act, so that they might be approved before the actual guarantee was signed. This step proved to be a mere formality, and, to

being erected on the four sides of the block, leaving in the centre a large grass court intended to be used as a playground by the younger children of the families living in the surrounding houses. The idea underlying the plans for the dwellings was to provide convenient homes with sanitary arrangements at a rental that might readily be met by the average workman.

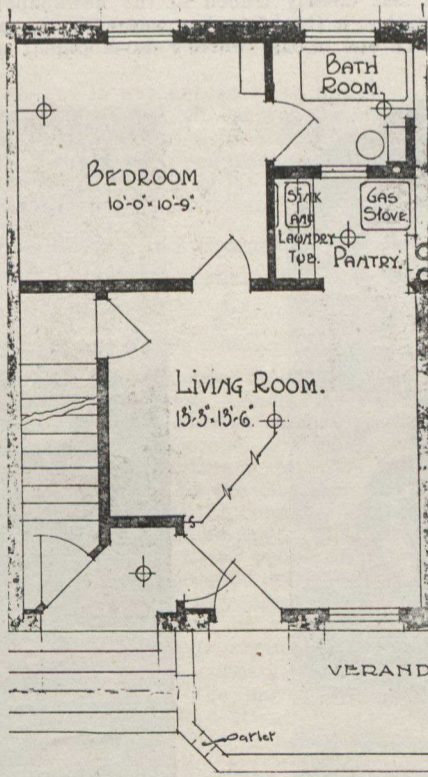
Thus in the houses of Type B, which contain four apartments, there is to be found a large living-room, two good-sized bed-rooms, a bath-room and a pantry-kitchen. The latter is one of the significant features of the house, for it means the separation of the cooking operation from the general living-room, thus giving the housekeeper a better opportunity for carrying on her work, introducing economies and making the living-room more comfortable and convenient. Type C houses are smaller and are intended either for newly-married couples or else for elderly folk, whose children have grown up and left them. These contain living-room, pantry-kitchen, bed-room and bath-room. All houses in the square are heated by a central heating system, and in addition hot water is provided at the tap, so that tenants really enjoy the very latest improvements.

The rental which will be charged for a dwelling of Type B will be approximately \$17 a month, and of Type C \$12 a month. This will be subject to an increase in winter to cover the extra cost of heat. When it is remembered that this includes the use of a gas stove, which goes with the apartment, that heat and hot water service are provided and that the tenant has the joint use of the large court, the reasonableness of the charge must be evident. It is also intended to make the surroundings as pleasant and uplifting as possible and to offer prizes for best kept yards and gardens.

**T**HE movement may be regarded as philanthropy on a business basis. No pampering of the workman nor any interference with his liberty. He, or those fortunate enough to get into the housing scheme, are paying for a service, and if so be they are getting more for their money than is customary, more will be expected of them in the way of keeping up the standard of living in the locality. Each group of houses, for there will be more of them in time, will be like a bit of heaven and will help to improve conditions all round.

Already applications for the first set of houses are pouring in. A second group is contemplated. The Housing Company has also acquired two hundred acres of land outside the city, which it proposes to form into a garden suburb. Recognizing the almost impossibility of a workman buying land anywhere near the city at a figure within his means, they have put a section of this property on the market, imposing certain restrictions in order to maintain the standard of the district, and selling it in lots at a price that is very attractive.

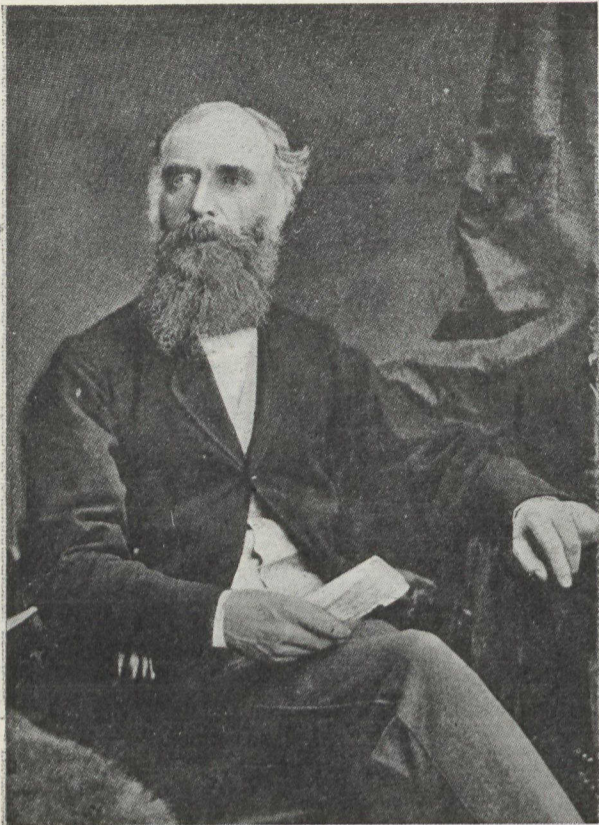
Several Ontario cities and towns, notably Berlin Galt, Hespeler, Preston, Brockville and Kingston are taking advantage of the new act to start housing companies, for in all these places there is a great need for improved accommodation. One may confidently expect to see a great development in this direction all over the country.



A Plan of the Smallest Flat Built by the Toronto Housing Company.

finance this last enterprise, \$400,000 bonds were guaranteed.

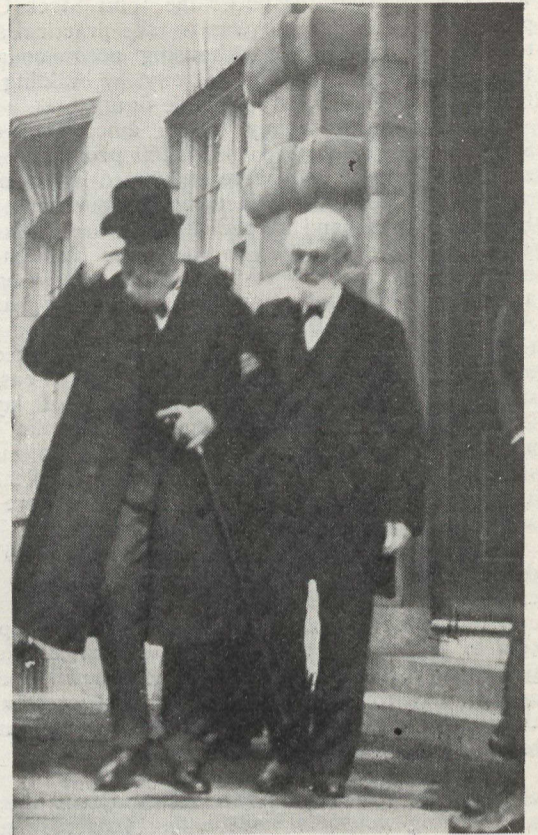
The Housing Company is now pushing forward vigorously the construction of dwellings on the Spruce Street property. Three types of houses are



Donald A. Smith, Aged 50, at the End of His Governorship of Rupert's Land.



Lord Strathcona on His Last Visit to Canada, With Viscount Haldane, in September, 1913.



Lord Strathcona and Sir William Macdonald, the Co-benefactors of McGill.

# The Genius of Strathcona

*Who Lived Two Complete Lives Before and After the Age of Fifty*

By AUGUSTUS BRIDLE

**I**F Lord Strathcona had lived a few thousand years ago he might have been written about by some biographers as mysteriously as the life of Moses was done in Holy Writ. It is quite inconceivable that Moses had any greater world-conquering personality than Donald A. Smith, or that he accomplished more in the interests of getting, not one tribe, but as many of the tribes of the world as possible into the Promised Land—which in this case is Canada. The biographer relates miracles accomplished through Moses. If the newspaper biographers of Donald A. Smith, who died at 2.45 a.m. Wednesday, Jan. 21st, 1914, had not lived in a time of cables, telephones and multi-millionaires, posterity might have been content to know that this super-eminent and tremendous Norse figure was mysteriously buried on some Mt. Pisgah, after a long, hard life spent in giving the world a real glimpse of the Promised Land.

But millions of people the world over have read

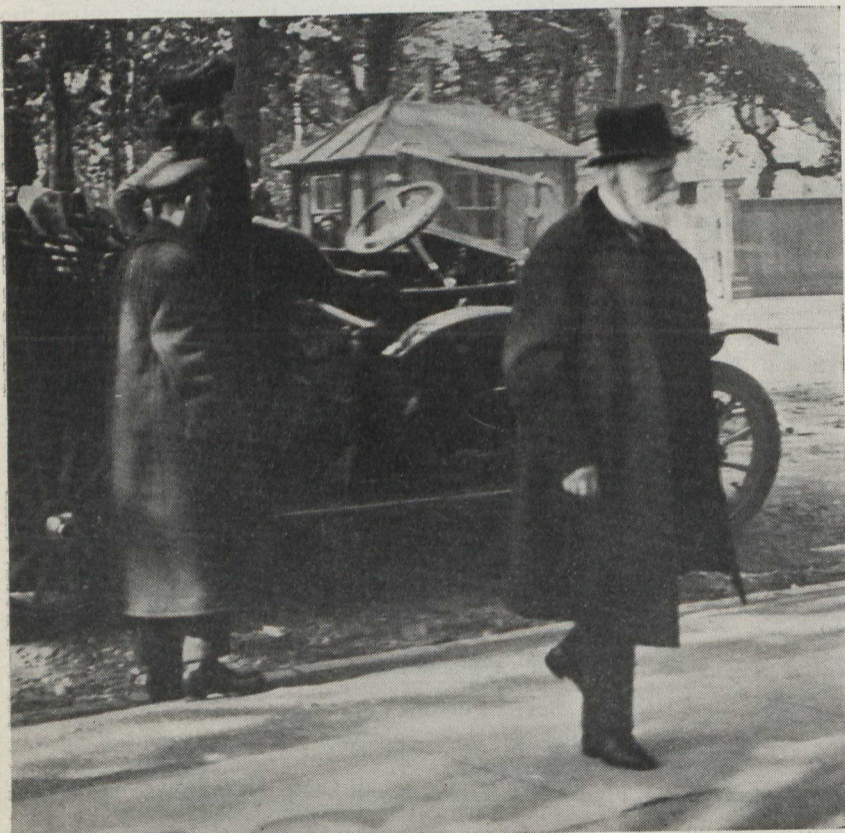
in almost as many languages as are spoken in Canada, that a great trail-maker and Empire-builder died in one of his six or seven palatial homes; a man of immense wealth, holding the highest post that Canada could give in the Empire; a financier, bank president, railway builder, philanthropist in the millions, recipient of degrees from ten universities, a knight and a peer and a statesman, member of Parliament and of Legislature, Commissioner of Territories, Governor of the Hudson Bay Company, chief factor, chief trader, dog-driver and obscure company clerk in Labrador, a thousand miles from Montreal.

The lines of this man's tremendous life from the time he was a penniless lad in Forres, Scotland, until he died in Grosvenor Square, known as a great figure in every civilized country in the world are more or less clearly traced in the newspapers. It is known that a Canadian has passed away who at almost any era of the world's development and in

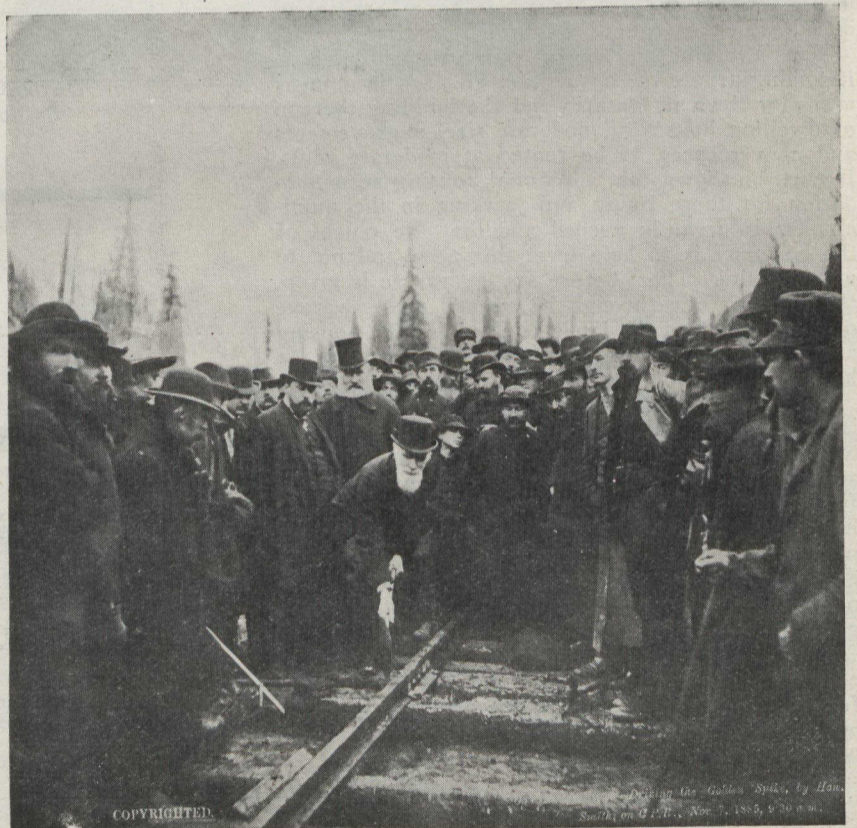
any country whatever would have been essentially a great man. He had the strength of a genius in both body and mind. The work he did called for the expenditure of physical force and endurance, as well as of brain and will power and nervous organization that would have made him successful as a great general at a time when most of the world lived by warfare. As a driver of dogs and a manager of red men, he was as eminent as he afterwards became as a financier and a statesman. His greatness was of that pan-human quality that could succeed as well at dog-driving as being the first Imperial citizen of Canada in London. When he was a young clerk in Labrador he ate pemmican and bannock with more gusto than ever he dined among the lords as High Commissioner. He was more than a Scotchman. He was the universal genius of achievement and endurance and development.

In 1838, the year after the accession of Queen Victoria, Donald A. Smith went into the wilds of Labrador, under Sir George Simpson, Hudson Bay Governor. He was there book-keeping and dog-driving and swapping goods for peltries till he was thirty-one. He spent most of his time reading what books and papers got straggled in by the Labrador dog post, and writing letters home to his mother. Thus he acquired facility in clear thinking and expression of his ideas that were of great service to him afterwards in public life.

It was incredible that this young Scotch clerk ever



The High Commissioner, at the Age of 90, on His Way to Address the Students of McGill



Driving the Last Spike of the C.P.R. Main Line at Craigellachie, B.C., in November, 1885.



Genial and Alert, at 90, After a Corner-stone Laying in London.



At 92, Receiving Premier Borden at Paddington Station, July 4, 1912.

should occupy a higher post than the Prime Minister, and only one degree lower than that of Governor-General, which he was urged to consider taking, but refused it. When he went from Labrador to the Northwest, he had no idea of such development. He went to become a trader with the Hudson Bay Co.

Because he traded profitably and had a remarkable skill in managing Indians by his physical feats of endurance and great strength of character, he made his way up in the service of the company, which to him was the whole practical genius of civilization. No Jesuit ever slaved harder for his order. Donald A. Smith, tireless, absolutely independent of all except "H. B. C.," his motto, was known wherever "Pro pelle cutem" was the law. He was feared and loved, because he was the uncompromising embodiment of the benevolent despotism of the great company. He had no ambitions bigger than the company which had planted him down in the wilderness to work out his own salvation. Wherever he handled beaver skins, or drove dogs or bunked in his H. B. C. four-point blankets, or talked Cree like a native, or governed his traders and factors from post to post, he subordinated Donald A. Smith to the great despotism system that reached from the easternmost peak of Labrador to the nor-westerly edge of Herschell Island at the mouth of the Mackenzie. Trader, chief trader, factor, chief factor—finally Governor with offices at Montreal, he became the head of an empire within an empire, of a territory vaster than civilized Canada. In his own right as head of this empire he was effectively if not officially the equal of any governor of Canada. He had more real power than the representative of royalty in this country. But up till 1867 the power of Donald A. Smith, absolute and personal as it was in Rupert's Land, was recognized by the Government of such Canada as there was before Confederation, only because he was the uncompromising representative of a great benevolent trading and feudal system.

**T**HE end of the great feudalism was coming. Donald A. Smith must have seen it. Canada was outgrowing the feudal stage. The needs of a consolidated chain of provinces and territories as yet unlinked by a railway were greater than the system of Rupert's Land.

The British North America Act provided for the union of all the provinces and the purchase of Rupert's Land from the company of which Donald A. Smith was the head. It brought to a close his active life as the uncrowned king of Rupert's Land, when no one as yet dreamed what its rugged, dominating genius would yet achieve as a Canadian.

One photograph at the head of this article shows Donald A. Smith just about as he was when Confederation took away his governorship of Rupert's Land. But the Canadian Government found a need for this unconquerable genius almost the moment he was removed from his post. Donald A. Smith had come to the end of one great epoch in his career, when the newspaper editors knew as much about him as they did about Santa Claus or the great god Thor. He began another career, almost radically different; a career much more spectacular, though far less mysterious, than his service in the great feudal system. The domain of which he had been the over-lord had its troubles assimilating with the new Dominion of Canada. The half-breeds, never the absolute fiefs of the company, but part freeholders and part hunters, were disturbed in their land-holdings. Louis Riel, the agitator, was



Getting Into His Hansom at the High Commissioner's Offices to Drive to Buckingham Palace.

among them. It was necessary to find a strong man who knew. Donald A. Smith was the man. In 1869 he was made Dominion Commissioner to inquire into the causes and conditions of the first half-breed Rebellion, which broke out in 1870. Here is the Commissioner's first letter:

Hudson's Bay Company's Office,  
Montreal, 24th Nov., 1869.

The Honourable the Secretary of  
State for Canada.

Sir,—I have to-day received, from the Hudson's Bay House, London, an extract of a letter from Governor Mactavish, dated Fort Garry, 12th October, and have now the honour of transmitting it to you. In doing so, I am directed by the Governor and committee to state that the company are anxious to afford all the assistance in their power in inducing the Red River people to allow the surveys to be proceeded with, and to use their influence in any other manner, with the view of assisting the authorities of Red River to make their arrangements for the government of the country.

And in view of the more serious aspect which affairs at Red River have recently assumed, I beg further, on behalf of the company, to offer the assurance that their Governor, factors and officers generally, will use their influence and best efforts to restore and maintain order throughout the territory.

I have, etc., etc.,

DONALD A. SMITH.

During the Rebellion Donald A. Smith was a prisoner of Riel for two months. When it was over he made his first entry into politics, member for

Winnipeg and St. John in the First Manitoba Legislature. In 1876 he entered the House of Commons at Ottawa. He remained in Parliament until the end of the Conservative administration, member for West Montreal.

Meanwhile the third epoch in his life was magnificently enacted—his dramatic connection with the building of the C. P. R., associated with his cousin, George Stephen. He was then a wealthy man; not by fur trading or politics, but by a grand, spectacular speculation in the St. Paul and Pacific, which, with James J. Hill, George Stephen and R. B. Angus, he got for a song and left with \$8,000,000 to the good. That fortune, associated with George Stephen's own clean-up from the St. Paul and Pacific, was pledged by the syndicate which finally built the C. P. R. The last spike was driven at Craigellachie, in 1885, by Donald A. Smith, then 65 years of age.

**F**ROM the end of the C.P.R. construction until 1896 Sir Donald Smith remained in Parliament. In

1896 he was made High Commissioner for Canada, succeeding Sir Charles Tupper, who returned to oppose Sir Wilfrid Laurier in the elections of 1896. In 1897, at the Diamond Jubilee, he was created Baron Strathcona and Mount Royal. He had already been ten years president of the Bank of Montreal through his connection with the building of the C. P. R. In 1905, at the age of 85, he became honorary president. He was now not the accumulator of fortunes and of political honours, but the munificent spender of monies for the good of the public. He was made Chancellor of McGill University and the University of Aberdeen. He was no scholar, though he had mastered the art of the King's English in public speaking, and was able to attend to his opponents on the floor of the House as well as ever he did dogs and Indians in Rupert's Land. He was a multi-millionaire who had spent a large fortune in the cause of education, a million of it for McGill in his own home city. His capacity of making money after he got well swung away to it must have astounded the directors of the Hudson Bay Company. His munificence in spending it was equally remarkable. His six or seven palatial homes might well have been the envy of kings. His patriotic venture in sending at his own expense the Strathcona Horse to the Boer War, in 1900, was a splendid coup possible only to a patriot of big ideas, much money and some imagination. His High Commissionership in London was part of the great spectacle of Empire, for he knew the Nascopies and the Crees and the Lochieux even better than he knew the etiquette of the House of Lords, of which he was a most picturesque and magnificent member. His regime in that office was largely personal. He had no particular system. He was—Strathcona. Eighty and over, ninety and more, going and coming in his hansom from office to palace and the House of Lords; to clubs and banquets and corner-stone-layings; receiving lords and ladies and entertaining over-seas representatives in Grosvenor Square; every little while crossing the Atlantic to Canada, no more afraid of sea-sickness than ever he had been of a trail—he was always the tremendous, unconquerable Donald A. Smith, who never knew how to let go. He died almost at his desk. A few months ago he was in Canada with Lord Haldane. He probably expected to come again.

And this country will never have another such a Canadian as Donald A. Smith, because there is now no longer any need for that kind of man.

# REFLECTIONS

BY THE EDITOR

## Sir James Whitney

His many friends and admirers throughout Canada are pleased that Sir James Whitney may possibly be restored to a measure of strength and vigour. But, undoubtedly, his political career is at an end. It can hardly be that after such a severe illness, his medical advisers would again allow him to risk his life in the political arena.

Yet, if Sir James retires, there are great difficulties in sight for the Conservative party in Ontario. It is always so, upon the retirement of a great leader. When Sir John Macdonald passed away, it took years for the Conservative party to produce another great leader. When Hon. Edward Blake retired from the leadership of the Liberal party, there was the same tedious and time-consuming evolution.

The outstanding figures in Ontario Conservatism are Hon. W. J. Hanna and Hon. Adam Beck. It would seem natural that either one should succeed. But it may be that Hon. Mr. Hanna would not care to serve under Mr. Beck, and Hon. Mr. Beck might not care to serve under Mr. Hanna. So far, there has been only speculation on the result. If a choice becomes necessary, the Conservative party may congratulate itself that it has two such good men to choose between, with one or two other coming leaders cruising in the offing.

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## Some Hopeful Signs

That the two parties are feeling their way towards a non-partisan settlement of the navy question is indicated by some of the speeches in the Senate. There may be only slight progress in this direction, but even slight progress gives reason for hope.

The CANADIAN COURIER, following the lead of the three hundred prominent citizens who signed the non-partisan memorial, has maintained week after week for more than a year that a bi-partisan policy is the only solution. Many other independent journals have voiced a similar sentiment. The best citizens everywhere have applauded these suggestions.

In the Senate, last week, Sir George Ross, the Liberal leader in that chamber, spoke deprecatingly of the cleavage between the two parties on this great question:

"That is a terrible and humiliating condition of things—two great parties at variance with each other on a matter of life and death. It never so happened in Britain, even in the dissensions that arose over the Crimean or the Boer wars. While the war was on both parties locked arms and marched side by side, in Parliament and out of it, for the defence of the honour of Britain. That is what we ought to do. The defence of Canada and the honour of Canada is not in the custody of one party more than the other."

Senator Lougheed, the Government leader, replied that he was glad to see that the Liberal Senators concurred as to naval defence and its necessity at the present moment. He expressed the hope that before the session was over there would be an intimation that the Liberal party is willing to join in some practical defence plan.

Senator Lougheed is right. The Liberal declaration that a bi-partisan settlement of this great national question is necessary should be followed by some definite move on the part of Sir Wilfrid Laurier and his lieutenants. Otherwise, their laudable statements are a mere show of words. Only

by definite and clear action can they prove to the people that they are in earnest.

In the meantime, every citizen who has influence at Ottawa and who believes in a non-partisan settlement should do his duty. Several hundred letters from influential citizens would have a powerful effect if despatched to Ottawa just now.

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## Feeding Ourselves

DR. C. C. JAMES, who has made a life-long study of agricultural conditions in this country and who is a member of the Dominion Commission on the High Cost of Living, laid down some elementary principles in a recent public address. He contrasted the conditions in Prince Edward Island and British Columbia. In the Island Province, eighty-four per cent. of the people are engaged in agricultural pursuits, food-stuffs are exported because there is a surplus and prosperity is rampant. In the Pacific Province, less than fifty per cent. of the people are on the land, there is shortage of foodstuffs which must be imported from the United States and Australia, and prosperity is much less striking.

The lesson is simple and clear. The province which is self-contained, so far as food is concerned, does not feel the pinch of "hard times" when they come. The province which does not produce enough from the land to feed itself and leave a surplus for export is bound to suffer when industry and commerce lag.

If this means anything, it indicates that more attention must be paid to getting people on the land and keeping them there. This is a tremendous and ever-pressing task. Our school system makes it more difficult, because the tendency has been to educate the boy off the land; to make him a doctor or a lawyer or a dentist, instead of making him an expert farmer.

When the present era of land speculation and railway building has passed, agriculture may take its proper place in our system of economic activity. But it would be well to help forward that prosperous era. It will not do to sit idly by.

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## Political Wastage

A NEWSPAPER despatch sent out from Ottawa, concerning some new junior judges for Ontario, contains the proud boast that "there will be no members of parliament in the list." Whether the Government suddenly ran short of barristers who are also M.P.'s, is not explained. Nor is any change in the historic policy of appointing members of parliament to public office announced. Let none be alarmed, the ancient system of distributing jobs remains as it has been for a hundred years.

This is one of the manifestations of our system of political wastage, a system which is in vogue in all our governments, all our legislatures, and all our municipalities. In the city of Toronto, for example, the Property Commissioner is a flour and feed merchant who happened to become an alderman. The corporation counsel is one of the cleverest politicians in the city, and was appointed Counsel during the closing days of a two-years' term as mayor.

As far back as the minds of present day politicians go, it has always been customary to appoint members of the Ontario Legislature to be sheriffs and registrars and other public officials "who toil not and neither do they spin." Liberals and Conservatives approve the practice. Sir Oliver Mowat, Sir George Ross and Sir James Whitney have all given it their distinguished approbation. So in Quebec and Manitoba, and the other provinces. So it has been in the Parliament of Canada since 1867.

To tell the truth, if you desire to be a member of parliament you must break into the circle of people who are now office-holders, or who fully intend to be. There is a definite ring. The man who makes a place for himself in that circle must do some real work for himself and the party—either party. The circle is political, but not partisan. It doesn't matter whether the burglar is a Liberal or a Conservative. He will get his place regardless. There is only one rule to hamper him: Liberals are always appointed by Liberals and Conservatives by Conservatives.

This is the political wastage of the democratic

system. Every leader demands his price and the people must pay. It matters not whether the leader is advertising manager of a labour journal, an alderman, a member of the legislature, or a cabinet minister—he demands exorbitant pay. There are socialistic labour leaders in Toronto who would not care to open their bank books to public inspection, and there are big men at Ottawa who have the same distaste for publicity. It is to-day as it was in the days of the Family Compact—the Compact still exists though the Family may have been largely eliminated. But in Ontario, they even go so far as to say that there is still a Family Compact, and name a most distinguished and brilliant man as the head of the institution.

Monarchy in one form or another has always existed and still flourishes. Canada has numerous petty sovereigns and each his circle of retainers. Under the monarchs of old there was political patronage and wastage; under the monarchs of to-day there are similar expensive practices whereby a few men get the judgeships, shrievalties, and other fat positions with which the "Crown" buttresses its sovereignty. When the Socialists and Labourites win the control of political patronage, there will still be monarchs, and there will still be those who will benefit by princes' favours.

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## License Fees and the Boy

SOME time ago it was suggested in this column that the mere reduction in licenses would not "save the boy"; that he must be saved by the mother, the father and the school-teacher. The suggestion seems to have met with more approval

### THE SPIRIT OF PRUDENCE.

"Clearly, we have come through a time of difficulty in a most creditable manner, and we can look forward to the future cheerfully if the spirit of prudence which now characterizes our people remains unchanged at least until another good crop has been marketed."

—Sir Edmund Walker.

than some of those which appear in this page of wisdom. Therefore the idea may be developed further.

Those who favour good roads and better roads are suggesting that the motorists be taxed and that these taxes should be applied to road construction and road maintenance. Isn't there a parallel here? Why not take the license fees collected from the hotels and use them to provide public clubs, gymnasiums and sporting fields for the workingman and his boy? Why should the license fees be applied to the reduction of general taxation?

If the workingman and the boy are to be saved from the evils of intemperance, they must be given other places in which to spend their leisure hour. If a workingman wants to spend a pleasant hour with his fellowman, smoke his pipe, and talk politics, where can he go except to the bar-room? The churches are closed and the schools are closed and "silence" is demanded in the public reading-rooms. Men must talk with their fellows. The richer classes have their clubs; what is there for the workman?

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## Hon. Mr. Foster Returns

THAT the pleading of the public has had some effect upon Premier Borden is clearly proven by the return of Hon. George E. Foster to Ottawa. Our champion orator is to be heard once more in the House of Commons. Gladness reigns supreme in the hearts of Mr. Foster's admirers.

All last session, when the Canadian navy idea was being hammered for political purposes, Hon. George E. Foster was in Australia, China and Japan. Many of us feared that he would again be absent during the present session. It was rumoured that certain influences were at work to induce him to stay away. But he has suddenly returned from England and we rejoice.

Aside from the fact that Mr. Foster is the great champion of a Canadian navy, his crisp oratory always enlivens the dull debates on any subject in which he is interested. Dr. Clark and Hon. Mr. Graham are all right in their way, and there are several other fun-makers, but when something really sarcastic is to be said Mr. Foster is the man. When Mr. Foster takes his seat, the public will eagerly await a sprightliness of debate which none can impart so easily and so effectively as this past master of parliamentary discussion.

### THE TRUTH ABOUT US.

Immigration figures show an influx for the year of 417,000. But how many went out? What was the net gain for the year? Was it one hundred thousand? Was it two hundred thousand?

In the decade 1901-1911, Canada got 1,500,000 new citizens and lost 700,000 of them. There were 417,000 arrivals in Canada in 1913, but how many departures were there? Do you want to be deluded or do you want to know the truth?

## Politics and Society

By OUR OTTAWA CORRESPONDENT

WHEN one has lived a score or two, there isn't much that's breath-taking or hair-raising from day to day; there's an astonishing and disappointing sameness between last year and this in almost everything—excepting women's dress.

Nothing new in the Commons, other than a few members, although the order paper for the opening day did look more like a bundle of the famous 57 varieties than any order paper I ever saw before. There were notices of half a hundred questions to be put to the Government, and three score motions for returns. A dozen or two of those ordered at the close of last session were tabled by the Ministers as well as several departmental reports. There was India Relish in the form of a bill to Abolish Titles of Honour in Canada—and it was relished about as much as some Indians! there was a lurid Chutney looking like a Bill to Investigate the Cost of High Living; and a good, hot curry politically entitled The Armament Octopus; there were milder sauces oft used before in the Highways Bill, the Pollution of Navigable Waters, and a fine young pickle of Cold Storage agitation. Mr. Verville brought in a Chow-Chow of Hours Respecting Labour on Public Works, and Mr. Bickerdike was a real life-saver—no joke intended—in his plea to abolish the death penalty in Canada.

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THE new member for York, N.B., moved the address in reply to the speech from the throne. He sleuthed out several points not contained upon the ducal parchment and precipitated discussion on our old friend, the Navy Bill. Mr. McLeod was pretty liberal to the extent of handing out large reproofs to the Opposition and criticizing the attitude of a "hostile Senate." He was congratulated by the Prime Minister, who had also some tart remarks to make against the Upper Body. Mr. Borden reminded us that Canada is the only part of the British Empire where such a system of blockading prevails.

Oh, you Senators—you should worry! Wait till the Redistribution pugilists get their gloves on. It will be a case of Sit-tight-Mary-you're-going-round-a-curve!

Mr. McLeod congratulated the Minister of Agriculture upon the good work his department was doing in the Eastern Provinces, which must have been gratifying to the Minister. I once heard him say that the Department of Agriculture was a sort of pot-pourri of everything which did not seem to belong to the other departments. When such oddities arose, it was the custom to say, "Oh, well, just put it in under Agriculture!" But according to the member for York, the department has really been getting "down to beans."

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MR. A. K. McLEAN, the junior member for Halifax and Opposition financial critic, occupied the floor for several hours. The most important part of his speech was a resolution affecting political bribery and corruption. This resolution will call for a special committee, to be charged with the duty of enquiring into existing election laws; also the making public of the use of campaign funds. That there should be legislation to punish bribery, to ensure publicity of moneys expended by political organizations, to prevent the undue accumulation of campaign funds and to do away with the contributions of corporations, or contractors, or any graft-seeking individuals, is agreed by all right-minded citizens. Sir James Whitney was, I believe, strongly in favour of making public the use of campaign funds, as a means to prevent corruption, or, if not that, at least to render it more difficult, and he is credited with reducing provincial election corruption to a minimum. An experiment would do no harm.

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EARLY in the week, the galleries were filled with out-of-town guests who were putting in the time until the occurrence of the State Ball. One lady was heard to remark that most of the members had only copies of Hansard on their desks, but that Mr. Nantel had a copy of "The Courier," and why was that? We know of a particularly apt reply, terse and to the point—he likes it; that's all!

The postponement of the Ball from January 21st until January 29th came as a disappointment to many who found themselves unable to remain in the Capital so long. To others, however, tottering with fatigue as a result of the excess of entertainments during Opening Week, the extra time came as a welcome relief. Further tribute was paid to the memory of Lord Stratheona in the adjournment of the House on Wednesday, after both the Premier and Sir Wilfrid Laurier had expressed a deep feeling of regret for the loss of one of Canada's greatest men. An impressive silence reigned throughout the House as Mr. Borden rose to make a becoming reference to our national bereavement and many occupants of the galleries were visibly affected.

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TWO very interesting functions loom out of the plethora of teas, luncheons and dinners, in the near future. These are the official receptions to be held by Mrs. Borden and the ladies of the

(Concluded on page 18.)

## Three Interesting Pictures



Debris of the Winter Fair Building, Ottawa, After the Explosion on January 21 With the Remains of \$65,000 Worth of Horses, Ten of Them Saddle Horses Belonging to Mr. George Pepper, of Toronto, and Valued at \$20,000. One Horse, "Calgary Lass," Was Blown 100 Feet High. The Explosion Was Caused by Superheated Steam. Had it Occurred Later in the Day Instead of at 8 o'Clock a.m., Scores of People Might Have Been Killed.



THE NATIONAL GAME OF THE HOUR.

Hockey is seldom photographed because the matches are always played at night in the big arenas, built on purpose, and our photographer was lucky to obtain these speed shots of Canada's grand winter game. All the hours at the arenas being filled, two of the senior collegiate teams had to play in the open, before a dozen spectators, instead of the usual full house. Photo shows a "check" on left, and the "pass" intercepted by the two in the middle.



The Pompous Pageant of Opening the House on Parliament Hill.

# Society's Winter Garden of Debutantes

## A Wreath, a Cluster, a Nosegay and a Garland of "Buds" from Four of Canada's Leading Cities



MISS SHEILA McEACHRAN  
Montreal



MISS BETTY MACHAFFIE  
Winnipeg



MISS JEAN McDUGALL  
Ottawa



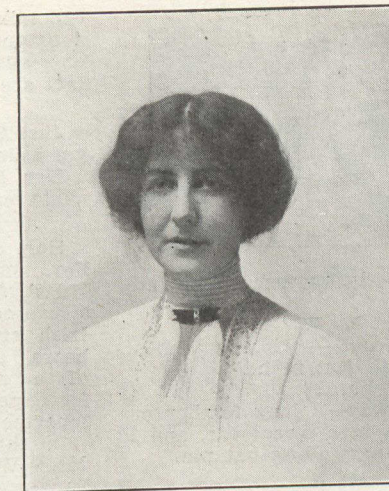
MISS LILLIAN MONK  
Ottawa



MISS LILLIAN WEATHERLEY  
Ottawa



MISS JEAN FLEMING  
Ottawa



MISS EDITH STREET  
Ottawa



MISS MARGARET SMITH  
Montreal



MISS EMMA TUPPER  
Winnipeg

THE reign of the Debutante continues, and, despite the fatigue of the "mornings after," the buds blossom as fresh as ever, to all appearances, nightly. The pretty "just-outs" have enjoyed their season of social recognition with their elders; they continue to claim our indulgent attention and will still be the centre of the social whirl until the ushering in of the Lenten season. "I'll not be sorry when it comes," said one, "but it has been the merriest, maddest winter!"

### The Ottawa Garland

THE winter-garden of "buds" at the Capital has blossomed this year with the daughters of a number of well-known houses, after its wont. Figures in the attractive Ottawa garland are seven of the pretty maidens, herewith pictured. One exception must be made, however. Little Miss Jean Fleming, daughter of Mr. and Mrs. S. H. Fleming, and grand-daughter of Sir Sanford Fleming, was abroad this winter and did not "come out," although the latter had been the original intention.

Miss Virginia Shannon, of the group, is the only daughter of Mr. and Mrs. W. P. Shannon.

Miss Jean McDougall is a daughter of the late J. Lorne McDougall.

Miss Edith Street is the only daughter of Colonel and Mrs. Street.

Miss Phyllis Williams is a daughter of Colonel and Mrs. Victor Williams.

Miss Lillian Monk is the daughter of Mrs. Augusta Monk.

Miss Lillian Weatherley is the daughter of Mr. and Mrs. Fred S. Weatherley.

### "Just-Outs" in Montreal

"BUDS" in Montreal this season would make a long wreath if the list complete were given. The following were present at a recent ball and serve to show



MISS NORA ELLIOTT  
Winnipeg



MISS VIRGINIA SHANNON  
Ottawa

the range of blossoming families: Miss Isabel Aird, Miss Elsie Aird, Miss Ruth Armstrong, Miss Marguerite Austin, Miss Olive Brown, Miss Agnes Badenach, Miss Gwendoline Carson, Miss Marguerite Duclos, Miss Ruth Flett, Miss Doris Fages, Miss Ethyl Hersey, Miss Dorothy Hague, Miss Evelyn McArthur, Miss Beryle Muir, Miss Aileen Prendergast, Miss Jean Pollock, Miss Marguerite Plow, Miss Edith Pincott, Miss Isobel Paterson, Miss Marjorie Smith, Miss Agnes Stanger, Miss Kate N. Smith, Miss Marguerite Smith, Miss Irma Ussher, Miss Evelyn Woods and Miss Gertrude Walker. The COURIER depicts two representative maidens, Miss Margaret Smith and Miss Sheila McEachran. The Debutantes' League of Montreal sent a cheque of \$234, at Christmas, to the secretary of the Charity Organization Society, to provide dinners for the poor.

### A Nosegay From Toronto

THE Toronto blossoming this season amounts to some thirty of such uniform fairness that one was embarrassed in making representation. The charming young ladies who appear on this page as typical of the gay Ontario city are: Miss Isobel Crozier, daughter of Mr. and Mrs. J. A. G. Crozier; Miss Clare Cosgrave, daughter of Mr. and Mrs. Lawrence Cosgrave; Miss Mary Foy, daughter of Mrs. John Foy; and Miss Evelyn Eastwood, daughter of Mr. and Mrs. W. N. Eastwood.

### Six Prairie City Blossoms

CANADIAN girlhood in one of its "sweetest" and most wholesome aspects is typified by the six rose-buds which hail from the prairie city to enrich this showing. The six "came out" at the dance given by Mr. and Mrs. W. J. Tupper, in honour of the debut of their daughter, Miss Emma. The other five are Miss Edwina Higginson, Miss Nora Elliott, Miss Madge Macarthur, Miss Betty Machaffie, and Miss Lorna Nicholls, all daughters of well-known Winnipeg families.



MISS MADGE MACARTHUR  
Winnipeg



MISS PHYLLIS WILLIAMS  
Ottawa



MISS EVELYN EASTWOOD  
Toronto



MISS LORNA NICHOLLS  
Winnipeg



MISS EDWINA HIGGINSON  
Winnipeg



MISS MARY FOY  
Toronto

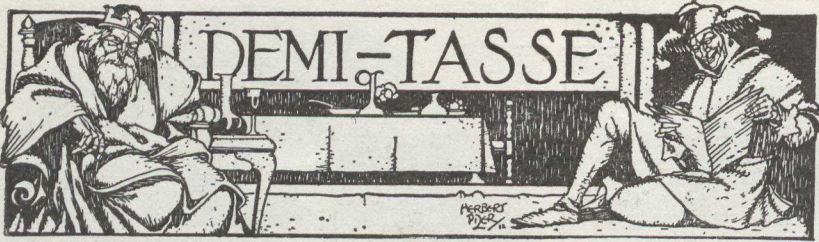


MISS CLARE COSGRAVE  
Toronto



MISS ISOBEL CROZIER  
Toronto

Arranged  
by  
M. J. T.



### Courierettes.

THE Canadian West asked the Borden Government for many little things—and it is to get nine new Senators, which it did not ask for.

"Eat cheese and avoid the high cost of living" is the advice now given us. Let everybody take that tip and watch the price of cheese soar.

The German Kaiser has taken to sawing wood. He might be doing a lot of things less useful.

Canada wants better and bigger men, says Hon. Martin Burrell. Carried unanimously.

Toronto Telegram says Hon. Adam Beck is not a supernatural being. This finally settles a long-standing doubt in the minds of its readers.

Ulster drills are interfering with football games. This is one of the signs that Ulster is in earnest.

Huerta is to use the wireless to instruct his army, but by the time the apparatus is in working order he may be minus an army.

A Mexican refugee got away from Vera Cruz with \$51,000 in gold pieces sewed in his clothes. Any man who can fool Huerta like that is bound to succeed.

Toronto is to spend a million on cleaning its streets and gathering its garbage this year. The citizens who protest that this is too much will later on argue that the work is not being thoroughly done.

British army officers say that a page advertisement in a daily paper brings more recruits than 100 recruiting sergeants. "The world do move."

Movies in Hamilton separate schools are said to be a great success. Keeps the attendance up to record mark, at least.

Underground river is said to be running under the Bruce peninsula. Col. Hugh Clark's wit had to find free flow somehow.

German Socialists have big funds invested now, and even loan money to municipalities. First thing they know somebody will assert that they are not real bona fide Socialists.

Servant who stole the Kaiser's spoons got two years in jail. Expensive kind of spooning.

**Easily Offended.**—A New York man is suing for a divorce because his wife beat him up, threw him out of the house, and when he came back served him a cutlet with carbolic acid in the gravy. Some men are so easily annoyed.

**Financial Note.**—From Britain comes the information that the Bank of England has the legal power to sell beer. This is what might be properly termed "a liquid asset."

**Wisdom and the Law.**—An English High Court has laid down the principle that a pedestrian does not need to get out of the way when an approaching motorist toots his horn.

The law may not compel him to, but no doubt he would be wiser not to stand on his legal rights.

**Amusement vs. Education.**—Ty Cobb has been offered \$15,000 per year for five years to play baseball.

There are teachers in Canadian schools paid \$150 per year. Evidently it pays better to amuse people than to educate their children.

**Values His Liberty.**—To the woman who jilted him a Wisconsin man left a library worth \$40,000.

Few men value their liberty so much

and can so neatly express their gratitude.

**Literally True.**—"I was almost tickled to death last night."

"How, and where?"

"The usual way—a long feather on a woman's hat in a street car, and I didn't see the protruding hat pin."

**Well Defined.**—Teacher—"What is the meaning of being neighbourly?"

Pupil—"A neighbourly woman is one who comes when she is needed and goes when she is not needed."

**We All Qualify.**—William Jennings Bryan defines diplomacy as "the art of keeping cool."

According to that we Canadians are a nation of diplomats—for half the year.

**Classified.**—Harry Lauder has been told by a British phrenologist that he is generous.

This rather puts phrenologists in the same class as weather prophets.

**A New Strike Cause.**—British iron workers went on strike to insure po-

**The Reform Movement.**—This old world these days seems to be full of reformers, vigorously at work on a multitude of reforms. They are trying to:

- Make us all eugenic.
- Make the poor rich.
- Make the rich poor.
- Make the right people marry.
- Make the sick healthy.
- Make the well better.
- Make all people pedigreed.
- Make eggs bear dates of laying.

- Make toppers sober.
- Make the pious practical.
- Make everybody good.

And after all these reforms are accomplished we fear that this old earth will be a rather uninteresting place to live in.

liteness of speech during working hours. It might be difficult to get leaders who consistently lead such a strike in America.

**Obituary Note.**—The good die young. So do New Year resolutions.

**Concerning Pluck.**—Pluck is a great thing. But don't be plucked—pluck others. That's the modern idea.

**The Inevitable.**—One of the New York Herald's employees recently disappeared, as did also considerable of the Herald's cash. Now listen to the anvil chorus of pert paraphraser rehearse the remark that he was not a "herald angel."

**The Boomerang.**—When one woman undertakes to verbally flay another, the result is sometimes more amusing than effective.

As, for instance, the recent remark of Blanche Ring, the musical comedy actress, in a Canadian City, when she heard someone speak well of Evelyn Nesbit Thaw.

"That woman! She is a disgrace to the profession of which I am a star!"

### Jingle Bells.

(Apropos of Mr. Foster's return to the House of Commons.)  
Jingle bells, jingle bells,  
Jingle all the way,  
Oh what fun it is to hear  
George Eulas Foster flay.

**Proof Not Required.**—Scientist in France spent much time recently in explaining scientifically how women

can talk longer than men. The thing does not require proof. Science need only admit it. Demonstrations of the fact are easily to be had.

**Just Slightly.**—The Girl—"I haven't got a decent thing to wear."

Her Dad—"I am afraid that is a slight exaggeration, dearie."

**Hon. J. J. Foy's Retort.**—Hon. J. J. Foy, acting Premier of Ontario, and M.P.P. for South Toronto, comes, as his name would indicate, of good old Irish stock, and bears somewhat of a reputation for expertness at repartee.

In this regard Mr. William Banks, sr., the well known newspaper man and Toronto play censor, tells a little joke, and the point of it is rather at the expense of the teller.

It was some years ago, when Mr. Foy had again been nominated by his party as their candidate in South Toronto, and there was no apparent hurry on the part of Liberals to take the field against him. With several friends Mr. Foy was discussing the political situation, when along came Mr. Banks and joined in it.

The conversation drifted around to the apparent hesitation of the Liberals to oppose him.

"If it comes to that, Mr. Foy, I may take the field against you myself," declared the newspaper man.

Mr. Foy merely smiled and winked an eye.

"That would be fine," he drawled. "I always like to have the Banks behind me."

**Appropriate.**—Preacher—"I want, my dear, to preach a sermon denouncing the modern styles of women's dress. Where can I find a suitable text?"

His wife—"I fancy there might be one somewhere in Revelations."

**Remarked on the Side.**—Many a pious man prays the Lord to show him his duty when he knows blamed well that he hasn't grit enough to do it.

Then, again, there are some men who are content to do their duty—as they see it themselves.

**The City Clerk's Little Jest.**—They tell a little story of how William A. Littlejohn, the City Clerk of Toronto, played a gentle little trick on a certain candidate for civic honours.

The contest between this particular candidate and his opponent was close and exciting. It came to the candidate's ears that the City Clerk had dropped a remark to the effect that if he (Mr. Littlejohn) voted for the opponent the latter would be elected.

This odd statement from a civic official puzzled the candidate. He brooded over it. He was worried about it. Finally he resolved to end his doubts and to put the matter up to Mr. Littlejohn himself.

The City Clerk suavely explained that he meant just what he said.

"If I vote for your opponent he is bound to be elected, because I vote only in case where there is a tie, and my casting vote is then needed to break it," said he.

Then the candidate saw the point.

**Not Time Enough.**—Learning that his friend had fallen off a roof on which he was at work, the scientific chap hastened to his bedside. "I have an opportunity to prove an old theory here," he said, after obtaining all the details. "They say that when a man falls from a great height he thinks of all his sins before he hits the ground. Now, is that true? Did you do that?" "Well, I didn't have time to think of quite all of them. You see, I only fell five stories!"

## THIS WASHER MUST PAY FOR ITSELF.

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

So I told him I wanted to try the horse for a month. He said "All right," but pay me first, and I'll give you back your money if the horse isn't all right."

Well, I didn't like that. I was afraid the horse wasn't "all right" and that I might have to whistle for my money if I once parted with it. So I didn't buy the horse, although I wanted it badly. Now, this set me thinking.

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

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

But I'd never know, because they wouldn't write and tell me. You see I sell my Washing Machines by mail. I have sold over half a million that way. So, thought I, it is only fair enough to let people try my Washing Machines for a month, before they pay for them, just as I wanted to try the horse.

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

I know it will wash a tub full of very dirty clothes in Six Minutes. I know no other machine ever invented can do that, without wearing the clothes. Our "1900 Gravity" Washer does the work so easy that a child can run it almost as well as a strong woman, and it don't wear the clothes, fray the edges, nor break buttons, the way all other machines do.

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

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

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

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

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

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

Address me personally, L. G. Morris, Manager 1900 Washer Co., 357 Yonge St., Toronto, Ont.



## Cleans Out The Corners

You can reach the farthest corner under the bed or dresser, or any other piece of furniture—You can reach the top of the door or window frames with an

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369 Spadina Avenue, TORONTO, CAN.

# The Picturesque Derelict

(Concluded from page 8.)

reserved seats there was also a large delegation from Calgary backing him.

It was precisely nine-forty when Tom Burns, the referee, pushed his way through the crowd and mounted the steps to the platform. Climbing through the ropes, he held up his hand, asking silence, and then explained the conditions of the fight. He stated that although he was a resident of Calgary, and that Calgary claimed Duke Banks for its own, there would be no partiality shown. The match was to consist of fifteen rounds, three minutes each; Marquis of Queensberry rules; an interval of one minute between each round. The men would have to break in every clinch.

While he was speaking, a mighty shout arose as Wyatt came down the aisle and entered the ring. Presently a counter cry went up as Bryant was seen approaching with his four seconds. Wyatt had only three.

A florid rancher from Calgary stood up and offered to bet anybody in the hall a thousand dollars on Duke Banks—even money. The words were not cool on his tongue before Crean had taken him.

"Five to five on Banks," someone shouted above the din. "Done!" came back the cry.

"Any more on Wyatt?" asked Carpenter tauntingly. Several took him, and all the while Macpherson sat silent, practically stripped of his every possession, feeling an isolated member of this ultra-sportive crowd.

He looked anxiously at the men in the ring as the referee called "Time," and an unconscious groan escaped him as the gong rang and the contestants threw off their robes, stepping together for the customary hand-shake.

A greater contrast could hardly be imagined. Bryant, tall, clean-limbed, lithe, and with a skin like satin. His muscles stood out on his long sinewy arms like great cords; his chest development was marvellous. Youth and health were visible assets.

Wyatt was a scarred and weather-beaten old veteran. His skin looked like smoked leather—here and there showing blotches of dull red, evidences of terrific body blows received in previous encounters. His shoulders were stooped, his muscles, while hard, from training, were not nearly so well developed as those of his adversary. Apparently, he lacked nearly four inches in height, and at least fifteen pounds in weight. Bryant's supporters laughed in derision and asked that the old piece of tapestry be gently dealt with.

It was evidently Bryant's intention to rush things from the start and put opponent away as soon as possible. There was no preliminary sparring; he aimed two left-handed swings at Wyatt, the second one of which caught him on the head and sent him swirling round like a top. Two more rushes had the disastrous effect of reaching him over the right eye. The round closed decidedly in Bryant's favour and with vociferous cheering.

In the second, Bryant again did the leading. A couple of right and left uppercuts were blocked by Wyatt, who landed a quick blow on his opponent's face with his right, immediately followed by another with his left. His two-handed work was pretty—very pretty—but his opponent was not hurt in the least.

In the third round, Wyatt was caught full in the face, a blow which knocked him off his feet and drew the first blood. How the hyenas yelled and howled for more! After five seconds he rose with a grin and a good deal of gore on his face, and began a species of side fight which lasted all through the match.

"That was a good one, Dookie, me boy," he found time to say. "Call yourself Bryant up here with the Police, do you? . . . Safer, no doubt! . . . And rustlin' a skirt, they tells me . . . Wow! Be careful! Skirts, I b'lieve, aint got no use for ringers. . . . Ah, you would, would you? Well, take that. . . . Oh, it's me other lamp you're after puttin' out. . . . Nixie. . . .

Dook . . . I've got a purty good lamp shade ready for you—"

During the fourth round, Bryant forced his opponent toward the ropes. Wyatt, to save himself, clinched, and before they were separated dealt the Duke a hard blow on the body. A look of pain swept over the latter's face, but only for an instant. He made a savage rush, and with an uppercut sent Wyatt down. Although he was up in a second and doing good work, his supporters noticed with anxiety that his eye was swelling seriously, and Bryant's friends gleefully called him to put out the other blinker.

Between rounds, Crean got behind Mulveny and suggested a little clinching. The trainer nodded, and from the sixth round Wyatt took the aggressive. He got in terrific knocks on the body and several on the face, but his own was a horror to behold.

"Don't you bother none, Joe," the fighter grinned. "He can't really hurt me; his blows ain't got no steam."

But after a nasty uppercut in the eighth, Wyatt said:

"A small horn, now, Joe, I need it. Don't you be afeard—"

STILL later, in the tenth, when seven had been counted over him, he whispered:

"Now, the dope, ole boy. We gotta stick by the Cap'n."

And Mulveny had been behind him too often to disregard the request. He administered the cocaine carefully. Its recuperative effects were marvellous. Wyatt grinned malevolently as he advanced to the centre on the opening of the eleventh round.

Bryant evidently sensed the change in his opponent's manner and struck fiercely at his face, but fell short.

"Better luck next time, Dookie," soothed the older man. "Better stick to ridin'—that's your best game, now. You're done in the ring, and done with the skirt. . . . Ride right out into the prairie, Dook, 'way from me an' the tales I could tell. . . . Hit me harder, man, give the ginks their money's worth. . . . Wow! There's 'nother short one!"

Wyatt clinched and delivered two sickening blows just over the kidneys. Bryant's head was jolted back involuntarily. Quick as a flash, Wyatt swung his left with all his force into the point of Duke's jaw. The blow landed clean. He tottered and went down in a heap. His backers were horrified and bedlam reigned in the arena. The count moved on, and just as Tom Burns said "ten," the gong sounded; this, undoubtedly, prevented Bryant from being counted out.

"Thirteen's an unlucky number, Dook." Jack Wyatt smiled as he said it, and feinted. "I owe you too big a grudge to spare you none—an' here's one for ole times' sake—an' here's one for you to remember me by. . . . Hurt you, then, did I?"

Bryant, frenzied by this constant raillery, as well as the look in Wyatt's unclosed eye, landed a right hand swing which drove Jack against the ropes. They clinched. The referee stepped forward to separate them, Wyatt feinted again with his left, then rising on his toes, he swung his right hand with all his hatred and strength into Bryant's solar plexus. With a moan, he sank to the floor. To save him from being counted out, his seconds threw the sponge into the ring—and the match was over!

A wild supper at Crean's ranch followed, and poor old Wyatt was put to bed after his own weight in liquids would have drowned him.

When the men assembled about noon on the following day, there was someone missing. It was the Has-been.

They found him in bed, wrapped in a long, long sleep.

"He said he'd never fight agin," breathed Mulveny, hoarsely.

"A foine sport and a gintleman," was Crean's unsteady comment.

But Macpherson shamelessly drew his hand across his eyes.

# Russell

## KNIGHT

THERE is a velvety smoothness to the RUSSELL-KNIGHT'S movement, not found in even the costliest imported cars.

Its KNIGHT-type motor is responsible for this.

The total absence of troublesome poppet-valves makes the RUSSELL-KNIGHT four-cylinder engine as flexible as the finest poppet-valve "six."

With the RUSSELL "six" there is no other engine to compare.

In the smooth, silent operation that marks complete comfort, the Russell Knight motor stands alone. Its vibrationless power is reflected in its trouble-free service.

The letter herewith is from an owner, whose experience with cars covers a period of seventeen years.

No. 12

Russell Motor Car Co., Ltd., Toronto, Dec. 8, 1913.  
Toronto.

Gentlemen,—

So pleased am I with the results secured from my Russell-Knight car that if there is anything better on the market I would like to see it.

I can hardly conceive a smoother-running automobile, or one of more comfort, and yet more important, one that could cost less for upkeep.

I have driven my car 18,000 miles without any adjustment whatever to the motor.

When I buy a new car, it will be another Russell-Knight.

Yours very truly,

(NAME ON REQUEST.)

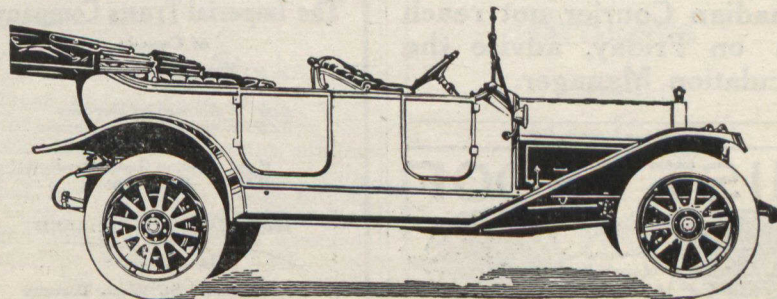
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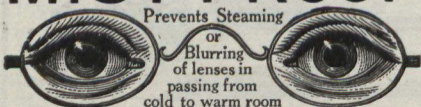
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## Politics and Society

(Concluded from page 13.)

Cabinet. Heretofore, they have taken place in the House of Commons, but this year they will be held in the Chateau Laurier, one on January 28th, and the other on March 4th, from nine until half-past twelve. Only Senators and members with their wives and daughters will be expected, with the exception of a few officials and pressmen. Dancing will proceed in the ball room, and unless the precedent of former years be abandoned, cards will be the order in several other rooms. These functions are intensely interesting when one realizes that the representatives of the whole Canadian nation are plucked from extraneous surroundings, as it were, and all assembled under the spotlight of social intercourse. As a matter of fact, politics are about the last thing talked about, and whether it will be allowed to take the tang out of Tango or not—remains to be seen.

PROPOS of the Tango, a lady of broad views, who is noted for having the pleasures of the younger set at heart, was lately ransacking the market for sweetbreads. She was to be hostess at a dance, and this delicacy was to be disguised somehow amid the other attractive and tempting viands. Stopping before a cart presided over by an old crone who sat huddled under a huge green umbrella—designed to break the force of a bitter wind, I suppose—the lady asked:

"Any sweetbreads?"

"Oui; plenty blood pudding," said the Ancient, uncovering a bundle of this popular French dish.

The shopper persisted that she must have sweetbreads.

"Only ten cent," urged the old dame, pushing the frozen bundle forward.

"But I don't want that—I want sweetbreads!" and the lady accented the word emphatically.

The Ancient drew her shawls about her sullenly and sank into them.

"Sweet bread—hein?" she sneered. "Well, go on! you don' fin' none 'ere. For why yo don' look at de baker's cart?"

## Motors and Motor Boats

MEMBERSHIP in the Ontario Motor League, which held its annual meeting this week, now totals 3,600. This is an increase of 487 during the year. Of this total, 2,300 are in Toronto. During the past year the League promoted and carried through the formation of a Canadian Automobile Federation, and the establishment of its own journal known as "The Canadian Motorist." In legislative work, it promoted the government examination of chauffeurs. All the official examiners must be members of the League. Mr. Oliver Hezelwood, Toronto, manager of McLaughlins, was president in 1913.

The annual meeting of the Hamilton Automobile Club was held last week, and resulted in the election of the following officials: W. D. Wilson, President; W. E. Vallance, Vice-President; H. M. Postwick, Second Vice-President; M. J. Overell, Honorary Secretary; Herbert McPhie, Secretary-Treasurer. The Hamilton club had the most successful year in its history.

The third annual National Motor Boat show will be held in Toronto commencing February 25th. It is under the auspices of the Canadian Association of Boat Manufacturers.

Workman's Wits.—A gang of labourers was employed digging a mysterious ditch across the street. It was a sewer or a place to put a gas pipe or something. One man in particular was working as if he were a chorus man in a play, just going through the motions and pretending to dig a ditch. The foreman came along and spoke to him.

"Don't be afraid," he said, with rich sarcasm. "Lean on th' shovel now an' thin. If it breaks I'll pay for it!" —Argonaut.

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 Capital Paid Up .....\$11,560,000  
 Reserve Funds .....\$13,000,000  
 Total Assets .....\$180,000,000

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Whyte & Mackay's Scotch Whisky

It will enhance the pleasure of the game.

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ORIGINAL CHARTER 1854

### NOTICE OF QUARTERLY DIVIDEND.

Notice is hereby given that a Dividend at the rate of **Seven per cent. (7%)** per annum upon the paid up Capital Stock of this Bank has been declared for the **three months** ending the 28th of February, 1914, and that the same will be payable at its Head Office and Branches on and after Monday, the 2nd of March, 1914. The Transfer Books will be closed from the 15th to the 28th of February, 1914, both days inclusive.

By Order of the Board,

JAMES MASON,  
General Manager.

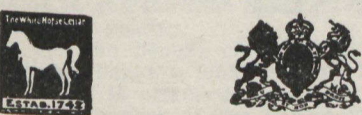
Toronto, January 14th, 1914.

### HAVE YOU ANY

Children? If you have, your thoughts must often turn to wonder what their future will be. How often you have made silent vows to yourself what a splendid education they will have, nothing will be too good for them, every opportunity that modern day methods have developed will be laid at their door, so that some day they will grow up a credit to both you and themselves. But, did you ever stop to consider seriously the financial side of the question? These advantages cost a lot of money—it is not everybody that can afford them. There is one certain, easy way of having a competency come in when the child reaches maturity, a competency that can be used for a University course or a start in business. Place an Endowment Policy on your life with the child as beneficiary; if you live the child gets the money at maturity—if you die he gets it anyway. It is sure in either case. A Policy splendidly adapted for this is issued by

### The Federal Life Assurance Company of Canada

Write us for Rates and Particulars  
Home Office - Hamilton, Ontario



## WHITE HORSE WHISKY

Established 1742.

Great age and fine bouquet with guarantee of purity are its recommendation.

Always ask for **WHITE HORSE** specially if you want it.

Sold by all Wine Merchants, Grocers and Hotels.

# MONEY AND MAGNATES

## Western Conditions

THE annual meeting of the Canadian Bank of Commerce brought to Toronto the managers of the branches of the institution from many parts of the Dominion and from the United States. Among them were William Murray, of Vancouver; G. V. Holt, of Seattle; C. W. Rowley, of Winnipeg; E. A. Fox, of Prince Albert; H. V. Walker, of Montreal; William Spier, Inspector of the Eastern Townships District, and W. C. Brown, Superintendent of the Central Western Branches of the bank.

Conversations with these men revealed a feeling of decided optimism regarding the future, and made it evident that reports of bad business during 1913 have been considerably exaggerated. The manager of one of the leading branches in Alberta declared that he didn't have a bad debt on the books for the year, and that while money was scarce in his vicinity there was no possibility of anything like a financial crisis in the central west.

W. C. Brown, who is recognized everywhere as an authority on western conditions, declared that conditions are sound in the three prairie provinces.

"The four principal grain crops may be said to have given a yield this year which is satisfactory in quantity—slightly in excess of last year—and has never before been equalled in quality. In nearly all Alberta, and in some portions of Saskatchewan and Manitoba, the yield per acre was the best in several years, while over the whole territory the grade has been uniformly excellent.

"Grain prices have been lower than last year, with the result that the gross returns to the farmers for their high-grade grain will not be appreciably greater than those of the low-grade crop of 1912, but this year's crop was harvested under much more favorable weather conditions and at a lower expense for labour, so that the net returns will be better. Farmers engaged in mixed farming have done well. The better class of grain farmers have improved their positions, and have been able to liquidate some of their indebtedness.

"The stringent money conditions which have prevailed in Canada, as well as in other countries, effectively checked the speculation in real estate, and it is hoped that it will be a long time before we are again troubled with a condition in which outside properties are sold at inflated values. Residential property of a good class is unaffected, and central business properties in the larger cities have been shown to be strongly held by bona fide investors, and no marked shrinkage in values is apparent. In Winnipeg, for example, the bargain hunter has had no opportunity to acquire a foot of property in the best business blocks in Main street or Portage avenue. The losses on inflated outside properties—which will doubtless be severe before the readjustment of values is completed—will fall almost wholly upon professional real estate speculators and innumerable small operators."

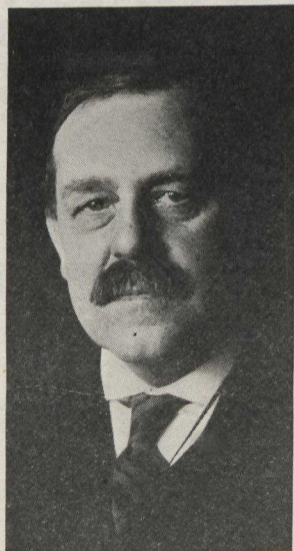
Regarding railway construction in the three provinces, Mr. Brown says that 1,738 miles of new track were laid in 1913, as compared with 1,236 miles in 1912. "The new work planned for this year, most of which has already been financed, will probably involve much less new grading, but not less than 1,315 miles of new track should be laid on grading now about completed. The settlement of new land will require a large amount of new branch lines and more double-tracking in the next five years, and the decline in railroad building will, therefore, be gradual, and will not involve a violent readjustment of the labour problem."

Mr. William Murray, manager at Vancouver, says that British Columbia, in common with other provinces, has suffered from the money stringency of 1913, but that conditions there are now on the mend.

"Of course real estate felt the shortage of money most keenly," he says, "though the stoppage of speculation will be the reverse of detrimental to the province. Municipalities have experienced difficulty in financing improvements, which were in many cases commenced without previous arrangement for the sale of the relative bonds; this applies to some of the smaller towns and districts, as well as to the larger corporations. The consequent sudden stoppage of work has had the effect of throwing many out of employment, and of reducing the general volume of trade. The municipalities have, we think, received such a lesson that a tendency to extravagant expenditure will not be likely to reappear for many years, and more care will be taken to provide in advance for their financial requirements."

## American Railways

INVESTORS in the stocks of Canadian railways must depend largely on United States experience in seeking for a guide, as to the advisability of investment. Perhaps the most forbidding example of the decline of a standard railway security is that of the New York, New Haven and Hartford.



MR. HOWARD ELLIOTT  
Newly-elected President of New York, New Haven and Hartford Railway.

This stock once sold around 250, and recently it declined to 65. On Saturday last it sold at 76. The new President, Mr. Howard Elliott, whose latest picture is given herewith, is working hard to put the railway in a new condition, and it is expected that a considerable measure of success will attend his efforts. Atchison is now selling at 100; in 1912, it touched 111½. Baltimore and Ohio is now selling at 97; in 1912, it reached 111. Great Northern pfd. is selling at 129; in 1912, it touched 143. New York Central is selling at 95; in 1912, it touched 121. Pennsylvania is quoted at 115; in 1912, it touched 126. Rock Island is quoted at 16; in 1912, it touched 59. Union Pacific is now quoted at 161, as against a high point of 176 in 1912. Canadian Pacific is selling around 211, although in 1912 it touched 283.

## Rise in Value of Bank Stocks

DURING nineteen-thirteen bank stocks were somewhat of a drug on the market, although it was known that banking profits for the year were likely to be large. The probable explanation is that there were as many forced sellers as there were voluntary purchasers. Between July 1st and January 1st, prices changed very little. Commerce held around 201, Dominion from 215 to 221, Hamilton 202 to 205, Imperial 211, Nova Scotia 255, Montreal 224, Toronto 203, and so on. On Saturday last all quotations were higher. Commerce had risen ten points; Dominion 10 points; Imperial 3 points; Montreal 10

## Canada Permanent Mortgage Corporation

Toronto Street - Toronto

Established 1855.

President, W. G. Gooderham.  
First Vice-President, W. D. Matthews;  
Second Vice-President, G. W. Monk;  
Joint General Managers, R. S. Hudson,  
John Massey.

Superintendent of Branches and Secretary,  
George H. Smith.

Paid-up Capital ..... \$6,000,000.00

Reserve Fund (earned) ..... 4,000,000.00

Investments ..... 31,299,095.55

## Debentures

For sums of one hundred dollars and upwards we issue Debentures bearing a special rate of interest, for which coupons payable half-yearly are attached. They may be made payable in one or more years, as desired. They are a

## Legal Investment for Trust Funds

Chief Office for Canada: TORONTO  
ALFRED WRIGHT, Manager.



IRISH & MAULSON, Limited  
Chief Toronto Agents.

PELLATT & PELLATT  
Members Toronto Stock Exchange

401 Traders Bank Building  
TORONTO

BONDS AND STOCKS  
also COBALT STOCKS  
BOUGHT AND SOLD  
ON COMMISSION

Private wire connections with W. H. GOADBY & CO., Members New York Stock Exchange.

## Cawthra Mulock & Co.

Members of  
Toronto Stock Exchange

Brokers  
And  
Bankers

12 KING STREET EAST  
TORONTO, CANADA

CABLE ADDRESS--CAWLOCK, TORONTO



## 42nd Annual Statement BANK of HAMILTON

As submitted to the Shareholders at the Annual Meeting held at the Head Office of the Bank at Hamilton, Monday, January 19th, 1914.

### Profit and Loss Account

Balance at Credit of Profit and Loss Account, 30th November, 1912 .....	\$ 251,137.86
Profits for year ended 29th November, 1913, after deducting charges of management, interest accrued on deposits, rebate on current discounts and making provision for bad and doubtful debts....	498,273.40
	\$ 749,411.26
Appropriated as follows:	
Four quarterly dividends, in all 12% .....	\$360,000.00
Carried to Reserve Fund from Profits .....	100,000.00
Carried to Depreciation of Securities .....	100,000.00
Carried to Pension Fund .....	34,529.51
Allowance to former President (to September 5th, 1913), authorized by Shareholders .....	3,750.00
	\$ 598,279.51
Balance of Profit and Loss carried forward .....	\$151,131.75

### Liabilities

#### To the Public:

Notes of the Bank in circulation.....	\$ 3,259,820.00
Deposits not bearing interest .....	\$ 6,425,819.36
Deposits bearing interest, including interest accrued to date of statement .....	29,482,352.03
	35,908,171.39
Balances due to other Banks in Canada .....	7,135.99
Balances due to Banks and Banking Correspondents in the United Kingdom and Foreign Countries.....	212,542.99
Acceptances under Letters of Credit.....	98,331.89
	\$ 39,486,002.26

#### To the Shareholders:

Capital Stock paid in .....	\$ 3,000,000.00
Reserve Fund.....	\$ 3,600,000.00
Balance of profits carried forward .....	151,131.75
	\$ 3,751,131.75
Dividend No. 98, payable 1st December, 1913 .....	90,000.00
Former Dividends unclaimed.....	354.00
	\$ 6,841,485.75
	\$ 46,327,488.01

### Assets

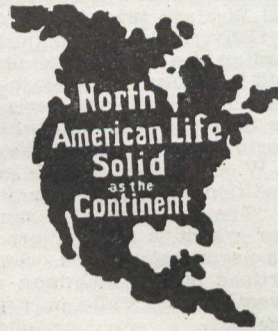
Current Coin .....	\$ 751,493.74
Dominion Government Notes.....	5,704,250.00
	\$ 6,455,743.74
Notes of other Banks .....	338,210.00
Cheques on other Banks .....	1,736,833.85
Balances due by other Banks in Canada .....	305,057.87
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	656,032.12
Dominion and Provincial Government Securities, not exceeding market value .....	286,153.08
Canadian Municipal Securities, and British, Foreign, and Colonial Public Securities, other than Canadian .....	2,890,548.39
Railway and other Bonds, Debentures and Stocks, not exceeding market value .....	610,000.45
Call and Short (not exceeding thirty days) loans in Canada on Bonds, Debentures and Stocks .....	1,378,242.33
Deposit with the Dominion Government to Secure Bank Note Circulation .....	155,000.00
	\$14,809,821.83
Other Current Loans and Discounts in Canada (less rebate of interest) .....	\$ 28,605,003.68
Real Estate other than Bank Premises .....	359,095.57
Overdue Debts, estimated loss provided for .....	107,096.44
Bank Premises at not more than cost, less amounts written off.....	2,006,645.01
Mortgages on Real Estate sold by the Bank .....	76,081.06
Other Assets not included in the foregoing .....	265,412.53
	\$ 31,419,334.29
Liabilities of Customers under Letters of Credit as per contra .....	98,331.89
	\$ 46,327,488.01

HON. WM. GIBSON,  
President.

J. TURNBULL,  
Vice-Pres. and General Manager.

Hamilton, November 29th, 1913.

# Story of Another Successful Year



Continuous progress has marked the thirty-three years of the North American Life's history.

In 1913 more substantial gains than ever were registered all along the line.

New Policies in 1913 exceeded those for 1912 by nearly One Million Dollars.

Substantial increases in Assets and Net Surplus.

Policies in Force now over \$52,000,000.

The swing of success is with the

## North American Life Assurance Co.

THE FIGURES TELL THE STORY:

	1913.	Increase Over 1912.
Policies in Force .....	\$52,308,338	\$2,338,757
Policies Issued .....	8,565,835	935,499
Policies Applied For .....	9,009,145	667,512
Assets .....	14,043,815	819,656
Net Surplus .....	1,781,117	205,071
Cash Income .....	2,563,116	158,359
Profits Paid to Policyholders .....	206,585	40,217
Total Payments to Policyholders ..	1,212,559	95,651

Profits Contingently Allotted to Policyholders for 1914—\$241,475.

### PROFITS PAID TO POLICYHOLDERS

in the past ten years aggregate \$1,306,590. Of this amount the sum of \$206,585 was paid to Policyholders in 1913.

A steadily-increasing earning power on investments, a favorable death rate and a management that skilfully combines progress with conservatism are your guarantees that North American Life Policies will pay.

## North American Life Assurance Co.

"Solid as the Continent"

L. GOLDMAN,  
First Vice-President and  
Managing Director

EDWARD GURNEY,  
President

## THE DOMINION SECURITIES CORPORATION LIMITED

ESTABLISHED 1901  
HEAD OFFICE 26 KING ST EAST TORONTO.  
MONTREAL LONDON, E C ENG.

REVIEW of the  
BOND MARKET  
IN CANADA  
for 1913

A Copy Sent on Request

CANADIAN GOVERNMENT MUNICIPAL  
AND CORPORATION BONDS

points; Nova Scotia 5 points; and Toronto about 10 points. These figures are all approximate, but they show a sudden rise in bank shares of from three to ten points. Whether this rise is due to easier money or to the very favourable statements published during December and January is hard to decide. Perhaps the improved quotations are due to both these causes.

### A Successful Year

THE story of the thirty-third year of the North American Life Assurance Company provides interesting reading in the face of a general slackening in business the world over. The Company has made substantial progress, every item in the statement a record of achievement, but most significant of all is the amount of profits paid to policyholders. In 1913 profits paid to policyholders amounted to \$206,585.18, a substantial increase over the preceding year.

It will also be noted that the amount credited to Net Surplus shows a considerable increase, bringing the total at the end of 1913 to the amount of \$1,781,117. Assets were increased by \$819,656, and now amount to \$14,043,815. New policies issued during the year amounted to \$8,565,835, and were nearly \$1,000,000 in excess of those for 1912. The total amount in force now aggregates \$52,308,338. A favourable mortality experience resulted in a decrease of \$90,412 in the amount of death claims paid during 1913. These features combined with the increased earnings from investments go to show that the North American Life Assurance Company has had a conspicuously successful year and directors and policyholders alike are to be congratulated upon the results of the year's operations.

### Sir Henry Pellatt on Cobalt Lake

ACCORDING to Sir Henry Pellatt, President of the Cobalt Lake Mining Company, that corporation is in a prosperous condition, and there is no doubt that the usual dividend will be paid on the stock. "The draining of the lake has affected profits somewhat," he says, "but the company has a substantial cash reserve. Besides, the draining will not take place at once, but will be accomplished slowly. It may cost \$100,000 to do it, but the work will be spread over at least a year. Last year we earned and paid our dividend, and built a mill which cost more than \$70,000. There is no reason why we should not do as well this year, or even better, and in my opinion the prospects were never more bright. I think the shareholders will be well satisfied with the annual statement."

### Bank of Hamilton's Year

DURING the year ending November 29th, 1913, the Bank of Hamilton earned profits amounting to \$498,273, which is about \$3,000 more than in 1912, which was a record year. Dividends amounting to twelve per cent. were paid to the stockholders. The paid-up stock is three millions, and the reserve fund \$3,600,000. Deposits show a slight decrease as compared with 1912, and assets show a corresponding decrease. The liquid assets, on the other hand, show an increase, indicating that the bank's funds are well in hand, and the business in perfect condition.

The Hon. William Gibson, president of the bank, announced the retirement of Mr. Turnbull, the general manager, after twenty-five years of service in that capacity. He is succeeded by Mr. J. P. Bell, who for the past two years has been Mr. Turnbull's assistant. The shareholders voted a retiring bonus of twenty thousand dollars to Mr. Turnbull. Hon. William Gibson was re-elected president, and Lieut.-Col. the Hon. J. S. Hendrie was re-elected vice-president.

### Excelsior Life's Wonderful Record

A WONDERFUL record has been made during 1913 by the Excelsior Life Insurance Company of Toronto. The report presented at the general annual meeting on January 22nd was most satisfactory. The insurance issued and revived during the year amounted to \$4,591,000, being an increase of over a million compared with 1912. Cash income showed an increase of \$103,265. All other items showed similar increases. Interest earned on invested assets equalled 7.78 per cent., while the expense ratio decreased 5.5 per cent. The company states that it now has total assets of \$137 for every \$100 of liability. Mr. David Fasken, K.C., was re-elected president. Mr. Edmund Marshall is general manager.

### Another Record Year

PERIODS of money tightness may come, and periods of money tightness may go, but some institutions appear to go on making money forever. The Canada Life Assurance Company has had an excellent year, and has created another record. The policies paid for were \$15,349,000, or about the same as in 1912. This brings the total business up to \$153,121,364. The income for the year showed an increase of \$700,000 over the year preceding, and totalled \$8,094,886. Assets showed an increase of nearly \$4,000,000 and now stand at \$52,160,795. The surplus is again substantially increased.

The company sustains a very decided loss in the death of Senator Cox, who was its president. But the company, under the guidance of his eldest son, Mr. E. W. Cox, is confident of doing even greater things in the future than it has accomplished hitherto.

### How to Found a Bank

ANY ONE desiring to sell stock in order to found a new bank will find it simple if he will but study what other banks have done. The Bank of Commerce, for example, has 6,000 shareholders scattered all over the world. Therefore if you desire to found a new bank you must get several thousand shareholders in Ontario, Quebec, United States, Great Britain and elsewhere. That is an essential. Every successful Canadian bank has had to do it, and the time required varies from ten to fifty years, with the average about 25 years.

For the benefit of all those ambitious people who desire to found new national banks a table showing how the Bank of Commerce shareholders are scattered is attached.

The number of the Bank's shareholders is now 6,026, as against 5,656 a year ago, an increase of 370. The following table indicates how widely the shareholders are scattered, not only in Canada but abroad:

	No. of Shareholders.	Amount Held.
Ontario .....	1,468	\$4,077,350
Quebec .....	1,162	3,011,900
Maritime Provinces .....	758	1,571,650
Western Provinces .....	126	255,700
Great Britain .....	1,723	3,315,650
United States .....	684	2,599,550
Other Countries .....	105	168,200
	6,026	\$15,000,000

# THE EXCELSIOR LIFE INSURANCE COMPANY

Head Office - - - - - Toronto

## Splendid Record of 1913

In respect of volume of business and other desirable features, the results of the year's operations were the most satisfactory in the Company's history, as the following figures from the Annual Report demonstrate:—

Insurance applied for .....	\$ 4,874,048 00
Increase .....	\$1,250,962.00
Insurance in force .....	19,290,983 15
Increase .....	\$2,572,808.20
Assets available for security of Policyholders .....	3,620,621 36
Increase .....	\$390,541.88
Total Reserves, including Special Reserves .....	2,690,296 00
Increase .....	\$283,360.00
Cash Income, Premiums and Interest .....	776,506 57
Increase .....	\$103,265.77
Paid to or set aside for Policyholders' benefit .....	570,810 59
Increase .....	\$58,545.29
Surplus on Policyholders' account (Government standard) .....	551,104 36
Increase .....	\$110,382.88

Other important points gleaned from the Report:  
 Death rate, 41 per cent. of the expected.  
 Interest earned on Invested Assets, 7.78 per cent.  
 Decrease in Expense Ratio, 5½ per cent.

**Profits Paid Policyholders Three Times Greater Than in 1912**

# The Canadian Bank of Commerce

Head Office : TORONTO

Paid-up Capital, \$15,000,000; Reserve Fund, \$13,500,000

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

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

## Travellers' Cheques

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

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

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

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



# COSGRAVES XXX Porter

is brewed from the best malt and hops and pure filtered water in a modern plant and uncontaminated by foul air or smoke.

Cosgraves XXX Porter is pure and it stays pure. Put up in dark, light proof bottles.

Recommended for invalids and nursing mothers.

Order a case by phone from your dealer.

The ONLY Chill-proof Beer.



## A New Serial of Great Popular Interest

### SYNOPSIS OF PRECEDING CHAPTERS.

Description of the Darley home in Connemara, which contained the famous Velasquez; of Sybil Darley and her mother, who owned the picture suggesting the personality of her husband whom she supposed to be dead; of young Hugh and the storm; arrival of the storm-beaten hunter, the Earl of Sternholt, connoisseur in pictures; interested in the Velasquez, he offers to send for a famous Italian expert, Pallacio, who at first pronounced the picture a copy.

The picture suddenly disappears. Pallacio, on his way back, is arrested, but innocent. Mrs. Darley, overcome with grief, tells Sybil the story of her husband's life, how the picture came, and how he disappeared. Hugh Limner leaves Connemara.

### CHAPTER VI.

#### Treasure Trove.

THENCEFORWARD for a month of idleness almost every day found Hugh for hours in the picture gallery feasting his eyes on the pictures, subconsciously gleaning more and more intimate knowledge of the masters and their methods.

His way to his new home took him through a long shabby street of old curiosity shops, where he was often tempted to loiter and admire the coloured prints, old porcelain, and old Waterford glass amid worthless rubbish in the shop windows. "Are you buying, sir, are you buying?" the cry went up and he was offered "rare old masters" for a few shillings each, but he made no purchases.

Once he was tempted into a shop for a closer look at a pretty Wedgwood vase, and was made welcome by a handsome old lady in black silk and old lace seated amid her treasures.

The old furniture dealer, who might have been a French marquise as far as manner went, loved her treasures for their own sake, and was charmed with Hugh's frank admiration of them. She welcomed him as a well-bred hostess welcomes a guest with never a hint of bargain or sale. It became a habit with him after that to drop into the shop for a few minutes as he went by.

One day he found the old lady busily cleaning a small oil painting of a maiden with a rose in her hand and a winged Cupid whispering in her ear. To Hugh it was wonderful to see how the colours cleared and brightened under the quick, deft movements of the old lady's delicate fingers and the smiling face came out from the curtain of grime.

"Do you know what it is, my dear?" she asked, she had already learned to respect his judgment.

"I think it is a copy of Angelica Kaufman," he answered modestly. In his heart he was quite sure.

"I think so, too," she said, "but the owner is quite sure it is an original. Anyway, it is my business to clean it, not to buy it, so it does not matter much to me."

Then, seeing his manifest interest and curiosity, she explained how the thing was done.

"I have found one picture painted under another," said the old lady, her delicate work never ceasing while she spoke. "The under picture you may be sure is always the best, but it is hard to get the top one off without spoiling it."

In that dingy old shop, full of the jetsam and flotsam of the past, Hugh, loitering for an hour at a time, had many hints that were of service to him in after life. The quaint old lady and the old curiosity shop belonged to one another. Her whole nature

seemed to be sweetened and refined by the companionship of things beautiful, the product of the old days before machinery when artisans were artists and workmen took a creator's honest pride in his handiwork.

Her customers were of all classes. Often the vice-regal party filled the narrow street with carriages, and Hugh, watching a duchess bargaining for a mirror or a cabinet, thought the duchess looked the dealer and the dealer the duchess. In the same quiet, courteous fashion he had heard her explain to a washerwoman who wanted a second-hand chair for her kitchen why she could not sell her a worm-eaten old Sheraton for one-and-sixpence.

So his month's respite passed pleasantly enough, but all the time at the back of his mind like a cloud low down on the horizon's edge was the thought of the ordeal he was soon to face.

Two days before he was due in the hospital, as he passed through Upper Liffey Street, just before he reached the shop of his friend, Mrs. Naylor, he was attracted by a picture faintly visible through the dim glass of a dirty window amid a huddle of bric-a-brac, old glass and brass and porcelain, and some manifest daubs, and went in to have a closer look at it. A single glance showed it to be a poor copy of a Morland, but as he was leaving the shop the proprietor, scenting a customer, stopped him.

"A genuine Morland, sir," he said. "Signed with his own name in his own handwriting, clear as copper-plate." Then as the customer showed no eagerness to snap up the bargain. "Perhaps it would be a bit too dear for you. I couldn't take less than three pounds for that there Morland. But I have some nice articles upstairs that would come cheaper if you would care to look at them. You don't need to buy if you don't want to."

HE climbed a rough staircase, Hugh following, to a large dingy room hung from floor to ceiling with dilapidated pictures, horrible daubs, stiff portraits of men and women with wooden hands and beady eyes staring blankly. Landscapes where the water ran uphill and the figures were taller than the trees and the glaring colours were an outrage alike on art and nature. The utter imbecility of the daubs made Hugh squirm, each seemed worse than the last, till his eyes wandering over the wide space of disfigured canvas found a picture high up on the wall that held him.

The attraction he felt was as unreasoning as an instinct, he could not have explained it to himself, for the picture that attracted him was a much rubbed and dilapidated portrait of a gentleman, rigid and expressionless as a mask, and most shamefully painted. Over the man's shoulder at the right hand corner of the canvas showed a tree. There was a cottage in the middle distance and a church in the background. The effect was curiously incongruous. The portrait itself was frankly preposterous, but the landscape was at least the work of a painter. Hugh found it impossible to believe that the portrait and the landscape were painted by the same hand.

"What's the price of that little picture up there in the corner?" he asked. "No, not the battle-piece nor the St. Sebastian, I mean that por-

trait of the gentleman with the very blue eyes and the hay-coloured whiskers."

"That's a very finished portrait, sir, by an old master. Will I take it down and show it to you?"

"No. I can see it all right from here. What's the price?"

"Would ten shillings be too much?" the man began. "I paid seven-and-six for it at an auction last week."

"I'll buy it for ten shillings," Hugh cut in with an abruptness that plainly came as a surprise to the dealer, unused to be taken at his word.

HE wrapped the dusty old daub in a newspaper, and Hugh, ten shillings the poorer, carried the prize home with an uneasy feeling that he had made a fool of himself.

But when he got a good look at the canvas in his own room he was delighted with his bargain. There was no longer a doubt that, that guided by the hint he had got from Mrs. Naylor, he had guessed right from the first; one picture was painted over the other. The face of the portrait had begun to crack and scale from the canvas and a rich brown showed through the cracks.

Very gingerly he patted the salmon coloured cheek with a wad of cotton steeped in paraffin. The poor, cheap surface paint came away easily, the rich colour below showed more and more clearly. Presently it took the form of soft, fleecy fur breaking through the man's cheek, as though he were gradually lapsing into a monkey. The effect was startling. On one side a stolid, smiling face, on the other the rich fur, softer and more delicate than lamb's wool, bursting through a broad, salmon coloured cheek. Hugh still dabbed away softly, patiently, from time to time changing the cotton wadding. The fur spread under his touch, it absorbed the nose, obliterated the eyes, it reached up through the cream coloured forehead, it stretched down through the chin, shading away from brown to a delicate white. Gradually the fur took form and the limp body of a rabbit hung from a peg behind the gentleman's right ear, down through his face to the last button of his shepherd plaid waistcoat.

Hardly pausing to admire the beauty of the painting, Hugh worked patiently till all the poor pigments which once had been the portrait of a gentleman soaked away in a little pile of damp, discoloured cotton wisps and the new, old picture was revealed, fresh as the day it was painted.

On a shelf beside the hanging rabbit were a brace of partridges, admirably done, half a dozen plums, purple and round, lay on a willow pattern plate, one had rolled from the others to the edge. Close to the plate stood a long, slender glass half full of water with tulips leaning over the brim. Through a large open window on the right came a glimpse of a Dutch landscape with the church tower, which had first caught Hugh's attention, in the background.

The minute fidelity of the picture was a miracle, real as reality itself. The ruffled feathers of the partridge tempted one to smooth them with a touch. The grained wood of the shelf was visible through the long, half empty glass, more faintly where the water intervened. The bloom was on the plums. The colours of the tulips, every tint and shade, were as vivid

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the well known artist

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as Nature, and so finely wrought as if painted with a single hair. But the little brown rabbit was the most wonderful of all. The limpness of the dead limbs, the soft fluffiness of the fine fur mocked the eyes, defying detection. To Hugh, each cunning detail was further assurance that the picture was from the hand of a master. A vague familiarity mingled with his admiration and delight. His memory hinted that somewhere before he had seen or dreamt of just such a picture.

He puzzled over it for a long while in vain. Then when he ceased to worry, his memory, as so often happens, it jumped to the answer of its own accord. Yes, that was it. That wonderful rabbit was the twin brother of the rabbit in a picture by the great Dutch master, Jan Weenix, in the National Gallery. Every detail came back to him with convincing vividness that left no room for doubt. His ten shilling canvas was by the same master.

His visit next day to the gallery was not to convince, but to compare and to decide triumphantly that his own was the finer example of the two.

His mother was delighted when he showed her the picture, which was the kind that pleases everyone, though in very different ways.

"We might almost have the rabbits and partridges for dinner," she said, "and the plums for dessert."

Curiously enough, neither gave a thought to the money value of the treasure trove. Hugh valued it for its artistic beauty and she delighted in his delight.

CHAPTER VII.

The Ordeal.

IT was a bright day in September when Sir Dominick Curtin called in his well-equipped motor to carry Hugh to the hospital, the kind of day when town and country alike look their best, and the crisp breath of the cool air and the glow of the mild sunshine make one feel it is good to be alive. Yet Hugh was chilled with the vague fear of the unknown, a shrinking from close contact with sickness and death.

"I will take him round the beds myself," Sir Dominick said to the mother, "and introduce him to our famous surgeon, Sir John McCarver, 'Jonny Mac,' as the boys call him, who is to perform a wonderful operation to-day at twelve o'clock. It is about as good a first taste of the profession as any young man could desire."

Through the long corridors of the hospital, from bedside to bedside, went the famous physician, followed by a bevy of young students, eager to listen and to learn. The rising generation of medicine is grievously wronged by the survival of the old traditions of the days of Bob Sawyer and Ben Allen. Of course there are still many frolicsome sheep, and even a few black ones to be found in the flock, but the students of the present day are, for the most part, earnest workers with an honest pride in their profession.

To his surprise, when the first nervousness wore off, Hugh found himself actually enjoying this new experience. Sir Dominick was a favorite with student and patient. As he passed along at the head of the procession, pausing at each bedside in turn, with his crowd of earnest listeners round him, notebook in hand, questioning, explaining, encouraging, soothing fears and easing pain, pale cheeks flushed and dim eyes lightened with hope, and the unhappy owner of some rare disease would half forget his weakness and pain in the conscious pride of proprietorship, as the great physician detailed his symptoms to the students.

One of the group whom Hugh noticed most assiduous with his notebook spoke to him in a whisper—a clever-looking young fellow with dark reddish-brown hair lying flat on his head, a firm-lipped mouth and a square, resolute chin that asserted itself as the most prominent feature. "I saw you come in with old Sir Dom," he said; "is it your first day?"

Hugh nodded.

"Sir Dom is the best bedside man

# IMPORTANT FACTS

FROM THE  
SIXTY-SEVENTH ANNUAL REPORT

OF THE

# CANADA LIFE

ASSURANCE COMPANY

<b>A Splendid Year.</b>	In important respects the Company in 1913 excelled its record for any previous year in its history.
<b>Greatest Surplus Earnings.</b>	1—THE SURPLUS EARNED in 1913 was \$1,709,959.66, exceeding by over \$179,000 the earnings of 1912, and by a much larger amount the earnings of any previous year. The present net surplus is \$6,183,278.39.
<b>Interest Rate Increasing.</b>	2—THE INCOME of \$8,094,885.70 was greater than that of the previous year by \$698,125.96, and the greatest in the Company's history. The rate of interest earned, which had been steadily advancing since 1899, was further improved in 1913. This is an important factor in producing surplus.
<b>Assets Over \$52,000,000.</b>	3—THE ASSETS were increased by \$3,860,271.32, and now stand at \$52,161,794.81.
<b>Assurances Now Over \$153,121,000.</b>	4—THE TOTAL ASSURANCES now in force are for \$153,121,363.94, an increase of over \$8,273,000 in the year.
<b>Payments To Policyholders.</b>	5—THE PAYMENTS TO POLICYHOLDERS in 1913 totalled \$2,878,016.11, an increase of \$415,051.31 over those of 1912. In addition to this, LOANS TO POLICYHOLDERS on security of their policy contracts were made for \$1,692,248.71.
<b>All Factors Favorable.</b>	6—THE MORTALITY of the year was again more favorable than the expectation, and this, with a continued LOW EXPENSE RATIO, contributed to the earning of a record surplus.

The Financial Statement and Report of Directors, together with proceedings at the annual meeting, held 22nd January, 1914, are in the printer's hands, and in a few days will be mailed on request.

E. W. COX, President.



THE clever housewife, who considers the pleasure and welfare of her family, takes particular pride in the coffee she serves.

It is usually

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Chase & Sanborn,

143

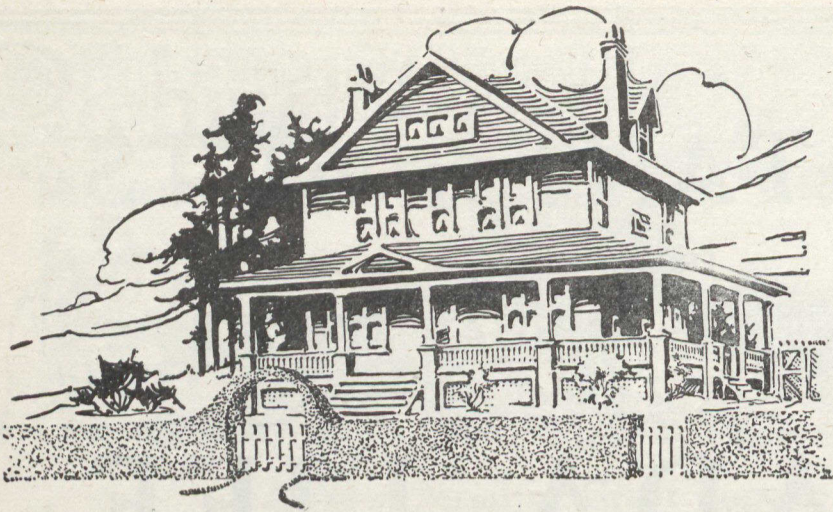
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we have; you are lucky to be a friend of his. Are you coming to see Jonny Mac perform afterwards?"

"I am horribly afraid of it," confessed Hugh.

"Well, it is a bit of a grind for a new-comer. I had a twinge myself at my first operation, and I'm as hard as nails. But you'll get over it in a day or two."

"And the dissecting-room?" enquired Hugh uneasily.

"Oh, that won't trouble you in the least if you don't mind the smell, and the smell is not so lively as it used to be."

"But cutting up the dead?" Hugh objected.

"You won't remember they were ever alive. The dead don't count. I have no more feeling about carving this man or that than about carving my dinner of dead sheep or pig. It's cutting up live flesh and juggling with lives that gets on the nerves at first. But even that passes when you are used to it."

How Hugh envied him his solid philosophy, which could put death out of his mind, even when he handled the dead. Many years later he heard without surprise that this impassive youngster with the square resolute chin had grown to be one of the most famous surgeons of the Three Kingdoms.

**I**N spite of the encouragement and the solid self-confidence which it offered him, Hugh was shaken and sick with nervousness when he came to bid Sir Dominick good-bye in the marble-tiled hall of the hospital. The pale cheeks and tight shut lips told their own story to the doctor's trained eyes. He saw how hard the struggle was, but Sir Dominick made no sign that he saw. For he knew, none better than he, that a word of sympathy might provoke complete breakdown. So he talked cheerily as if some rare treat, not some hard trial, awaited his pupil.

"You are in luck's way, my boy," he said enthusiastically, "you will see a wonderful operation by the best man we have. I don't believe they have as good in England. You didn't hear what happened? Well, it's a sad story, but I hope for a happy ending. I'll cut it as short as I can, for I must be off in a few minutes. Yesterday morning Lord Falcourt got a bullet in his heart. He was shooting rabbits with a friend, and he stepped out of cover just as his friend fired—one of those accidents that will happen. The bullet from the rook rifle at forty yards or so took him in the left side, and he dropped like a stone. The man that shot him thought he was dead. There was no breath, no pulse, but with his ear close to the breast he could feel the feeblest fluttering of the heart. Luckily they were close to the house, and the friend, who was a powerful chap, contrived to carry him home. The local doctor declared at once there was no hope. 'No man,' he said, 'could live a day with a bullet in his heart.' But the wife—he has a wife and three children—insisted on McCarver being sent for at once. McCarver came rushing down on a motor-car. He carried his patient back with him in the car full of pillows, and the wife to nurse him—a pretty sight they must have been passing through the streets—but it's little McCarver cared for that. When he got his man to hospital he took an X-ray photo of his heart and the bullet in it, and swore there and then he would make him as well as ever. The wife who had borne up splendidly to that moment went off in a dead faint, for she knew that when McCarver says he will do a thing he does it."

"He must be a wonderful man," Hugh ventured, his nervousness lost in the interest of the story.

"Wonderful is a mild word for him, my boy; he is stupendous. He takes no rest. It has been said of him that he gives twenty-three hours of the twenty-four to work or play, and he plays as hard as he works. He will sit up all night, drink a couple of bottles of champagne, smoke half a dozen big cigars, and be in his hospital in the morning as fresh as paint, with clear brain and steady eye and nerves of steel, to save two or



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three lives between breakfast and lunch time. But you will see him in half an hour's time and judge for yourself."

Hugh got a good place in the crescent of seats that rose half-way to the ceiling of the empty operating theatre, and saw the students come flocking in with rough jests and noisy laughter, which jarred on his overstrung nerves. His friend of the morning found a place beside him, and explained with the pride of an expert instructing the novice, the strange apparatus that were got ready below. A many jointed enamelled table occupied the centre of the stage. On either side were two ovens superheated by electricity, in which the bandages were cooked before they were applied. On a couple of metal framed, glass-topped tables the surgical instruments were ranged in orderly array. A group of pretty nurses moved anxiously round the door leading to the hospital. But what most of all attracted Hugh and held his attention was a huge X-ray photo, hung on the wall, showing the shadowy outline of a heart with a small, round, dark spot near the apex.

"The bullet," whispered his friend.

THERE was a long wait, which the strain of excitement made seem longer than it was, for at the appointed time the great surgeon issued smiling from the door at the back of the stage. Hugh had a glimpse of a middle-sized man, broadly built, with thick, black moustache, sleek black hair evenly parted, and black eyes that beamed through a pair of round gold-rimmed spectacles with all embracing good humour.

The students cheered and clapped their sticks on the floor, for Jonny Mac was a prime favourite amongst them.

Closely following McCarver from the inner room where the anaesthetics were administered, a high couch moving on rubber wheels was pushed by the assistant surgeons, and stretched on the couch, naked to the waist, was the body of a big, handsome man, apparently dead. The couch moved close to the enamelled operating table, to which the body was deftly transferred, McCarver himself adjusting the screws and levers to bring it to a proper height and angle.

As he stood for a moment over the body, with a small sharp-edged knife ready in his hand, a miracle happened. The seeming dead man, exhilarated by the ether, raised his voice and sang in full, clear voice Newman's hymn, forgotten perhaps since the days of his boyhood, "Lead Kindly Light, Lead Thou Me On." The last clear note was still in the air as the sharp edge of McCarver's knife touched the live flesh. A straight red line on the white skin showed where it touched. Again and again the surgeon cut with a hand and eye that never faltered, and each time Hugh Linner felt his own flesh wince as if the edge of the knife had touched him. At the sight of blood his nerve utterly failed, his eyes grew dim and his heart beat faintly. He bit his lip hard and clenched his hands tight. Only by a strong effort of his will he saved himself from fainting.

He had a vague impression of McCarver cutting deeper and deeper while all the time he spoke to the students, a lecture strangely mixed up with jest and laughter. He saw him turn up a square flap of flesh from the wound, and with a forceps pick out of the red cavity a small round object, which he held up triumphantly.

Then, as in a dream, Hugh heard this strange dispenser of life exclaim triumphantly, "The operation, gentlemen, has been perfectly successful. I think I can promise you our patient will recover," and again there followed a burst of applause as at a theatre.

Hugh remembered no more until he found himself in the fresh air of the street, supported by a brace of students, who chaffingly bid him "buck up," it would be nothing when he got used to it."

As he recovered a little from the first shock he began to realize that, hard as the strain had been it was not so hard as he expected. When he learned later that the patient was sleeping quietly, all danger over, he

was glad to have seen with his own eyes this miracle performed.

"If this is the worst," he thought, "I can learn to bear it."

He worshipped McCarver as a kind of god who could raise the dead to life. "It must be glorious," he thought, "to be a surgeon," mooning about amongst pictures seemed very futile by comparison.

It chanced that while he was in this cheery mood he met again his young friend of the morning, who took the ball at the hop, and marched him off to the dissecting-room.

"Get the thing over you at once," the young fellow urged. "If you can stand the operating table, the dissecting-room won't bother you much."

They chatted gaily across town, and Hugh, by a strenuous effort, kept his mind steadily away from what was before him. Suddenly out of the warm, bright air of the street they came abruptly to the cool hall of a great building.

"This way," said the young student, still leading like one familiar with the place. He opened a door at the right, and Hugh following close on his heels had suddenly full view of the horrors of a dissecting-room. At first it looked like a huge butcher's shop. A swarm of students were unconcernedly working at small marble-topped tables with blood-stained knives, chatting gaily while they worked. In that one glance Hugh was conscious of the head of a young man lying on a table near him, which had been left for a moment by the operator. The face had been a handsome one, but now one of the sallow cheeks was gashed, and the flesh laid bare by the knife of the student. The dead eyes were open, and they seemed to Hugh to stare at him in a horrible mockery.

In that moment there came to his mind, with agony more keen than physical pain, a realization, vivid and intense, of the inevitable death. This was the end of all. To this, too, must he and all he loved come at last; mere senseless flesh; to be hacked by knives or eaten by worms. He sickened with overmastering repulsion at the thought, and clutched the jamb of the door hard, or he would have fallen. Then shutting his eyes tight to shut out the scene and its ghastly suggestiveness, he turned and stole softly away with quivering nerves from the horrible place.

CHAPTER VIII.

The Rescue.

FOR an hour more Hugh wandered at random through the town before he could trust himself to meet his mother's questioning eyes. To her he made a brave attempt to talk cheerily of the day's experience. He had much to tell of Sir Dominick's kindness, of his gentleness and skill, and the gratitude of his patients. He waxed quite eloquent over McCarver's miracle of bringing a dead man back to life. But he stumbled when he came to speak of the dissecting-room, and the mother knew.

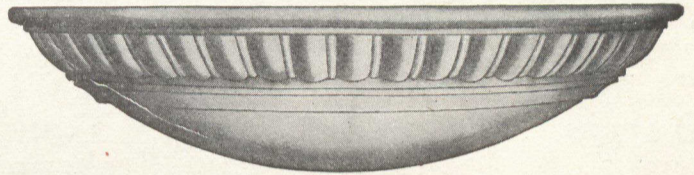
It was not, however, until he was alone at night that the full horror of the thing gripped him. He saw the ghastly place again with its row of marble slabs, and the live men gaily cutting up the dead. The physical discomfort had not touched him at all; the ugly sight, the foetid smell. His soul was pierced through and through by the sharp reminder of death. He had forgotten death; to youth it is a thing remote and un conceivable. But now it came to him very close and real. The face that he touched with his hand in the dark would soon be like that horrible thing with the staring eyes, from which a student with a pipe in his mouth was pulling the skin like that: the thought chilled him to the marrow of his bones. "To be in cold destruction and to rot." That was what he must come to, that was what all he loved must come to! Those poor unsightly remnants of humanity which he saw thrown about so carelessly the day before in the dissecting-room had been live men and women a few days before.

The cold sweat broke out all over his body as he lay tortured by those thoughts, which he tried in vain to

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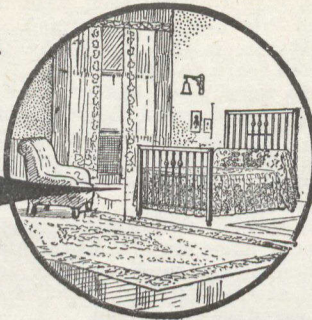
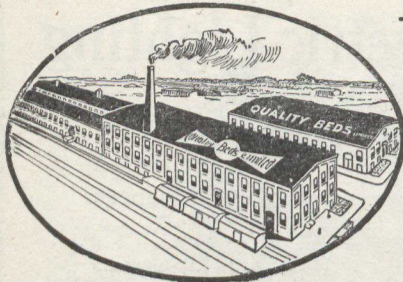
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put away from him, and when he slept at last the horrors mingled with his dreams. He dreamed his mother was dead and he stood beside her coffin, and suddenly as he looked the dead face was his own.

With a gasp he woke up to find her standing at his bedside, and to hear her whisper his name. The cheerful sunshine was streaming into the room, and in the freshness of the morning the fever of his soul subsided. Youth triumphed once more. Death receded into the far distance, grew dim and disappeared; it was very good to be alive.

Heartily ashamed of the nervous thrills and terrors of the night before, more than ever resolved to go through with his task, Hugh was in the liveliest spirits at breakfast, but his mother was quieter than usual. She smiled faintly when he waxed enthusiastic about McCarver or Sir Dominick, and more than once he surprised a questioning look in her anxious eyes.

"You are going to the hospital again this morning?" she asked when breakfast was over.

"Why, of course," he answered, "and every other morning. This is the principal thing I have got to do. Sir Dominick says it's the only way a fellow can learn his profession."

So he walked resolutely past the inviting door of the National Gallery, and was one of the first of the eager group that awaited Sir Dominick in the hall of the hospital.

The same enthusiasm kindled in him again as he followed the great physician on his mission of help and healing through the long, bare corridors, easing pain and saving life.

But at last the doctor and the group of students that followed him came to a bedside where a patient lay dead, where hope was passed, where human science was ignorant and helpless as the folly of a fool.

THE grey face of a young woman lay motionless on the pillow, the rigid form showing in outline under the primly folded coverlet, a pitiful mockery of life.

With a sudden rush Hugh's morbid horror of death came back upon him. Again he grew sick and faint, and feared he would fall. Shrinking quietly out of the crowd, he leant against the wall beside an open window that looked out into the life and bustle of the city. A broad green park showed close at hand where the children played, unconscious as the birds and butterflies of the inevitable doom.

Softly he stole out of the hospital, and flying from his own thoughts and fears, set out at a furious pace—in what direction he neither knew nor cared. After a while, with no recognition or remembrance of the streets through which he had passed, he found himself on an open country road with great trees sheltering a deep laneway, and patches of blue sky showing through the broken roof of green.

He had tasted the joys of life, ignoring the bitter drug that lies at the bottom of the cup that he, in common with all human kind, must drink when his time came. In the full enjoyment of beauty and art and nature he had forgotten death. He prayed that he might still forget it. But with the horrible reminder of the hospital and the dissecting-room, he knew the torturing thought would never leave him.

The same artistic temperament that gave the privilege of keenest enjoyment, imposed the penalty of keenest pain. He fought hard against his morbid fear, called himself a fool and a coward, who stumbled on the first step of the road he had chosen. The fight was still raging in his heart, the victory still undecided, when he returned miserable and worn out to his home.

His mother met him at the door and kissed him welcome with a cheerfulness that jarred upon his mood. It would be base, he felt, to disappoint her; to break his promise for what must seem to her mere selfish cowardice.

Her first words startled him like an echo of his thoughts.

"Of course, you cannot be a doctor, Hugh."

She met his look of blank surprise, her comely face dimpling with delight.

"O! you foolish boy! to fancy your mother is blind. Do you think that I could not see how miserable you were yesterday when you returned from the horrible dissecting-room. Oh! my darling, how I pitied you. I was at your door last night while you were awake, and in your room when you were asleep. Do you really think, Hugh, it would please me to see you miserable? Of course, I made up my mind at once it was not to be. This afternoon I went to Sir Dominick and told him. 'I believe you are quite right, madame,' he said. 'To men of vivid imagination our profession is impossible. Their minds cannot stand the strain. It drives them mad. It is only prosaic chaps like myself that can eat, sleep, and keep on doctoring. What do you think of doing with the lad now? Can I help at all?'"

"He loves pictures," I said. He answered 'Humph!' It wasn't exactly encouraging. But when I showed him the picture you picked up the other day, and which I brought with me in the cab, he was interested at once."

"It looks a wonderful find," he said, "but between ourselves, though I have to keep up a pretence like the rest of the world, I know very little about art, except what I am told by my friends who do know. One of those same friends is the director of the National Gallery. Leave the picture here, if you can trust me with it, and I'll have him over." So I left the picture, and five minutes before you came in I had this wire:—

"Picture all right. Bring Hugh along to-morrow morning. Think can arrange. D.C."

"And now my dear, we can go to dinner with light hearts."

When they called at Sir Dominick's house at Merrion Square there was a man with him in his study—a tall, thin, dark man, with wonderfully bright eyes, studying Hugh's picture.

"Allow me, Sir Philip," said the doctor, "to introduce Mrs. Limner, the widow of a dear old friend, and her son who bought this masterpiece for your gallery."

"Aren't you going a little too fast, Sir Dominick?" asked Sir Philip smiling.

"Not a bit. I am sure you two will have a deal. Hugh, my boy, Sir Philip is the director of the National Gallery, and the best judge of pictures in the world."

Sir Philip broke in again, addressing himself to Hugh.

"Where did you get the Jan Weenix, my boy?"

Hugh noted with delight that he took the painter for granted.

"In a shop in Liffey Street, sir," he said. "It is a Jan Weenix, isn't it?"

"Unmistakable, and about the finest example of his work I have ever seen, though perhaps I ought not to say that until our bargain is made."

"Don't play the Jew with the boy, Phil," Sir Dominick interposed.

"It was daubed over with a portrait when I saw it," Hugh went on. "There was just a little bit of landscape showing in the background, and I knew at once the man who painted the daub could not paint the landscape."

"It was pretty quick of you," said Sir Philip, "you like pictures?"

"I love them," Hugh answered.

"Then you have been to our Gallery, I suppose?"

"Every day almost since I came to town."

Sir Dominick so far forgot his dignity as to actually wink at Mrs. Limner as Sir Philip and Hugh began to talk pictures, the man plainly impressed and delighted by the boy's knowledge and enthusiasm.

Sir Philip was descending on the wonderful colour of Turner's sunsets when Sir Dominick chipped in:

"That's all right, Phil, we'll take it for granted. I'll admit your Turner could paint a finer sky than ever God made if that will please you. But this is business, and my patients will be getting well if I don't see after them. The question now is what are you going to give the boy for his Jan Weenix? if that's the name of it."

Sir Philip relapsed into business at once. "What does the boy want for it?"

"That's not the question, you sweater. The boy, I'll take it, doesn't know what to want. He has no notion of the commercial value of the picture, and you have. Of course, you won't give him full price, you want a bargain for your Gallery."

"We are a bit short of funds in the Gallery at the present time," said Sir Philip.

"I expected that," grumbled the doctor.

"But all the same I can offer a fair price. Very likely he'd get more at Christie's. But he might get a great deal less. An auction is a lottery."

"How much?" cut in Sir Dominick.

"Two hundred and fifty pounds." Both Hugh and his mother gave a little cry of delight and surprise, but Sir Dominick tried to look disappointed.

The other went on hastily. "Candidly, I don't think it's the value of the picture. You know it's my business to buy pictures under value, and I often do, though I don't often say so before the bargain is made. But I mean to make it up to our young friend another way if I can. It is plain he has the gift for art. He's a deal too good for your unpleasant profession, Dominick. I'm a believer in putting a boy to the work he has a taste for."

"So am I," asserted Sir Dominick. "The labour we delight in physics pain," as a wiser man than either of us remarked."

"Well, I know a dealer in Bond Street who might be useful to him, and to whom he might be useful later on if he has the gift I think he has. He would spend his morning amongst pictures old and new, learning to clean them, and picking up all the tricks of the trade. You'll hardly know that Jan Wennix when I have it properly cleaned, my lad. After a while he might pick up something else worth having on his own account. How would that suit?"

"SPLENDID," cried Hugh, and his mother turned her face from the light that he might not see the tears that started to her eyes at the sudden thought of parting.

"Shall we consider it settled, then?" said Sir Philip, "and I will give you the cheque now and write to my man to-day. I have had dealings with him before, and I think he would be willing to oblige."

"Make it three hundred," urged Sir Dominick, "and we'll say done."

"All right," assented Sir Philip easily. "Three hundred was what I meant to give, but I knew you would try to squeeze an extra fifty out of me, you old bloodsucker. Well, that's settled. I'll take the picture with me. I don't care to trust it out of my sight. Lunch with me to-morrow, Mr. Limner, at the University Club, and we will have a stroll round the Gallery together afterwards. It is not often I come across anyone who loves pictures as they ought to be loved."

The reaction gave keener zest to the treat which Hugh enjoyed next day at the Gallery. Sir Philip had a rare knowledge and love of pictures, and—a rarer quality still—he could tell what he knew and felt.

"I trust you will always count me your friend, Hugh," said Sir Philip, as he handed him the cheque in his own room when their rounds of the Gallery were done. "I am more than ever convinced that Ambrose Pallacio will find a treasure in his apprentice."

"Pallacio," cried Hugh in great amazement.

"Yes, Pallacio, the dealer I told you of. Why do you look like that? Have you by any chance heard of the man before?"

"I have seen the man himself," answered Hugh, and straightway he told the whole story of the stolen Velasquez.

"A genuine Velasquez, you are sure?"

"Quite sure," said Hugh, and Sir Philip did not question his judgment. "Then," he said decisively, "I believe our friend, Pallacio, stole it. Are you still willing to go to him as a kind of apprentice?"

(To be continued.)

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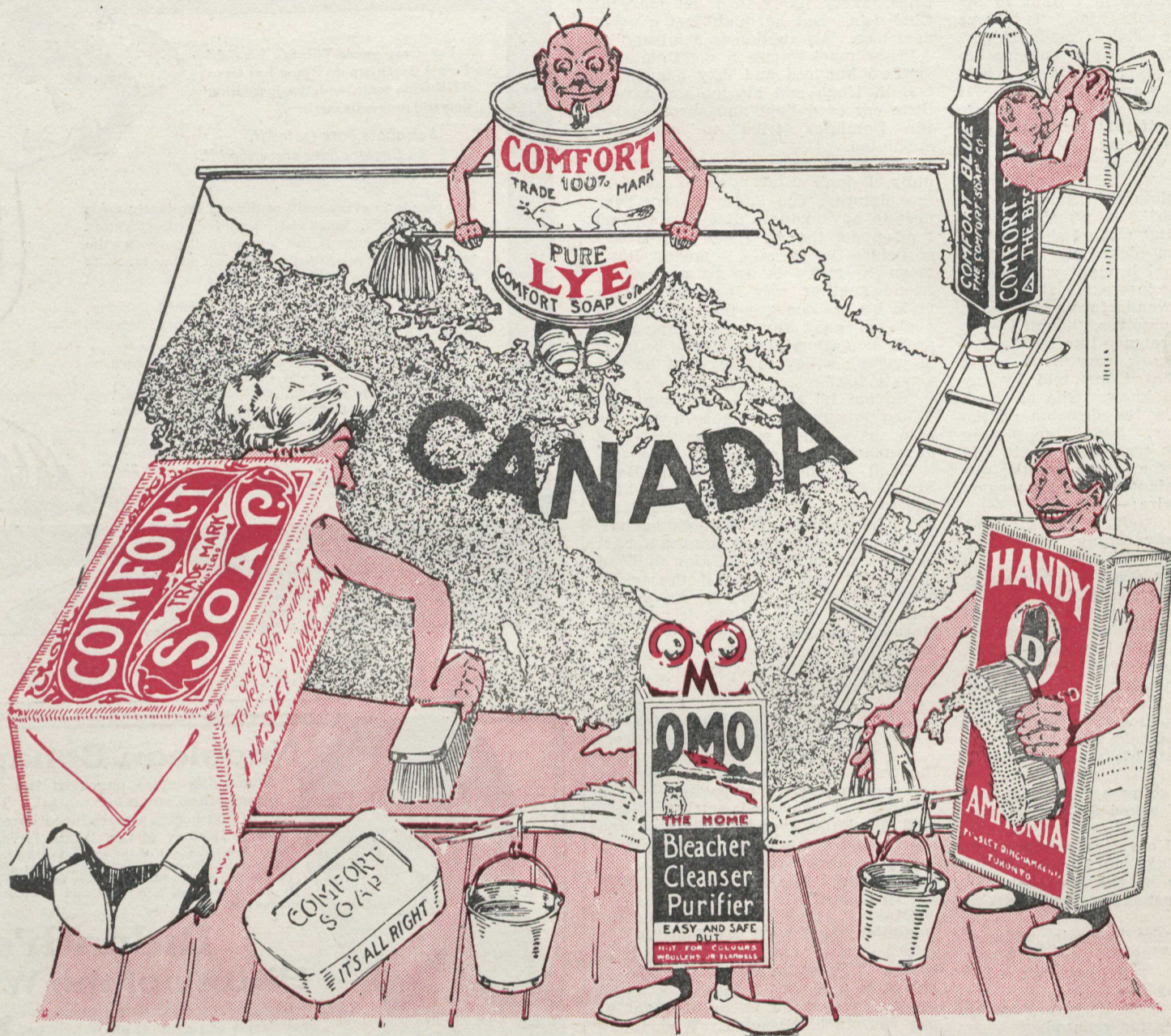
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