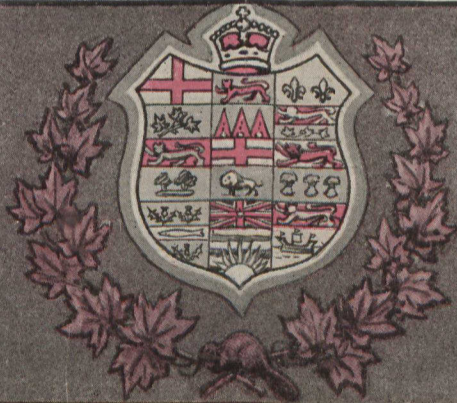


THE CANADIAN COURIER



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—knowing that they are not savages like the Kurds and the Huns.



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PERTINENT PARAGRAPHS

Sidelights on What Some People Think the World is Doing

SHALLOW critics are finding fault with Sir Edward Grey because he has a German-descended and German-married secretary, and has not succeeded in keeping Bulgaria from going to the Huns and Greece from getting on to the fence. According to these masters of form and ceremony, Sir Edward Grey should be able to speak fluently all the languages of all the countries with which he has any diplomatic dealings; that he should embody in his own person all the foreign ambassadors of Great Britain; and that when dealing with wild animals represented by such monarchs as Ferdinand and Constantine he should flirt with mauve handkerchiefs aromatized with attar of roses brought from Greece. But as long as Sir Edward Grey speaks the language of England and the British nation in this crisis, he has no need to be a school of languages.

SOME people pretend to see a connection between President Wilson's second marriage and his attitude on the woman suffrage question. That is an association of ideas of which no diplomat would be guilty. It is too obvious. We classify Woodrow Wilson as a diplomat. If he isn't, what kind of man is it that has permitted Mexico to fight for the past three years without being in a state of war? There is no necessary connection between the Presidential second marriage and votes for women. Mrs. Galt has not stampered the President into making any official utterance on that question. The real basic connection is between the marriage and the baseball, which the President and Mrs. Wilson to be were looking at so carefully when the camera man took that nicely posed snapshot which appeared in some of the Canadian papers last week. This suggests a lot of conflicting explanations. Some of them are classic; some very ordinary. One classic suggestion is, that whereas Mrs. Galt's remote historic ancestor was Pocahontas, she is endeavouring to remind the President that lacrosse is her national game, while the President observes in the baseball the great American national symbol. But that is so idyllic an idea that we pass it over hurriedly to intimate—in a quite popularizing way—that the President intends to knock that ball so far outfield in the next election that Mrs. Wilson will find her home plate at the White House for a second term. Oh dear! What's good for a laboured headache?

HOMER WATSON, the Canadian painter who lives at Doon, Ont., is the only artist yet given a direct commission to paint war pictures for the Government of Canada. He has painted three wall-covering canvases commemorating the camp at Valcartier. They are at present hanging stupendously in the Exhibition of the Canadian Art Club in Toronto. These are the first war pictures Homer Watson ever painted; and they are not war. The war painter of Canada, whoever he may be, is probably yet unborn. A. Y. Jackson, the Montreal painter, who has enlisted, may come back with splashes of real, red war. Homer Watson, the logging-bee expert, the painter of trees and sombre landscapes, has got as near war as he will ever get in painting the

camp at Valcartier. He is not a war painter. He is an aid to history. In all the three huge canvases there is nothing nearer war than soldiers on review, tents by the hundred and rifle butts three miles in length. Valcartier, no doubt; but it is now war. Homer Watson's trees and colour—with much more than Homer's usual light and brilliance; but the red lustre of Mars is nowhere to be seen. The peaceful

Russian Snow. For the sake of being in a Thanksgiving frame of mind, we hazard a conjecture that mud and snow will do a few things to the German armies so far from their base. Last winter the German armies occupied the rim of a comparatively small ellipse gridironed by their great railways of both Germany and Austria. Their machine was new and the nation was fresh. After a year's battering and the loss of millions of men, they have now a great army in Poland which must be fed with munitions and supplies over railways built for war purposes. That army is now pioneering in a new country. When the mud is gone, the frost may help them a while. But when the snow comes that army will do little of the floundering that Tolstoi depicted in *Master and Man*. According to the statement of a retired Russian officer who is probably one of those Germanized spy renegades, Russian officers themselves are unable to get ten miles from their base in a deep snow without getting so lost that a map is as good upside down as right side up. If the Germans do any better in Poland than the Russians themselves, they will probably surprise even the Kaiser.

PEOPLE in England are now testing out the truth of the old English proverb—"Early to bed and early to rise, makes a man healthy, wealthy and wise." Since the Zeppelin raids have become a national diversion, people find it better to retire early and get up at six o'clock. Government officials breakfast at six instead of at nine. The night-hawks who used to keep London gay long after midnight seek their couches at ten. Prominent six o'clock breakfasters include among those present, Sir Conan Doyle, Sir Hiram Maxim, and Sir Herbert Tree. These are all wise men and most of them wealthy. The author of *Sherlock Holmes* should be able to get a new batch of stories out of a London fog three hours before daylight. Sir Herbert Tree should be able to get some new ideas about stage lighting as he watches the "cold, grey dawn of the morning after" creeping over the city with some home-bound Zeppelin floating away over the North Sea. This six o'clock breakfast fad is a movement that should be studied by Mr. H. G. Wells, as a new development in sociology.

THE distinguished and well-beloved bishop of a certain South American State is so absent-minded that his family is always apprehensive for his welfare when he is away from them.

Not long ago, while making a journey by rail, the bishop was unable to find his ticket when the conductor asked for it.

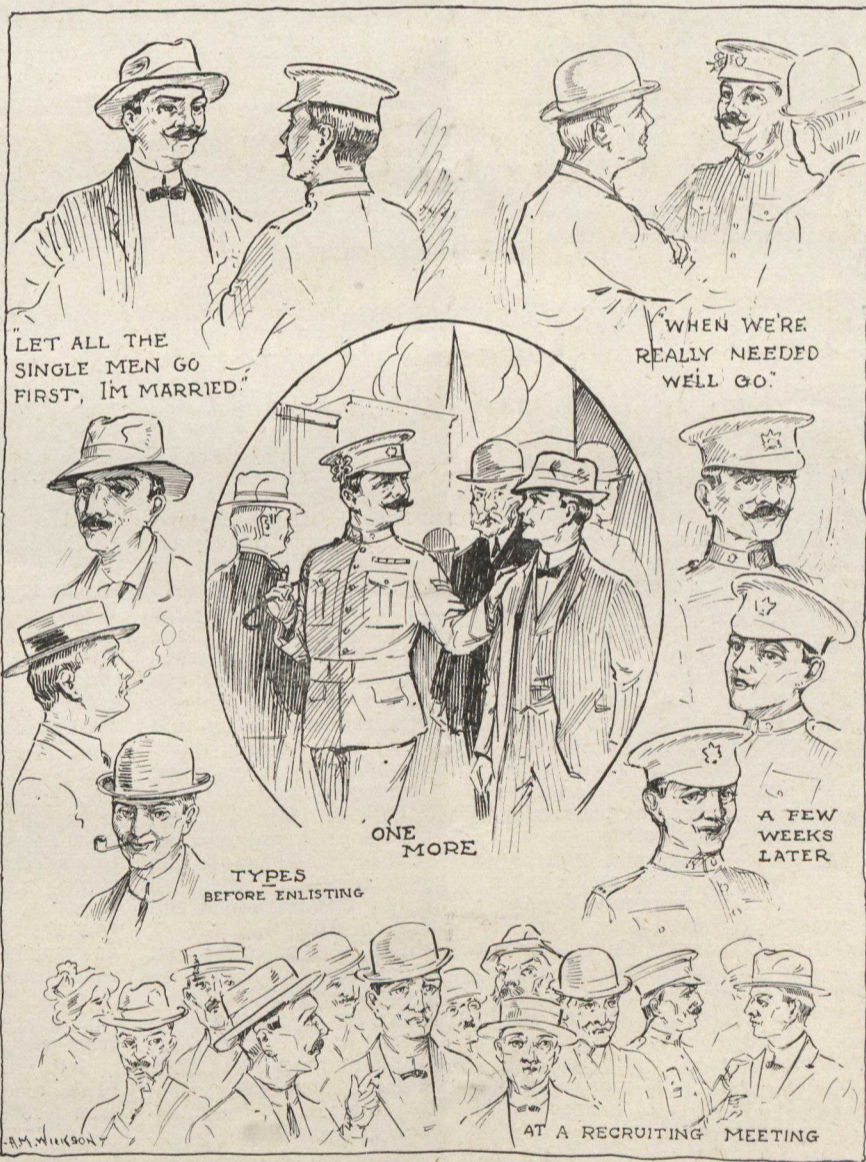
"Never mind, bishop," said the conductor, who knew him well, "I'll get it on my second round."

However, when the conductor passed through the car again, the ticket was still missing.

"Oh, well, bishop, it will be all right if you never find it!" the conductor assured him.

"No, it won't, my friend," contradicted the bishop. "I've got to find that ticket. I want to know where I'm going."

MAKING CANADA'S ARMY



Already 60,000 are in France, 35,000 in England and Bermuda, 10,000 on guard duty in Canada, and 45,000 in the training camps. And still they come.

painter from Doon, Ont., cheerfully undertook to paint what he was asked to do. In doing so he got as far away from the original Watson as he could or dared, and let it go at that. Watson has added nothing new to his repertoire as a painter by these mobilization pictures. He has himself been mobilized.

BULGARIA may have gone to the Huns and Greece may have taken a perch on the fence. But there are two allies on the eastern front yet to come into line. They are Polish Mud and

THE MEN WHO BORROWED \$500,000,000



THE ANGLO-FRENCH FINANCE AND CREDIT COMMISSION.

The British House of Commons has approved the loan negotiated in the United States. Great Britain must borrow abroad because her adverse Balance of Trade for the first six months of 1915 was £70,000,000. "We tried," said Rt. Hon. Mr. McKenna, "to get £200,000,000, then £160,000,000, then £140,000,000, but we could not get more than £100,000,000." This photograph was taken at the Hotel Biltmore, New York. From left to right: Sir Henry B. Smith (British); Octave Homberg (French); Baron Reading (British); Sir Edward Holden (British); Ernest Mallet (French); Basil N. Blackett (British). Copyright Photograph by Underwood & Underwood.

MR. BALFOUR'S GOSPEL OF BELIEF

A Review of His New Book, Entitled "Theism and Humanism"

By HAROLD BEGBIE

In the London Chronicle

OF all our public men, Mr. Arthur Balfour is the most picturesque and charming. He is perhaps our most ideal gentleman, the type we gratefully put forward just now to outshine the vulgar pretensions of the German superman. He is cultured and modest; he is aristocratic and gentle; he is refined and masculine; he is in earnest, and he is witty. The gracious temper of the man is amiably expressed in a singularly attractive appearance.

But if he is the most picturesque and charming of our public men, he is also, I think, by a very long distance, the most difficult and perplexing. For here is a man who loves music, who has an acute feeling for beautiful things, whose whole nature shudders at coarseness, and whose deliberate soul is definitely disgusted by vileness; and yet his public life has been largely given to stimulating one of the most harsh, ugly, and inhibiting religious quarrels of British history and to perpetuating a social condition which is clearly unaesthetic, unscientific, immoral, and antithetic to the whole spirit of religion.

A CRITIC OF THE CRITICS.

WE cannot understand such a temperament, but we may at least venture to assume that the political career of this most agreeable and delightful man has suffered damage from that powerful tendency towards a purely critical attitude which has been his main distinction in the field of philosophy. If Mr. Balfour has been an obstructionist in politics, if, because of him, social conditions are not better than they are and a righteous settlement of the Irish religious quarrel has tarried dangerously, with great hurt to the Empire, for a quarter of a century, still let us recognize that few English philosophers have shattered more effectually the strongholds of the Empiricists or more cunningly tripped up the rationalist with his own logic and his own terminology. He is a critic of the critics.

The publication to-day of "Theism and Humanism" (Hodder and Stoughton) carries me back to a scene in the Bute Hall of Glasgow University in the first half of the fateful year 1914, when I had the privilege

of listening to Mr. Balfour's final Gifford Lecture. I remember how I tried hard to follow the lecture through his tortuous sentences, wondering what in the world he was driving at, finally giving up all effort to listen and resting my whole attention on the charming profile presented to me by the tall and graceful figure in the heavy and forbidding rostrum, going away at the end of it all to say that here was a man who had a stammer in his thoughts. But the book of those lectures is now at my side, and instead of involved sentences, harkings back, sudden qualifications, and a succession of maddening parentheses, which made havoc of the extempore lecture, I find order and lucidity, a definite chain of reasoning, and a logical conclusion. The difference is amazing.

To begin with, here is a book published in the midst of an overshadowing War, which deals with the supreme question of life, the question which will endure long after the shadow of War has lifted, namely, the existence of God. It helps us to see that behind the importance of the War is a greater importance, and that the War itself, rightfully understood, is not so much a matter for political dissension and newspaper controversy as a matter for morals and religion. For if there be no God, if a rational man must conclude that this star is only a speck of unassociated dust in the midst of a mindless and meaningless universe, then there is something to be said for the German gospel of brute force. We might even Prussianize our institutions with advantage. But if there be a God, if the rational man must conclude that our planet is in intimate association with an infinite universe, and that the tendency of self-conscious life is towards Beauty and Goodness, then there is something to be said for the cause of the Allies, which is not often said by politicians and newspapers, something, too, which should lead us to so alter our social conditions and our international relations that war henceforth is impossible. It is a much more tremendous thing than most people realize to believe in God.

THE BELIEF IN GOD.

Loving God is a vastly different thing, as Pascal said, from believing in God. The man whose

morality is passionate, whose feeling towards God is that of adoration, must be either hurt by such a book as this, or amused by its serious politeness to agnostic critics. "It dare not fly; it will not walk." And certainly it is only love of God that will change the world. Philosophy may affect opinion, and may gradually produce a movement in thought, but it will never lift the multitude out of the mire or bring a glad and marching music to the heart of humanity. St. Paul as a Gifford Lecturer would have been a failure. Isaiah as a Fellow of the Royal Society would have left the world much as he found it. Mankind has quickened its pace because of St. Paul's sublime hymn of love, and the conscience of humanity has been strengthened by Isaiah's passionate insistence on an inward morality. Chief of all, consider what would be the state of Europe if Christ had debated the possibility of the existence of God, instead of asserting with a simplicity which makes a most instant appeal to every sort and condition of mind that God is Our Father. Intuition is a part of psychology.

To believe in God is to have the brute in leash. It may not be to make us reformers, it may not be to lead us out into the wilderness of self-abnegation, it may not be to make us shining angels of self-sacrifice; but it ought to make us reverent, it ought to make us humble, and it ought to make us fiercely determined to fight upon the side of righteousness. "God, freedom, and immortality . . . I believe in them all," says Mr. Balfour. And to believe in God, freedom and immortality, however different from adoring God, loving freedom, and hungering and thirsting after immortality, is to be on the side of the angels and opposed, vigorously opposed, to the iron forces of Anti-Christ.

LIFE IS SPIRITUAL.

LET any man who thinks that science makes it difficult to believe in God, read this book from cover to cover, and he must, I think, if he be open to argument, come to the conclusion that Theism is the inescapable faith of rationalism. Use your reason, your reason only, and you must believe in Mind. Contemplate the universe as a rational being, and unless you say that you cannot believe in your own agnosticism, cannot believe in anything at all, you must conclude that penetrating and interpenetrating all material phenomenon is the Spirit of Eternal Life. Empiricism is as dead as Deism. Atheism is only possible to the fool. No living mind can rest in agnosticism. There is reason in the universe. Life is spiritual. The march of the human race is towards God.

NEWEST PICTURES FROM SOUTHERN EUROPE

Where the Greatest Drama in the World's History is Now Being Played

WILL THE SUPREME STRUGGLE OCCUR IN THE BALKANS?

Bulgaria's entry into the war may prolong the struggle, or hasten it to a conclusion. The answer lies partly with Greece and Roumania.



GENERAL opinion in England is divided upon the question whether the entry of the Balkan States into the great struggle will assist the Allies or hinder them. If another battle-front has been added, that dissipates the enemies' forces as much as it distributes those of the Allies. In that respect there is no great disadvantage.

The entry of Bulgaria into the war will force Greece and Roumania to make decisions. The fighting strength of these two nations would add more to the Allies than Bulgaria adds to the Teutons. Should they decide favourably, the advantage would lie with the Allies.

In any case, the adding of new battlefields along the Italian and Serbian frontiers must to some extent relieve the tension in France and Russia. This is a decided advantage and the Allies are already embracing the opportunity.

1. A recent photograph of Greek Infantry on the march. Greece's war establishment is only 65,000 men, but it could probably equip more, as the population is nearly three million. 2. A fine capture of a flock of sheep by British soldiers in Gallipoli. 3. An Irishman teasing the Turk—there was a sniper somewhere and this was the means taken to locate him, but the performance did not disturb the Irishman's sleeping comrades. 4. A new picture of Rumanian cavalry with Maxim Gun. The war establishment of Roumania was estimated at 175,000, but it could probably put 400,000 in the field if necessary. The population is seven million, as against Bulgaria's four and a half million.

PINK GOD AND GREEN DEVIL

A Story of Symbols

By E. B. JOYCE

MABEL was showing her chum through the newly furnished home.

"Oh, such a cute little dining-room. . . . Just too dear for anything. . . ."

"Yes, Bob says he always did like the Jacobean furniture. Not too fancy, you know, and yet just ornamental enough to relieve it on that bare look."

It was a nice little dining-room, to be sure. A little round table in the centre of the room, five chairs ranged along the walls at intervals, and the "cutest," "sweetest," "dearest," etc., etc., little buffet up in the corner opposite the door.

Everything new, for Bob and Mabel were just beginning married life, had just embarked upon the sea of matrimony, which, so calm and inviting looking near the shore, sometimes becomes rough and stormy as you progress farther upon it.

"But, dearie, whatever are these curious little statues here?"

Lily, the chum, was anxious to know all about everything, for you see, some day soon—but that is another story altogether.

"Oh, those—little—statues." Mabel spoke slowly, a little frown clouding her brow for the moment, "they are Bob's."

"That little one there—the pink one"—a tinge of that colour flooded her cheeks, "is the little Pink God—cupid, you know—the symbol of Love. That other one," the pink in her cheeks disappeared, and her lips formed in a little pout, "is the little Green Devil—Jealousy. Pink for Love, Green for Jealousy. I don't like that one at all, Bob got it in China when he was there two years ago, and he's awfully attached to it."

"He says they go together, that there's a proverb, 'Where there is jealousy there is love, but I don't like it at all, it's horrid. It makes me feel as if something was going to happen—as if it wished something to happen.'"

It was a hideous little statue of dark green stone, with small, red eyes, little round beady eyes that seemed to follow you around the room.

They were like the eyes you sometimes see in pictures which seem to meet yours wherever you are, from whatever angle you look, and the little lips of stone were formed in a cruel little smile—one could

hardly call it a smile, a grin—a perpetual, idiotic, senseless grin. It was something like Billiken, it had his ugliness but not the same cute little smile. Rather it was repulsive.

The little Pink God was of more conventional appearance. A faint half smile illuminated his features, almost, one might think, as if he was afraid to smile outright in the presence of his companion.

"Bob says they are cousins—Love and Jealousy."

Lily laughed merrily.

"Cousins, well you know the saying, 'God gave us our relations, but thank God we can choose our friends.'"

THE ship of matrimony had encountered stormy weather, and, in a manner of speaking, had sprung a leak in the heavy going.

"— and furthermore, Robert Johnston, I'm not going to stand any more of it, so there."

Mabel stamped her little number two shoe vigorously, and bit her little pink lips just as vigorously, to keep from crying.

"— and I'm going right home. I won't stay here a moment longer."

"But—"

"— and you needn't try to stop me, either, Mr. Robert Johnston," and the cute little nose, just above those little pink lips, tilted just a little bit more up in the air.

If it hadn't been so dreadfully serious it would have been laughable.

Have YOU ever seen a ninety-eight pound, five foot three piece of femininity, all dressed up in fluffy ruffles, and looking sweet enough to eat, try to appear oh, so awfully dignified and cross?

And didn't it look funny?

Unless, of course, you happened to be the Mr. Robert Johnston in the case.

That person otherwise and generally known as "Bob—dear," was in an "Awful stew, my word," as the English say.

What was it all about? You can search me. What

is the first one generally about, anyway?

Just a mutual agreement to disagree. You can put it down at that and be pretty safe from contradiction.

The Good Ship Matrimony, three weeks out of port, had sprung a leak, or if you do not like that term, then the Captain and Mate had had a disagreement over the course, and when there is nobody else in the crew—well, you can figure it out for yourself.

Silence for a few moments.

"Well?"

"Well?"

"You did so!"

"But I didn't I tell you?"

"You did. You said you had to work late—"

"— and so I did."

"— and then I met you with—"

"I've told you a dozen times already I only met her on the car coming home, and—"

"Oh, don't talk to me, DON'T TALK TO ME, DON'T—"

Mabel ran out of the room.

Mr. Robert Johnston—let's call him BOB, we're not mad with him, Bob looked around.

THE little Green Devil was gazing at him, nay, staring at him, giving him look for look, a little I-told-you-so smile upon his lips.

"Dammit-wat-are-you laughing at, eh?"

Mr. — Bob grabbed a cushion and hurled it at the offensive statue.

There was a crash. The little Pink God fell to the ground, and lay there, in three pieces.

The little Green Devil smiled on.

"Oh, Bob, you—"

He turned. She was standing in the doorway.

"— you've broken him."

"I meant it for the—that little devil," said Bob, doing full justice to the last word.

Together they bent down and picked up the fragments of the little Pink God, and tried to fit them together, but try as they would, they could not get them to fit—at least not the symbol.

"I dropped him in the garbage tin, Mabel, and I'll get another Pink God for you, one as big as both of them together."

IN MASQUERADE

A Marriage and a Mystery

By ALICE and CLAUDE ASKEW

"YOU ought to have told me who you were before. You might have given me a hint of the truth."

Clive Warrington spoke in low tones, gazing hard at the girl who sat by his side in an arbour that was trailed with sweet-scented honeysuckle. His young face was very set and pale—his dark eyes full of reproach, but Molly only peeped at him shyly from under her long lashes and played with a big bunch of clove carnations. The spicy scent of the flowers filled the air; far away in the distance could be heard the sound of waves breaking upon the shore—it was an afternoon of golden sunshine.

"What reason had I to tell you my real name? I didn't want anyone staying in this dear sleepy little Devonshire inn to know a word about me—to guess who I was. I suppose Cousin Clara let the cat out of the bag—you've been talking a lot to Cousin Clara lately?"

Molly sniffed at her carnations. She was an extraordinarily pretty creature. Her eyes were as violet and velvety as pansies, her head clustered over with golden curls. Her small face had a curious charm about it; she looked half a wise child—half a woman, but there could be no denying that there was something elusive about her; she was as baffling as she was fascinating.

Clive rose slowly to his feet. He was a tall, thin young fellow, and like so many Devonshire lads, he had a slightly Spanish look, nor was this at all surprising in Clive's case, for one of his forbears had been a Don of Spain, wrecked on the Devon coast the night the Lord moved the waters and shattered the great Armada, and the Spanish blood in his veins gave Clive his olive skin, his dark, passionate eyes, and a cold, somewhat exaggerated pride in his house and his family.

He was the heir to a comfortable inheritance, for Farmouth Court would come to Clive when his aunt died—the aunt who had brought him up ever since the death of his parents, a dear, old-fashioned, old lady, who was hopelessly behind her times.

"You are making a mistake, Molly. Your cousin never revealed the secret of your identity to me, or that you were staying here in masquerade. I—I made the discovery myself—found out the truth this morning."

Clive spoke with somewhat chilly dignity, but Molly stared at him in frank astonishment.

"However could you have found out? You must

be very clever. I am sure I never gave you the least hint—the smallest clue. Oh, you mustn't blame me too much for having adopted masquerade, as you call it. If you only knew how tired I get of being photographed and stared at—whilst as for the newspaper paragraphs—"

Molly shrugged her shoulders. She looked very pretty, very tantalizing, very much a child, and as Clive stared at her he found it more and more difficult to realize that Molly's real name was Coralie Leigh, and that she was the leading lady at the Colony Theatre, the beautiful, baneful Coralie, who had been the cause of an unfortunate man's suicide only two months ago, a tragic occurrence which had filled all the papers at the time, and resulted in a nervous breakdown on Miss Leigh's part, which had compelled her to take a long holiday—not that she was really very much to blame for her would-be admirer's suicide, but the press did not spare her, for the whole affair was excellent copy.

"I think you might have told me the truth about yourself. Wouldn't it have been franker—fairer?"

Clive spoke with all the slow dignity of his Spanish forbear, but Molly sprang impulsively to her feet.

"What nonsense! Why should I take you more into my confidence than anyone else? We certainly made friends very unconventionally on the sands—talking without introduction, and I have been pleased to see you when you have come up to the hotel. I admit that we bathe together in the mornings, and roam about your aunt's woods in the afternoons, and that I have been nice to you—friendly; but as to telling you who I am—why, I saw no reason to do that."

MOLLY pressed her lips very tightly together. She had very soft, warm lips, and sometimes she could pout quite adorably, but her little face looked very serious for once; she clenched and unclenched her hands.

A tall, finely built, somewhat limp, woman came slowly down the garden path at that moment; this was Miss Grey, another guest staying at the hotel.

She was obviously on her way down to the beach, for she carried a quantity of books and magazines under her arm, and her maid, who trudged behind,

was heavily loaded with two deck chairs and a big sunshade.

Miss Grey nodded to Molly and walked past the arbour. She certainly could walk and sit down beautifully—it was a pleasure to watch her movements, but the dowdy dress she was wearing, her unbecoming straw hat, and the dull pallor of her face, made her distinctly unattractive; yet as Clive glanced at Miss Grey he vaguely realized that her features and eyes were very good—what she lacked was colour—animation; besides, how badly her hair was done—just knotted in one loose untidy coil on the nape of her neck—and as for her figure—well, she had plainly discarded her corsets.

"Going down to the sands to laze?"

Molly waved her hand to Miss Grey, who nodded her head in assent and walked on.

"THAT woman's just like a sleepy cat." Molly turned abruptly to Clive. "She does nothing but eat and lie on the sands. I don't believe she reads any of the books she's always dragging about with her. She's frightfully boring; I wish for poor Cousin Clara's sake there were some other ladies staying at the Inn—Miss Grey's no use to anyone."

Molly paused abruptly and frowned at Clive. "You're not attending in the very least to what I am saying. I was informing you that we find Miss Grey very dull."

"I was thinking of something rather more important than Miss Grey. I was telling myself how madly I loved you."

Clive flushed and rose from his seat in the arbour. He towered above Molly as he stood by her side, then he suddenly caught her in his arms and kissed her.

She glanced at him triumphantly.

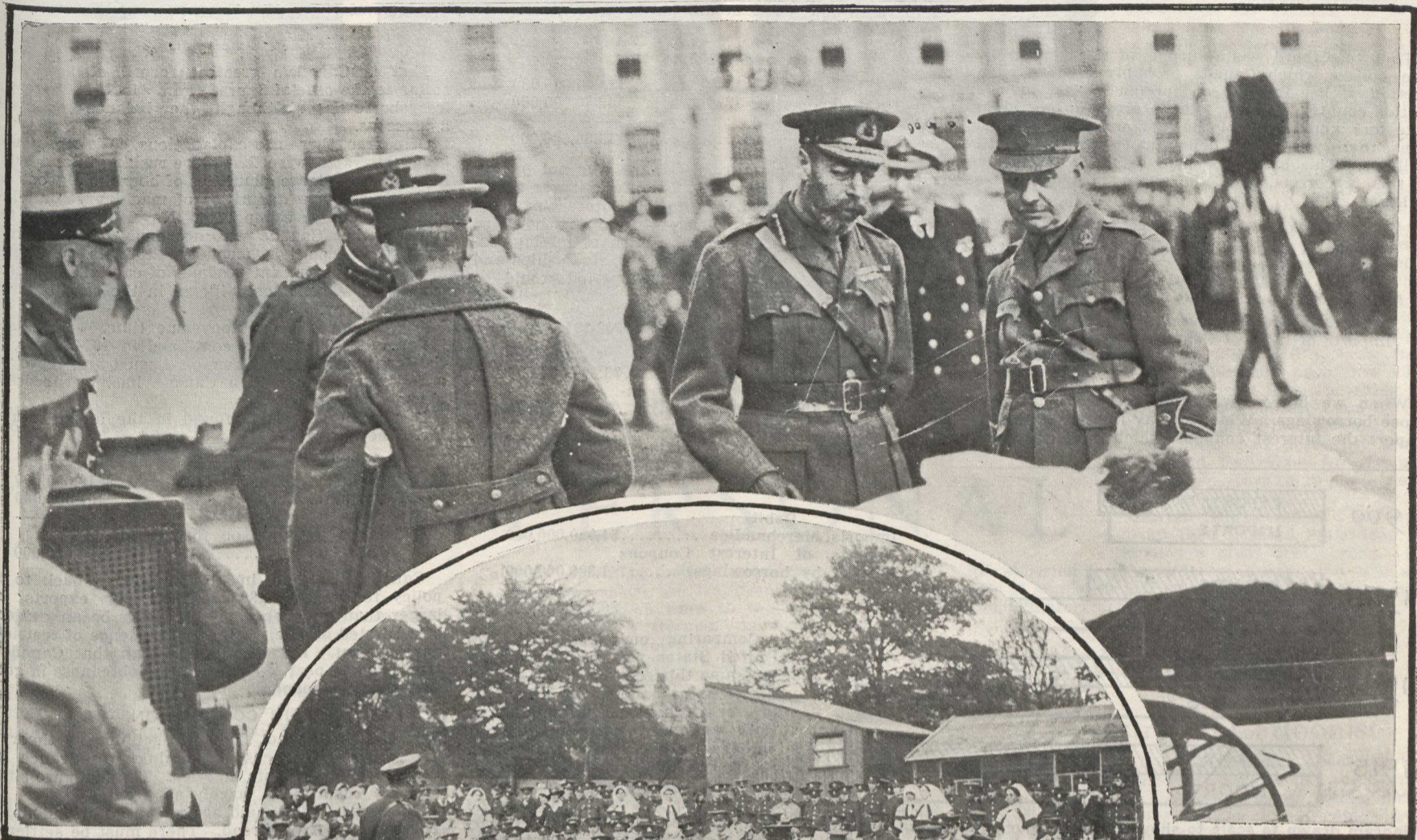
"So you do love me; I was so afraid you wouldn't admit that you did—that you'd just be proud and selfish and silly—that was why I was so cross that you'd found out who I really was; but now that you've said you love me nothing matters."

She sighed contentedly, but Clive's face hardened in the sunshine—hardened and worked.

"Nothing matters as far as you and I are concerned—that's true enough, Molly; what's happened has happened. We love each other and we are not going to allow anything to part us—divide us; but I don't know what my poor old aunt will do when

(Continued on page 16.)

HIS MAJESTY AND THE WOUNDED HEROES



The upper picture of His Majesty King George was taken as he was talking to a wounded soldier in the courtyard of the Leeds Hospital. His Majesty is peculiarly suited to the human duties of monarchy. To the British soldier he is not the incarnation of a national insanity, but the sane, simple King who understands his soldiers as individual men. When the King of England talks to wounded soldiers he does not treat them as symbols of national power and purpose.

The lower photograph shows His Majesty addressing wounded soldiers in the grounds of a hospital at Sheffield. Most of these are recent arrivals from France. King George is not an orator, but when he speaks to his soldiers, he carries the manly message of a monarch who has never believed himself the voice and the vice-gerent of God. He speaks as a monarch, who stood sincerely for the world's peace—not for national aggrandizement by slaughter.

A CLEAR NATIONAL OUTLOOK

By JOHN A. COOPER

SHOULD any one ask you if Canada was booming previous to 1914, you would answer:

"Canada's greatest era of prosperity occurred in the years which lie between 1900 and 1914. During that period scores of millionaires were created, tens of thousands of people grew wealthy, factories sprang up everywhere, and nearly every citizen built himself a larger and more expensive home. Our population increased, our farms grew in number and prosperity seemed to be everywhere."

Your questioner would remark: "Very good. That is my own impression from the stories told in your newspapers and your official publications. You certainly had a great boom. But, have you got it now?"

Naturally you would reply, "No—but this is war-time."

He would then begin to cross-question you and ask you to explain why there was so much depression in Canada during 1913 and the first half of 1914—before the war occurred. You would probably admit that the "boom bubble" burst in 1913. You would say that house rents and foodstuffs and real estate had got too high in price and that a general readjustment had to come.

The critic would not be satisfied with that. He would want to know just why real estate and foodstuffs and all sorts of merchandise had got too high. What were the reasons for these increases in prices and the reasons for their sudden drop?

LET us see whether or not that prosperity was real. Let us try to apply some test which will show the reality or unreality of that prosperity. Let us endeavour to find out when Canada went

wrong, if it did go wrong, and whether or not reasonable men should have known that Canada's boom was not as real as it seemed.

If there is a lesson to be learned from a study of this kind, now is the time to learn the lesson. If Canada made any mistakes between 1900 and 1914, now is the time to discover those mistakes and learn how to avoid them in the future.

IN examining the question, there are two chief causes of our prosperity which may be regarded as basic:

1. A great inrush of new citizens.
2. A great inrush of new capital.

Now, it is clear that the adding of new citizens could not have been a mistake. People produce goods and increase wealth. The more people, the more production. Therefore, Canada made no mistake in inviting increases in her population.

It is not quite so clear that an inrush of capital is always beneficial. For example, a certain business may be doing well with a million dollars capital and earning a fair dividend. Put in another million dollars capital, and the earnings may not increase sufficiently to pay dividends on two millions. Every dollar of capital that comes into a country must earn so much money.

WHEN Canada borrows money, that new capital comes into the country in the form of merchandise mainly. Canada does not buy much in the way of foreign securities, such as stocks,

bonds and mortgages. Canada is an exporter of these things rather than an importer. It is true that we have imported a quantity of stocks and bonds of Mexican and Brazilian enterprises and to a lesser extent of certain United States undertakings, such as Detroit's United Railway, Twin City Electric Railway, and other scattered American concerns. In the main, however, it is true that our borrowings, or our increase in foreign capital, came to us in the form of merchandise.

While new citizens are coming to Canada, with their capital in the form of goods, the country is growing wealthy. For this reason, among others, Canada's increase in wealth in recent years has been tremendous. But where the ownership of this capital remains in some person living in Great Britain or Belgium or France or the United States, Canada must export goods to pay the interest which these capitalists demand.

Canada has been receiving these two forms of capital—that which comes into the country to stay and that which comes here temporarily to earn interest or dividends. The records of the movement are not complete, but some idea of its volume may be gathered from an examination of the trade returns as published by the Government.

LET us then see what the figures of Canada's imports have to teach us.

Previous to 1895, Canada's exports were less than its imports. In 1895 there was a change in this respect and for seven years exports exceeded imports. Canada exported more and more each year as the population grew, but Canada also imported more. What we bought increased the faster. Take

1898 as a typical year:

Canada's Foreign Trade—1898.

Canada's Exports	\$164,152,683
Canada's Imports	140,323,053
	<u>\$ 23,819,630</u>

That year there was a surplus of twentythree million dollars which Canada probably used to pay a portion of her interest on foreign capital invested in this country. As the total interest due to foreign investors would probably be fifty or seventy-five millions, there was still a deficit of twenty-five or fifty millions. This had to be paid by more borrowings. If this is correct, then the summary would be as follows:

Canada's Balance Sheet—1898.

Exports of Merchandise	\$164,152,683
Exports of Securities	50,000,000
	<u>\$214,152,683</u>
Imports of Merchandise	140,323,053
Imports of Interest Coupons	73,829,630
	<u>\$214,152,683</u>

When we borrow we export securities to cover those borrowings. When we pay interest abroad we import the interest coupons which have been paid.

wildly. Imports grew terrifically and there were no balances. In 1902, we had a balance against us in merchandise account of less than a million; in 1903, it was sixteen millions; in 1904, it was thirty-six millions; in 1905 it grew to sixty-three millions. Without going into too much detail, let us take the totals 1902 to 1914:

Canada—1902 to 1914.

Total exports for 13 years	\$3,644,000,000
Total imports for 13 years	4,980,000,000
Excess of imports	<u>\$1,336,000,000</u>

During this whole period, Canada was not paying its interest abroad in goods. Therefore, it was necessary to borrow abroad to keep that interest paid up. Then we borrowed more money to pay for the extra goods which we bought in the form of mining machinery, locomotives, passenger cars, steamships and so on. A balance sheet for that period would be somewhat as follows:

Canada's Balance Sheet—1902-1914.

Credit.	
Exports Merchandise	\$3,644,000,000
Exports Securities to pay interest abroad (estimated) ..	1,300,000,000
Exports Securities for new borrowings	1,336,000,000
	<u>\$6,280,000,000</u>
Debit.	
Imports Merchandise	\$4,980,000,000
Imports of Interest Coupons (paid by borrowings)	1,300,000,000
	<u>\$6,280,000,000</u>

Comparing ourselves with the United States we find that during the same thirteen years, the United States had a balance the other way of over six thousand million dollars. Both countries were prosperous, but the United States was paying its foreign debts at the rate of over four hundred millions a year, while Canada was increasing hers at the rate of two hundred millions a year.

This is a striking contrast. Canada was borrowing profusely. Canada was borrowing to pay her interest abroad instead of paying that interest out of earnings. On the contrary, the United States, while also a borrowing country, was keeping its interest paid by an excess of exports. It was not borrowing to pay interest.

THE CULMINATION.

CANADA'S greatest borrowing year was in 1913. It was the activities of 1913 that caused bankers at home and lenders abroad to get scared and "shut down." Here are the figures:

Canada—1913.

Exports	\$393,232,057
Imports	692,032,392
Excess of Imports	<u>\$298,800,335</u>

In the year 1913, Canada ran behind at least three hundred million dollars. That is, Canada borrowed abroad three hundred million dollars which went to supply this country with the vast amount of goods which it was thought advisable to import, and another hundred and twenty-five million to pay interest due abroad.

To make this clearer, the accounts for 1913 might be framed as follows:

1913.

Exports merchandise	\$393,000,000
Exports securities to pay interest due abroad	125,000,000

Exports securities to pay for extra imports	299,000,000
	<u>\$817,000,000</u>
Imports of merchandise	\$692,000,000
Imports of Interest Coupons	125,000,000
	<u>\$817,000,000</u>

That is Canada's greatest record of borrowing, so far as the official figures show. In 1914 there was less borrowing, although the balance was still against us.

Of course, there are explanations. We were building railways; new settlers were rushing in and bringing with them large quantities of household goods and implements; vast quantities of machinery for mines and factories were imported. Nevertheless, the fact remains that Canada was not exporting enough to pay interest on her accumulated debts. We were as a nation paying interest out of capital, a proceeding which is considered illegal in the case of a private company.

There had to be a stop some time. That stop began in 1913 and was continued in 1914 up to the time war broke out. Then, on August 3rd, there was a full stop. Since then Canada has, by necessity, changed its policy.

The proof of this is found in the latest returns. Here they are:

Canada's Trade August 1914—July, 1915.

Imports	\$419,000,000
Exports	451,000,000

Balance to apply on foreign indebtedness

	<u>\$ 32,000,000</u>
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Canada has thus, in 1914-1915, gone back to the policy followed in 1895 to 1901—our exports are larger than our imports. This may be an evidence of a bursted bubble. It may be evidence of restricted development. But it also is a sign that Canada is trying to pay part of its foreign indebtedness in goods instead of in "paper."

IN CONCLUSION.

THE writer is not trying to set up any theory of adverse balances nor aiming to advance any special economic theories. The facts are simple and the conclusions largely apparent.

No country, be it said again, can go on indefinitely borrowing money abroad. There must be settlement days occasionally. Canada, by the record of her imports, borrowed over thirteen hundred million dollars, in the form of goods alone, between 1901 and 1914. Unless that money was used to the greatest advantage and every dollar earned a high rate of interest, there was certain to be a "slump." Part of these huge borrowings may be capital which is permanently invested here. Canada will not have to export interest on all of it, but we must earn that interest whether the capital is owned by new Canadian citizens or by people resident in Great Britain and foreign countries. That is the great problem which Canada must face and which she is facing bravely at the present moment.

It is quite true that the value of exports per head grew from \$36.37 in 1901 to \$59.32 in the year ending March 31st, 1914. Yet that growth in exports did not counterbalance our tremendous buying abroad. During the same period our purchases abroad increased from \$35.24 per capita to \$80.50.

Of course, Canadians would not have been so reckless had it not been for the confidence of foreign investors. They patted us on the shoulders, called us fine fellows, told us we had a great country and pressed money on us. Then, one day, they turned their back and hung up the sign, "This is our busy day."

Curiously enough, any ordinary observer might have told Canada that we were going pretty fast. Perhaps some of the wise ones did tell us, but we never heard them. All the figures in this article are to be found on one page of the Canada Year Book. All the totals, all the percentages, all the per capita averages. Any politician could have found them. Any economist could have told us they were there. Any banker could have pointed a long, lean forefinger at them and said, "Look—Learn." But no one put the message in a form we could understand.

Canada's boom will come back, but Canada must be more careful in its borrowings. Capital will continue to flow this way and will be profitably employed. But we must learn that every new dollar brought in by a new citizen and every dollar borrowed from a foreign capitalist must be so invested as to produce an adequate return. Otherwise Canada will find itself with idle capital at home and with a huge indebtedness abroad which will be a burden. Therefore, the setback to our borrowings which we are now experiencing is but the first step in the restoration of more normal conditions. It is not something to make us afraid, but a state of affairs which should bring pleasure and satisfaction.

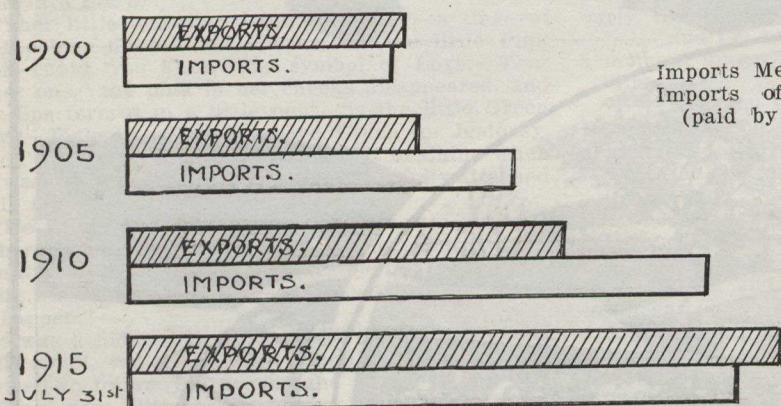


Diagram drawn to scale to show growth of our external trade in fifteen years, and that imports have, on the average, far exceeded exports.

Therefore, the above table might be a sort of balance-sheet as between us and the people abroad with whom Canada does business.

This balance sheet is a favourable one. We sold more than we bought; and while the balance was not sufficient to meet our interest, yet it went some way toward it. This was the case in 1895, 1896, 1897, 1898, 1900 and 1901. In those years Canada was growing in strength, developing normally, and was in a generally sound economic position.

This is the position which the United States has occupied for twenty-five years. Their exports always exceed their imports. Take 1901 as an example:

United States—1901.

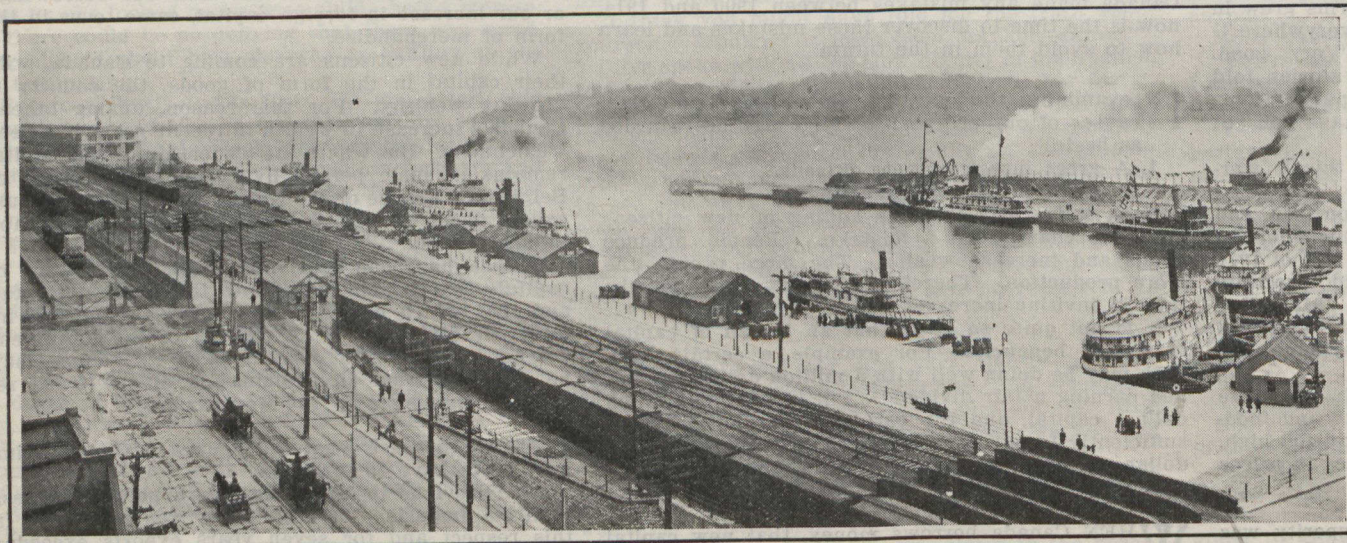
Exports in 1901	1,487,764,991
Imports in 1901	823,172,165
Excess of Exports	<u>\$664,592,726</u>

In other words, the United States had a surplus of six hundred million dollars to apply on its interest bill due to foreign investors and to pay for the spendings of its people abroad.

A CHANGE IN HABIT.

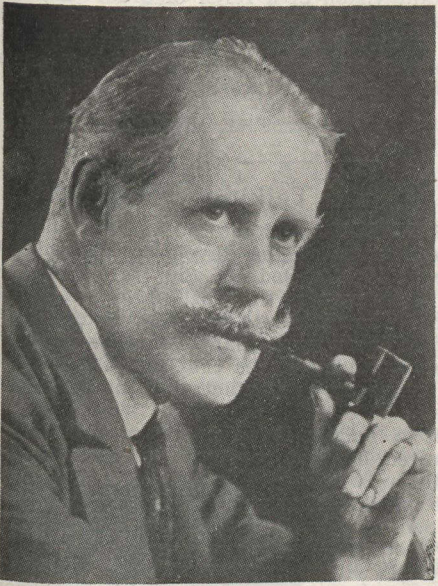
HAD Canada continued to follow this policy, as the United States has done before and since 1901, then Canada might have had less of a boom, but we should have avoided the bursting of the bubble.

Let us see what happened. Canada began to buy



A bit of Montreal Harbour, through which flows much of Canada's Exports and Imports.

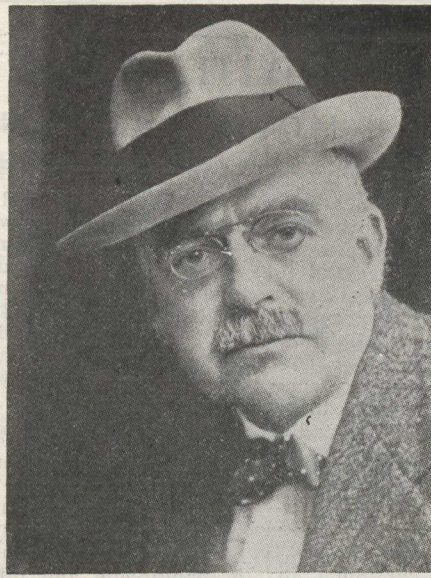
Photograph by courtesy C. P. R.



The kindest great cartoonist in the world, Bernard Partridge, the dean of Punch illustrators.



Will Dyson, an Australian cartoonist, has done some notable war pictures for English publications.



Raven Hill, the cartoonist team worker with Bernard Partridge in Punch, and a great draughtsman.

MAINLY PERSONAL

Perennial Mr. Punch

WHENEVER there seems to be any doubt that good-nature will ultimately survive in the world after this ill-natured and horrible war, the doubter, if he has a chance, turns to Punch. He admires Life—says it's devilishly clever, very funny, with a moral purpose behind it and common sense all over it. But when he tries to analyze the qualities of Punch he finds that it's like good wine, good people, a fine day, or any other universal thing that can't be dissected and must only be appreciated with a smile.

Punch is the best-natured paper in the world. It is not a comic paper. It is a human production. It never distorts. It has no place for the ugly. It never muckrakes. It has no sneaking desire for scandal. It is always clean, bright, sensible, kind and good-humoured, with a real philosophy of life. There is always a laugh in Punch. There may also be tears. Its articles and paragraphs are not always brilliant; they are sometimes—to Canadians at least—rather dull. But they are always worth reading and they never leave a bad brown taste on the tongue.

But it is the drawings that make Punch the genial, indispensable person that he is. A few years ago Punch got out a fifty-years' review of its own publication. The drawings reproduced in that volume contained the complete history of politics, society, current events and the shifting drama of human life in England. Since the war revolutionized most newspapers and other periodicals, Punch has remained the same old Punch. The only difference is in the subjects he deals with. He has treated the war as far as possible as a human business. That is not easy. The war is very largely inhuman. But Punch must be human or quit. Therefore, Punch persists in being himself. The paper is the same yesterday, to-day and forever.

The Peerless Partridge

DEAN of all living Punch illustrators is Bernard Partridge, who usually has a full page in every issue of Punch. Partridge is not a mere cartoonist. He is not a mere humourist. He is a genial philosopher who believes that satire of the kindly sort is a good asset in the business of knowing how to live. He can be as serious and sombre as a funeral. But he is seldom or never glum. In a Partridge drawing of even the most serious character there is a sparkle and a gleam that comes very near to laughter. He practises the old doctrine that humour and pathos spring from the same root in human nature. It is a fine old doctrine. And to work it out in the Partridge way requires that the humourist understand what humour really is. According to Partridge, humour is a very different thing from mere wit. Partridge humour does not need to be screamingly funny. There may be nothing in it more than a quiet smile. But the smile born of a Partridge cartoon has in it the philosophy of kindly living and genial human nature. When Partridge caricatures a character he does not distort it. A caricature that twists a man out of shape is easy to make. Partridge knows how to control the ridiculous element by curbing it from becoming rough and tumble burlesque.

In a Partridge cartoon before the writer the German Kaiser is seen coming on stage, hands out, doddering in front of a chorus of German officers. The under-line of the cartoon is "Kaiser (revising old music-hall refrain), 'Has anybody here seen

Calais?" Nothing more. It was made at the time the Germans made the last frantic effort to break through the British lines to the coast. It strikes everybody—but a German—as being immediately funny. But it is not a scream. It is a cartoon at which a reader gazes a long while, because it suggests to him a hundred things that lay dormant in his own mind and which he never could get expressed by the written word. That is Partridge at his best; and Partridge at his best is the best ever.

A Montreal Brigadier

FROM private in the 3rd Victoria Rifles of Montreal to Brigadier-General of the Canadian Army and Officer Commanding the 4th Military Division, with headquarters at Montreal, is a long, long way. Yet that is the career of E. W. Wilson, who joined the Victoria Rifles on the 27th of January, 1882, as a recruit, and who was promoted Brig.-General by Sir Samuel Hughes on October 14th last. The promotion was not unexpected for since October, 1914, the officer has been in charge at Montreal with the rank of Colonel.



BRIG.-GENERAL WILSON.

When E. W. Wilson joined the Victoria Rifles thirty-three years ago it was with a love for military work, and an ambition to become more than a private. He won his sergeant's stripes and then his commission in the regiment where he had been a member of the recruit class. Through every grade in the regiment he rose until he retired in 1903 with the rank of Lieutenant-Colonel. Three years later he was in command of the Canadian Bisle team—the year the marksmen brought home the Kolapore Cup. His rank as Colonel he was awarded when in 1904 he was appointed Brigadier of the 12th (Montreal) Infantry Brigade. General Wilson has always been an enthusiastic rifleman and for many years he has been a vice-president of the Canada Rifle Association. He was also for one term president of the Montreal Military Institute. In civil life he has been manager of the Canada Life Insurance Company for years. He has two sons in khaki now.

And the Raven Also

IT is a matter for Punch experts to decide whether Partridge or Raven Hill is the better cartoonist. To the average reader, Raven Hill is not quite so big as Partridge. But there are times when he may be even bigger. On an average he lacks some of the subtle qualities that make Partridge uniformly

great. Hill is more of a mere draughtsman. His lines are finer than Partridge's. He works with more studious care. He is less delicately humorous. He depends more upon the working out of an idea which you understand has cost him considerable labour to do. But in doing so he gets a tremendous power of expression. He is probably more versatile than Partridge in his choice of topics; more of the newspaper style; more of the propagandist, less of the native-born illustrator who, if he were reduced to a piece of bark and a chunk of charcoal would keep on making cartoons just because he likes to do it. Hill is an artist of great strength. He is a tireless exploiter of ideas. Without him some of the best qualities in a Partridge drawing might lose their force by lack of comparison. Without Partridge, Hill's best work would sometimes miss fire. The two are a great team; probably the biggest and kindest team of cartoon illustrators in the world. And if Germany had possessed a few Hills and Partridges for the past twenty-five years there might never have been any war.

Raven Hill is less of a self-made artist than Bernard Partridge. He studied a great deal abroad. But his experience in continental Europe left him still able to sing with patriotic pride the well-known lines from Pinafore:

"For he himself has said it,
And it's greatly to his credit,
That he is an Englishman."

An Australian Cartoonist

WILL DYSON is an Australian. According to a contemporary he "has cartooned the German Invasion, in a big, savage way, which caused a sensation this winter when his drawings were shown at the Leicester Gallery. Dyson is of a most independent cast of mind. Although the leading London papers offered him an enormous salary, after his War cartoons were shown, he refuses to draw for them, contenting himself with a cartoon in the 'Herald,' the weekly organ of the English Labour Party."

It is worth noting that Dyson is an Australian because it is sometimes imagined in England that the overseas Dominions are too serious to produce either written humour or cartoons. In Canada we have had and still have cartoonists who produce real humorous stuff. Dyson is scarcely a humourist. He is more American in his style than most English cartoonists. He is seized of an idea and when he gets it must put it out. And there is a sweep to his work that makes it always big without being always very genial, and seldom of the quiet kind.

The Oracular Northcliffe

ONCE again Lord Northcliffe has broken one of his occasional silences. In a cable despatch this week he is credited with saying that Germany will fail in the East as she has failed in the West; but that the world is in for an upheaval whose character and dimensions we have as yet scarcely begun to dream. Well, we normally feel quite sure that if no such upheaval were in sight Northcliffe would do his best to produce one. He has done about as much upheaving in England since the war began as seems to be good for either himself or the nation. He has been the only newspaper proprietor who persistently bucked the censorship, and in so doing tried to pull down Kitchener, whom at first he tried to help set up. When Kitchener was found to be a man of his own ideas, quite independent of Northcliffe, and not willing to acknowledge Northcliffe as his sponsor, the newspaper Colossus tried to injure Kitchener's reputation. He failed in this. He succeeded in forcing the Coalition Cabinet, which on the whole has been a good thing. He published sensational despatches which were contrary to the censorship and sometimes to the truth. Nobody can ever tell whether he is trying to do more for England or for Northcliffe. But nobody suspects that he ever leaves the Northcliffe item out of count. To him, England without himself would be worse than England without Bernard Shaw. Some months ago he said that the world was never made to be operated by second-rate nations like Germany. That was a good phrase. It has never occurred to him that England was perhaps never meant to be run by second-rate men like Northcliffe. The great weakness about the Allies' campaign so far—according to him—seems to be that he is not made chief of the General Staff and his correspondents the works of the War Office. There is still great power in the pushing pen. And Northcliffe seems to think a great deal of that particular kind of power.

Back to the Mining-Camp Stage

By THE MONOCLE MAN

THE heaviest blow which this war will strike at human happiness is very likely to be the tragic lessening of the trust of peoples in each other which will flow from it. Did it ever occur to you how wholly law and order rest upon our trust in each other? Convince a man that society is deliberately unjust to him, and you produce an active rebel against society and all its works. The average man, however, believes that, roughly, his fellow-men intend to treat him fairly. Individuals may go as far as they can to over-reach him, swindle him, treat him unfairly. But the community, taken as a whole, intends to deal squarely with him. That is his opinion, and upon that opinion rests his willingness to accept the law laid down by the community.

INTERNATIONAL law—if we ever get such a thing—must rest upon a similar trust between peoples. Peoples must trust each other exactly as people do. That is, each nation must feel, when it gets into a dispute with another nation, that it can refer the matter to a court of all the nations with perfect confidence that that court will be thinking only of doing both parties justice. The international court must be wholly disinterested; and all possible litigants must believe that this is true. To get a proper focus on this point, let us imagine that individuals had to submit their differences to injuries in whose impartiality they did not believe. Let us imagine that they thought the members of the jury hoped to profit personally by giving a verdict against them and in favour of their rival. Then we will have a parallel to the case of a nation which should believe that the international court was composed of members which were combined in a desire to rob it and so profit themselves.

IN civil life, we demand that a judge—highly as we respect our judges—who may be thought to have the most remote interest in a case, abstain from sitting in judgment on it. That is only a natural and wise precaution against the weaknesses of human nature. We must trust our judges absolutely before we will refer our vital interests to their adjudication. And so must nations. We were making the beginnings of an approach to this position, in some respects, before the present war came, dividing the fighting world into two great camps. It was generally believed during the Balkan crisis, a couple of years ago, that Britain was disinterestedly eager to save the peace of Europe. The United States was believed earlier to be disinterested as between Russia and Japan. But now what nations will trust their vital interests to the decision of other nations?

THIS is a condition antecedent—if anything—to the provision of power to enforce the rulings of an international court. Yet that power must be provided if the court is to have any authority. Imagine civil courts in a peaceful community which had no power to compel obedience to their judgments. How far would they get? The losing party—when he believed himself wrong, as he would ninety-nine cases out of a hundred—would simply decline to act on the pious opinion of the impotent court. He would say that the court was mistaken—that the clever lawyer for the other side had pulled the wool over its august eyes—that the judgment did him a grave injustice—and he would proceed to do himself justice by doing nothing. So will nations, if the international tribunal before which they come has no power to put its decisions into effect. But power will only be furnished such a court by the united nations of the world when they trust each other sufficiently to put their national lives into the hands of the said court.

WELL, how much international trust is there going to be after this war is over? Such trust as was being built up—fragile and fragmentary as it was—depended largely upon the optimistic belief of very many good people that the covetous and belligerent intentions, which were imputed by the rest of us to certain nations, were only the jaundiced outcome of our yellow jingoism. When we said that Germany was preparing to paralyze Russia and France and then dismember the British Empire, these benevolent and pacifist people wagged a rebuking finger at us and chanted—"Naughty! Naughty!" The Germans were described as a peaceful, phlegmatic, philosophical, musical, beer-drinking folk who had no intention of going to war at all with anybody. True, they were cursed with their native jingoes—as were certain other nations whom these dreamers were by no means too polite to mention. But the great mass of the friendly German nation was all for amity and good-will, and living in commercial concord with their neighbours.

THIS source of international confidence will not be available for some considerable time now. It is now all too apparent that we "jingoes" were all too right. The Germans were preparing for

war so universally and so deliberately and with such deadly intention that we are now, at the end of over a year of slaughter and rapine, very far from dispelling this menace to civilization, though we have rallied to our help all the more progressive and intelligent nations. How long will it take us to trust Germany again? Yet how will it be possible to establish and secure respect for an international court to which we will not admit either Germany nor Austria—to say nothing of Turkey.

WE may as well put by our dreams for a while. During the life of this generation, the safety of every nation will depend—not on any system of world police or justice—but on its own strong right arm. Those who would survive the half-century of bandit-rule and international outlawry that is plainly coming, must be prepared to defend their own lives with their own skill and strength. The world—

after its distant vision of a reign of order—has become a mining-camp once more, in which quickness in the draw and superior gun-play will be more desirable than any academic defensibility of one's cause. It will be a fighters' world—not a lawyers'.

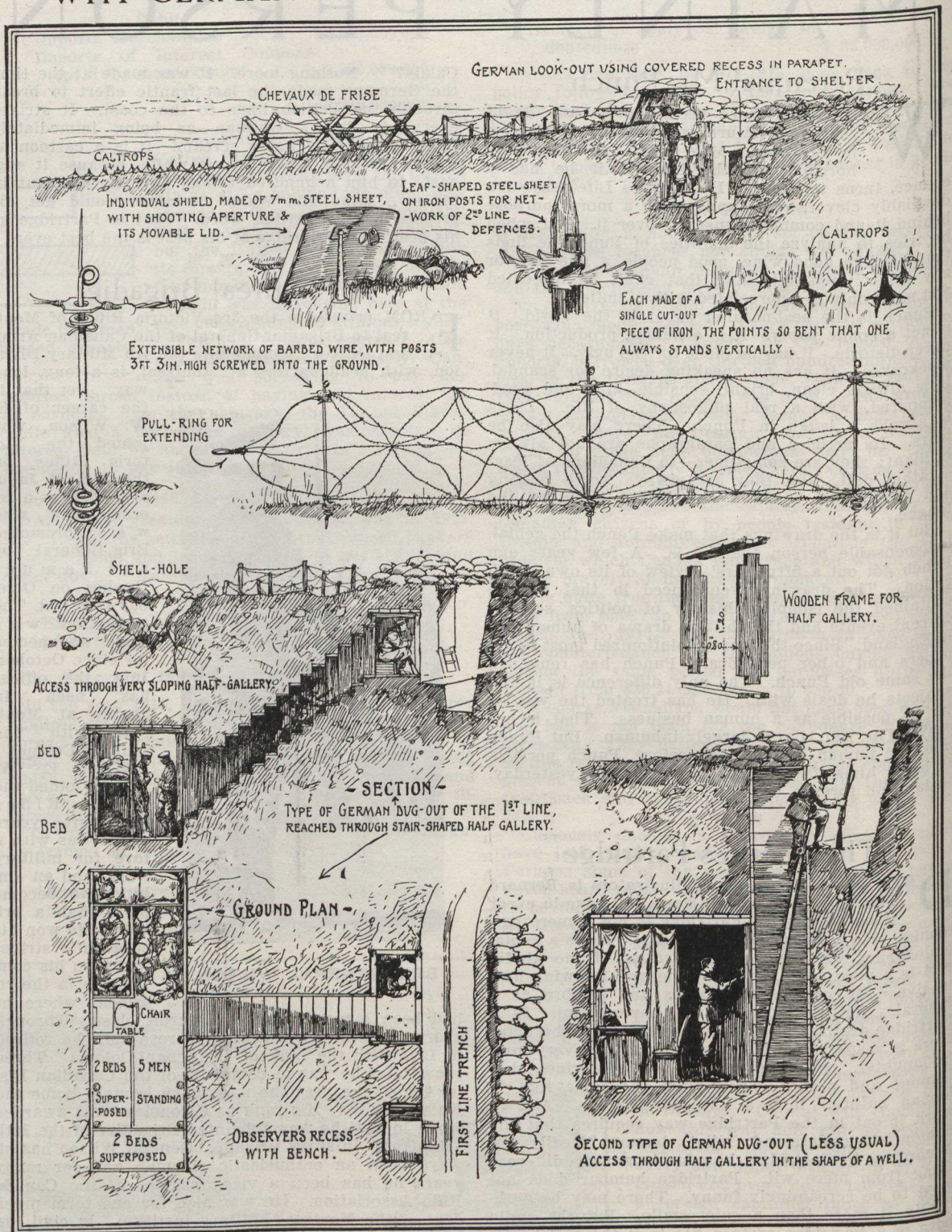
THE MONOCLE MAN.

Fighting—and Talking—Machines

THOMAS EDISON has fractured another silence. The chairman of the Inventions Board—or whatever it is called—of the United States, alleges that in his opinion the world is in for a long series of wars. The next great war, however, he says is to be of machinery more than of men; somewhat of a bloodless war. He urges the United States to go into the business of manufacturing munitions on a huge scale.

We are left to imagine that this war of mechanism will be operated by just touching buttons not far from the Edison switchboard, while the workers of the world go on ploughing and reaping and working in factories. As long as the machinery lasts, so long will the war last. When it is over, what few of the machines are left will motor themselves to Washington and hold a machinery convention with an Edison talking-machine in the chair.

WHY GERMAN TRENCHES ARE HARD "TO TAKE"



Much has been written as to the solid and elaborate construction of German entrenchments. These drawings show two types of German underground shelters, one reached by a flight of steps, down a sloping gallery, the other (and less common) kind by a ladder down a vertical shaft. These dug-outs are as much as 25 to 30 feet beneath the surface. Not less striking are the various accessory defences outside the trench-parapet. These obstacles include "chevaux-de-frise," furnished with barbed wire or sheets of iron cut into a kind of leaf-shaped pattern resembling the edges of a giant saw. Wire-cutters are practically useless against this. Then there are the caltrops—four-sided sheets of iron with the points so bent that, whichever way they fall when thrown on the ground, one point sticks up vertically. The Germans also use extensible barbed wire and steel shields for individual soldiers, with a loop-hole for rifle-fire which has a movable lid. When no action is going on, the Germans leave only look-out men in the trench.—London Illustrated News.

AT THE SIGN OF THE MAPLE

A NEWS DEPARTMENT MAINLY FOR WOMEN

MAKING A CLUB MAN OF THE SOLDIER

By MADGE MACBETH

If the Laurentian Chapter of the Daughters of the Empire never had done, and never should do, another bit of work, its existence would be amply justified in the inauguration and maintenance of the Soldiers' Club.

The need of some such institution began to be felt as soon as it became evident that Ottawa was

to be a sort of "half-way" station, a temporary home for many hundreds of Tommies who were strangers in the Capital and who had nothing to do when off duty but tramp the streets. To Mrs. Crombie, the Regent of the Chapter, the solution was so apparent and obvious, that she lost no time in putting it on a practical basis.

The first step, naturally, was the securing of a home. The Merchants Bank having an unused building, in the very heart of the city (corner of Sparks and O'Connor Streets) at its disposal, generously turned it over to the Chapter, and firms and individuals responded quite as generously to the requests for furnishings. This included the usual accessories for writing and reading rooms, a billiard room,



MRS. CROMBIE.

Regent of the Laurentian Chapter I.O.D.E., Ottawa.

a concert hall and general lounge, a tea room and a kitchen.

A systematic division of the work was the next step of the Chapter, whose seventy-five members were then divided into committees. One undertook quite a formidable correspondence, the object of which was to solicit papers and magazines for the soldiers' use—these letters going direct to the publishing companies and not to private individuals; which means that bran new, up-to-date periodicals are largely in evidence instead of months-old, handled publications. Here, again, ready response met the efforts of the Chapter, and all the leading magazines and papers may be found at the Club.

Another committee visited the hospitals, taking books, cigarettes and so on, to the boys who were ill. One might hint that the number of patients increased fearsomely after this committee had been established a short time, but that would hardly be fair. Beside, when the entertainment committee got to work and gave concerts in the Club for the soldier boys, every man jack of 'em who could get there—got!

With the leaving of the first draft for the front another committee was formed—a committee whose pleasant duties consisted of writing letters to the men in the trenches; and many a "Daughter" to-day treasures the answers she has received from the boys, who have little time for polite amenities, but whose happy memories of the Soldiers' Club and whose gratitude to the women who are giving so much time and thought to it, made them anxious to keep in touch with the institution.

Beside these, there is the Canteen Committee, composed of all the members of the Chapter, in turn. Each week two conveners are appointed and they select fifteen assistants. The conveners manage the menus, etc., and the assistants wait on the men. The Ottawa Club is unique in many respects, but especially in regard to its canteen, and as far as I know it is the only one entirely self-supporting. Presiding over the kitchen is a highly paid autocrat, under whom is a well paid helper, and under her is yet another salaried employee. Beside these three, there is a janitor; and the wages for these four come out of the canteen funds. From four until nine-thirty daily, except Saturday and Sunday—when the hours change to two until nine-thirty—soldiers may get tea, coffee, milk, cocoa, eggs, pies, ice cream, sandwiches, cake and the like, at prices ranging from five to ten cents. As many as four hundred a day have been served!

The fifteen assistants of the conveners wait on the boys and deem it a privilege. No wonder! They have a noble example in Her Royal Highness the Duchess of Connaught, who has taken her place behind the canteen counter and who seemed delighted to be filling cups, plates and incidentally—

soldiers, with food. That she wasn't recognized by many of those she so graciously served only rendered the situation more charming—except, perhaps, for those who discovered her identity, later. Then, aghast, they travelled back step by step over their past frivolous conduct, fearing it was not all it should have been, in the presence of a Duchess!

Our Royal Governor-General is a frequent visitor at the Club, and none is more welcome. He comes informally, unannounced, not as a Duke, but as a soldier. He and the Duchess presented the Club with two handsome clocks. The Princess Patricia is also a visitor. She is especially interested in the Chapter, being the Hon. Regent. The other officers are: Mrs. Crombie, Regent; Lady Egan, first Vice-Regent; Mrs. Arthur Sladen, second Vice-Regent; Miss Sparks, Recording Secretary; Miss Grace Drayton, Corresponding Secretary; Lady Broden, Treasurer; Mrs. D. J. McDougal, Standard Bearer; Councilors, Mrs. Hazen, Mrs. Pugsley, Mrs. Hugh Fleming and Mrs. Schreiber.

The Club applied for and received licenses to sell cigarettes and stamps; the writing rooms contain an abundance of stationery. There is a piano and a gramophone and—quite apropos of nothing—there is an orderly loaned by some regiment to keep order. His duties are very light.

THE Club's entertainments are too popular to be overlooked. One of the most memorable was that given in the summer at the time the Chapter presented two drums and two bugles to the 77th. The concert was arranged by the men, and the performers were taken, mainly from the regiment, with a few appreciated numbers by Ottawa girls. Preceding the concert was a banquet given by the Chapter, to which every soldier in town was invited; following was a supper.

Not to be outdone by the ladies, the Engineers presented the Club with a cheque for one hundred dollars, and the Signal Corps expressed their appreciation in the form of a handsome silver loving cup.

Lord Richard Neville, A.D.C. to His Royal High-



H. R. H. THE PRINCESS PATRICIA.

Hon. Regent of the Laurentian Chapter I.O.D.E., is greatly interested in the success of the Soldiers' Club and is a frequent visitor.

ness, presided at a recent concert. Lord Richard is a relative of Lady Dorothy Nevill, whose books present a most charming picture of five reigns, and as chairman he was most satisfactory, expressing what the men themselves felt, but could not put into words. Indeed, it would be difficult to overestimate the benefit and popularity of the Soldiers' Club, both officers and men continually evidencing their appreciation and thanks to Mrs. Crombie, Regent of the Chapter, and to whom the inauguration and success of the institution is largely due.



MRS. ARTHUR SLADEN.

First Vice-Regent of the Laurentian Chapter I.O.D.E., Ottawa.

The Way of the West

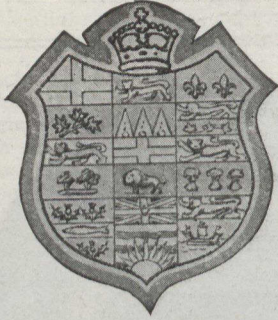
IN one of Mrs. McClung's collections of short stories, there is a delightful account of how the "Twelfth" was kept in a joyous mingling of green, orange, red, white and blue. The story was called, appropriately enough, "The Way of the West," and it has remained ever since as a breezy chronicle of the manner in which prejudice and folly are swept away by the wind of the West. The writer, who has been visiting Toronto for the past fortnight, is an exponent of Western warmth and exhilaration, with an oratorical gift which makes her a valuable adherent to any cause. Mrs. McClung's Massey Hall lecture on "The War That Never Ends" made thousands of friends in Toronto, for it is no idle compliment to say that everyone who meets or hears Mrs. McClung is immediately a personal admirer. I do not care the least fraction of a farthing about a vote, and would consider woman franchise an undeserved burden. But, if Mrs. McClung would like votes, she should have a whole basket of them, tied with pink ribbon and accompanied by Killarney roses.

Years ago, that book from the prairies, "Sowing Seeds in Danny," made us both laugh and think, and the writer who can accomplish such a double effect is to be cherished and encored.

The Other Languages

THERE are ever so many uncomfortable things being said about the necessity for studying foreign languages and the general lack of Canadians in this respect. After we have fought, in (Concluded on page 20.)

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Good Cheer

ALL the events of the past few weeks in connection with the Great War have tended to increase our optimism. The entry of Bulgaria cleared the air in the Balkans and lets us know "where we are at." It has counterbalancing advantages in turning an antagonistic neutral into an enemy. Further, Russia will now make even greater efforts to bring in Roumania. In this they will be helped materially by the increasing activity of the British submarine in the Baltic and a consequent lessening of German activity in the district around Riga.

One Dollar a Head

SHOULD you decide to give to the Canadian Patriotic Fund, you will, of course, first ascertain your share. If you are the head of a family, you will figure that you must give for every member of it, including servants. If you have a large body of employees who are not earning enough to enable them to pay their per capita share, you should take it out of the business profits.

Having decided that, you will then proceed to ask, "How Much a Head?" The answer is ready to hand. In the year ending August 31st, 1915, the gifts to the Patriotic Fund amounted to \$5,350,000, or 70 cents per capita. The estimated requirements for the year commencing September 1st, 1915, are \$7,500,000, or one dollar per head.

With these facts in your possession, you may reckon it up for yourself.

The Truce is Kept

SOME people feared that the political truce might be broken when a new Dominion Cabinet Minister, Mr. Patenaude, had to be elected in a Quebec constituency. A political conflict even in one constituency might light a fire which might slowly enlarge until the whole Dominion was involved. The decision rested on Sir Wilfrid Laurier, and that shrewd politician decided that the new Minister should not be opposed by a Liberal candidate. Thus Mr. Patenaude takes his seat by acclamation, and the truce is not broken.

Some politicians and some party journals on each side are earnestly endeavouring to make that truce look like a battered tomato can, but so far their efforts have been unsuccessful. The Montreal Star gives most of the credit to Sir Wilfrid Laurier for parrying the blows aimed at this truce, but Sir Robert Borden is entitled to at least equal praise.

Bars in Ontario

BECAUSE the soldiers in training, having more money and friends than usual, are liable to over-drink, the Ontario Government will close the bars at eight o'clock. This is a compromise measure, as most of our reform measures are now-a-days, and it will affect "personal liberty" very slightly. Why clubs should be exempt from the restriction is not clear. Are we to understand that club members have less money and fewer friends than usual?

The Central License Board very wisely left the decision to the Government, and its chairman and vice-chairman have had nothing to say about the new rule. In spite of this unusual silence, it is reported that the Board favoured seven o'clock closing. The whole discussion of the question of hours has a humorous side of it, since all the parties get excited over what is only a small feature of a big question. Everybody is trying to deceive himself and look

serious, when, as a matter of fact, both the "wets" and the "drys" are avoiding the main issue.

So far as the soldiers are concerned, eight o'clock closing will make little difference. The real reform would be the establishment of "wet" canteens under military control.

Why He Came

PROFESSOR MUENSTERBERG, of Harvard, is disputing with some critics as to why the Germans came to America. The Professor maintains that they had the same reason as the Americans who recently came into Canada—because there are less economic difficulties in making a living in an uncrowded country. He denies that either the Germans in the United States or the Americans in Canada are devoted missionaries seeking to produce conditions they knew at home.

With this view most Canadians will agree. And for this reason, the Germans should become good Americans, and the Americans should become good Canadians. Unfortunately, some of the Germans in the United States do not take this view and are quite disloyal.

Irresponsible Collectors

EVERY man or woman who has social ambitions and desires to get some easy advertising is starting a "Fund" of some kind. The latest in Toronto is one for aviators—the wisdom of which may be questioned. There have been a number of others equally unwise.

The Militia Department has tried to stop a lot of these ambulance funds, kitchen funds, machine-gun

60,000 MORE

Latest information from Ottawa indicates that Canada will need 60,000 more recruits immediately. Lord Kitchener is calling for three million more men, and Canada must do its share. Let every recruiting officer get busy.

funds, tobacco funds, Christmas-gift funds, and so on. Not that the objects were bad, but that the necessity was doubtful.

The Courier has taken the attitude that the Patriotic Fund and the Red Cross have the first claim. After having given freely to these, a man is entitled to do as he pleases. If he wants to buy machine guns or tobacco for soldiers, he has a perfect right to do so. But there is no urgent reason why he should, unless he finds it a real pleasure.

A certain Masonic Lodge in Toronto contributes a certain sum each month to buy tobacco for the Toronto soldiers in France. The members do not need to do it. The soldiers are well able to buy their own tobacco. But it pleases them to do this, and the gifts are sure to be politely received.

But let there be a clear understanding in the public mind. There is no obligation to contribute to any but the two great funds mentioned. The gifts to soldiers' comforts leagues, to Y. M. C. A. entertainment camps, to hospital supplies not sent through the

Red Cross, to tobacco funds and so on, are purely voluntary and are intended to provide opportunities for those who take pleasure in doing a little more than they are under obligation to do.

Voluntary Giving

A CORRESPONDENT in Cochrane sends a clipping from a local paper, the "Clay Belt," in which the opinion is advanced that the Patriotic Fund should be based on taxation and not on voluntary contributions. Our correspondent would like our views on this point.

Apparently the editor of the "Clay Belt" has two reasons in his mind to support his opinion. He thinks taxation would be more equal in its burden, because all would then contribute in proportion. His second reason is that those who share in the Patriotic Fund are being degraded by charity.

Both of these "reasons" are open to argument. Taxes are seldom equable. In any system of taxation yet devised there are some who escape. This is especially true of an income tax which the editor of the "Clay Belt" seems to favour. The man with the small ascertainable income pays more in proportion than the man with the large, unascertainable income. Moreover, an income tax is a costly tax to collect, especially in a country of distances.

On the other hand, there is much to be said for voluntary giving. It does the people who give more good to contribute a hundred dollars voluntarily than to pay a hundred dollars in taxes. There is something sublime in the sacrifices which people are making in order to give to the Patriotic Fund and the Red Cross. Many are going so far as to give, not only of their income, but of their capital.

As to the charity in the matter, there is some force in the argument of the editor of the "Clay Belt." Yet it is a scientific charity, where the families who draw from it are receiving their apportionments on a basis of merit. This is the kind of charity a man receives when he goes to a general hospital supported partly by public funds and partly by voluntary contributions. It is the kind of charity which he accepts when he sends his son to the university founded by the State or by public benefactions. As such, it is a form of charity which is not inconsistent with one's independence.

Germany is a country where the State has organized everything and where the taxes even contribute to insurance against unemployment and old-age pensions. Germany made too much of the State, until finally the State grew so strong that the people became its slaves. Great Britain, and the nations that have shared her institutions, has tried to avoid this by leaving some functions to voluntary effort and individual initiative. The citizen who becomes an automaton, living by rules which the State lays down for him, is not a citizen in the best sense of the term.

When government responsibility shall end and when individual responsibility shall begin must always be an open question. The editor of the "Clay Belt" has his ideas, but they are not those of the majority of British people. The Patriotic Fund is not a government fund, but since it is managed by men closely in touch with the Government, its management may be expected to be scientific, economical and national.

WONDERFUL PATRIOTISM IN ALBERTA



Alberta has contributed more soldiers and more enthusiasm in this great struggle than any other province in Canada. This striking picture was taken at Calgary on October 4th, when the citizens turned out to bid farewell to the 12th Mounted Rifles. Photograph by W. J. Oliver.

Sylvia's Secret

by Robert Machray
Author of "Sentenced to Death," etc.

CHAPTER XXIII.

More of the Secret.

BY this time Max Hamilton, as he listened to the extraordinary statements of Bertha Schmidt, had lost any idea he had held that she was a servant or of the servant class; he saw that in her way she was a remarkable woman, with a good deal of education and no little natural acuteness; that she had acted as maid to Sylvia Chase had been part of a scheme—a detail in the vast plans of German espionage in England; she had been playing a part which had been assigned to her by her superiors. Still, he was utterly unprepared for and thoroughly surprised by what she now proceeded to reveal to him.

"Karl Hollander, whom you know as Captain Charles Hollander," she continued, "had a grandfather, whose name also was Karl Hollander; he was an officer in the Prussian army. Rather more than fifty years ago this man came to England, and settled down as a naturalized Englishman in London; his naturalization was nothing but a cloak, for in reality he was a German secret agent, and his business was to organize a system of espionage for Great Britain, just as it had been that of another ex-officer of Prussia a few years earlier with regard to France.

"That Karl Hollander died, but he had a son, also named Karl, but Englished into Charles, whom he had brought up to follow in his footsteps and go on with the work he had been doing for Germany in your country. This second Karl had been at both English and German schools; he had the English ways; it was not difficult to take him for an Englishman, though he had the German fairness of hair and complexion. He married, however, a German lady, who belonged to the family of the Von Nordheims—she was a cousin of the present Graf Von Nordheim."

"Who was the employer of your mistress, Sylvia Chase?" asked Max.

"Yes, the same," replied Bertha.

"Karl Hollander the third, that is, Captain Hollander, was their son?"

"He is the only child of the second Karl and of that lady," was the answer. "The second Karl went a step further in the course of duplicity and deception that was being pursued with respect to the English, for he placed his son, the man you know, in your army, having first trained him as a German secret agent, even as he himself had been trained by his own father. He went further still, for he suggested that the young officer, his son, should pretend to enter your secret service—"

"He is a member of the British secret service, I have always understood," Max interrupted her.

"Yes, he is, but it is only a pretence, a shield, a cover," rejoined Bertha, "under the protection of which he carries on with impunity his real business. Now and again they allowed him to impart some information to the British Intelligence Department of your army; it was nothing of real value, but was of sufficient apparent importance to lend colour to his being an efficient member of your secret service."

"Who are 'they?'" Max inquired, again recalling the phrase the woman had employed when told of the death of her mistress by Villiers Chase when the latter, Superintendent Johnson and himself had called at Sylvia's flat on the night of the discovery of the murder. "You said just now that 'they allowed' Hollander to impart some information."

"They are the heads of the German secret service in Berlin," said Bertha. "I do not know who they are, but Cap-

tain Hollander does. He is under their orders, but they have the greatest confidence in him, as he has been very successful. As I told you, he is an exceedingly clever man, and as daring as he is clever. It was he who obtained the plans of the new gun."

Max listened in a kind of stupefaction; what this woman had told him was all so astounding! Yet he could not doubt that she was speaking the truth—her manner, her accents declared it most emphatically. It seemed an improbable, almost an impossible tale, but Max knew that it was just such tales that were always proving truth to be stranger than fiction. What diabolical ingenuity and cleverness these Hollanders had shown; how little had they been suspected!

"How is it that you know all this?" he asked, in wonder rather than doubt.

"In different ways," she responded, frankly. "I need not tell you them, but I may point out that I had to know a good deal so as to watch fraulein, my mistress, effectively, and frequently I heard him discussing this thing and that with her. Besides, I had been in our secret service for many years, and had learned much."

"Captain Hollander killed your mistress?"

YES; he had his orders! He had to kill her, to shut her mouth for ever. You heard him say that it was necessary, and from his point of view it was necessary. 'They' commanded him to silence her."

"They!—you mean the people in Berlin to whom you referred a moment ago?"

"Yes, the heads in Berlin. It was necessary from their point of view that she should die."

"She knew too much?"

"It was not that, not quite!"

"How did she procure information for Hollander? How was she of use to him as a spy?" Max asked.

"You know her brother, Captain Villiers Chase?"

"You know that I do," said Max.

"It was principally through her brother that she was of use to Karl Hollander," said Bertha.

"Through Villiers!" exclaimed Max, incredulously.

"Yes through him, though I do not think that he was aware of the manner in which she used what he told her," said Bertha. "He was greatly attached to her—much more than she was to him; she was a cold woman, my mistress, with very little affection for anybody, and she was clever—and he is not; he is a dull, heavy man, and she twisted him round her finger with the greatest ease."

"Still—I don't understand—"

"Under the pretext of getting him to help her with the articles she wrote for reviews and journals she extracted much important information from him, and she had the run of his room in the War Office and of his private rooms. Now do you understand?" Bertha asked.

Max nodded assent; everything was becoming plain and clear to him.

"And Villiers is innocent?" he asked.

"That is my impression," she replied. "The fraulein stole the drafts, the plans of the new gun from her brother's safe, and gave them to Hollander."

"But the safe would be locked surely!"

"How exactly she did it I do not know, but that is the manner in which the plans were obtained by her," said Bertha. "I heard something of it, but not all. Villiers was not an accomplice, except in so far as his stupidity and his love for her made him one."

"I see," said Max. "Poor Villiers!"

"I said to you that my mistress was

a cold woman, and it was true, yet she was not without some natural feeling for her brother, and she had a great deal of pride. She was afraid after taking the plans that her brother must be suspected of having betrayed the secret of the new gun, for a searching inquiry, she believed, could not but lead to his being compromised; the others who were in the secret were, with the exception of the inventor, all too high-placed—they were generals and ministers and above suspicion. They preyed on her mind. In a word, she was beginning to repent of what she had done; she grew timid and fearful; she told Hollander that she would work with him no more, and even threatened to unmask him. That was how it came about," said Bertha, with a sigh. "Her death, I mean," she added.

"She repented of her treachery!"

"Yes, and she was afraid, too; afraid for her brother—and also in a measure for herself. Towards the end she changed greatly, and Hollander was in terror lest she should carry out her threat to unmask him. He laid the matter before the heads in Berlin, and they said she must be got out of the way—and so he killed her."

"You knew that at the time?"

"I knew that it was he who had killed her, but I did not know that he was to kill her. I was sorry, too, when I knew of her death, for I got on well with her and rather liked her," said Bertha, quietly.

"How was it that she became associated with Hollander?" asked Max.

"You will remember that I told you his mother was a relative of the Von Nordheims; he met the fraulein when she was acting as governess to the Von Nordheim children, and came to know her intimately. He established some sort of ascendancy over her."

"Perhaps he made love to her," suggested Max.

"No, no," said Bertha. "There was nothing of that kind between them—I am certain of it! However it was, she agreed to become a secret agent in the interests of Germany, but towards the end, as I have just said, she repented. I do not know that there is anything more to tell you," she said, after a moment's silence.

IT all seemed simple enough now, Max thought, piecing together what he had heard; all was explained. Then he asked the woman a question.

"Why have you told me those things?" he inquired.

"So that you will be able to deal with Hollander when you and he are in England again. He cannot know that I have told you everything or even anything; you are armed against him," said Bertha, "with the knowledge which I have given you, and he will be in your power. You can do with him what you will, but be sure and consult your own safety."

"I understand," said Max.

"He is your enemy—and now he is mine," she added. "By some means, which I am not acquainted with, he caused you to come here to Treves, and it was through him that you were arrested as a spy."

"Through Hollander!" Max exclaimed.

"Yes; he had you watched from the time you left London till the moment of your arrest. You will remember I warned you; I had heard something. Then you snatched little Fritz from death, and I determined to help you." She did not tell him of her fruitless appeal to Hollander. "Now you are out of prison, and to-night you shall cross the frontier and so get back to London."

She looked at him thoughtfully, and was about to speak again, but she changed her mind and left him to his

own reflections for some time. Afterwards she brought him food, and told him that as her boy was coming to the house about five o'clock, an hour that was close at hand, she must shut him in the cupboard hidden behind the clothes in the wardrobe till the child was asleep for the night. Then she was to bring him the clothes of a civilian, and together they were to set out.

"There will be nearly fourteen miles to walk," she said.

"Won't it be too much for you?" asked Max.

"No," she assured him; "I am very strong. It would be easy walking but for the snow. Will it not be too much for you after being shut up so long?"

But Max would not entertain the notion for an instant. Was he not marching to freedom—and all that was dear to him? And did he not have a great duty, an imperative public duty, to perform? The duty of unmasking a traitor and of having him punished? He did not know how much Hollander owed to him personally. Something of this he said to Bertha Schmidt, and again she warned him to be on his guard with respect to Hollander.

AFTER he had spent some weary hours in the closeness and darkness of the hidden cupboard, Bertha Schmidt came to him and let him out of it. She had fetched some clothes, and told him to put them on, while she got some food ready for their journey. Taking off Herman's uniform, he attired himself in the garments she had provided, and found they fitted fairly well; he guessed they had belonged to Bertha's husband who must have been a tall man. A little after nine o'clock he and Bertha left the house. Snow was still falling, but not in such thick and heavy flakes as on the preceding evening; the night was dark, and once they had got away from Treves and its lamps, it was blackness itself.

Not that the intense darkness seemed to give Bertha any trouble; she moved on in front of Max without pause or hesitation for a couple of hours along a narrow road, on which the snow had evidently been trodden or beaten down to some extent. Then as they neared a place in which some lights were burning, she bade him halt while she went forward to reconnoitre. Presently she returned, and whispering to him that a picket was stationed there, moved on again, but in a northerly direction; hitherto they had been travelling almost due east. But here was no path, and the snow was deep, yet they struggled on and reached a narrow road similar to that by which they had left Treves.

"Two hours more, and we will gain the frontier near Echernach," she said. "Are you tired?" He protested he was not, and asked if she was, but the indomitable woman merely shrugged her shoulders, and set out more vigorously.

On and on they walked; after a long time, as it seemed to Max, Bertha diverged from the narrow road, and struck off into a forest; on she went again, though Max saw or rather felt no path under his feet—only soft deep snow through which he plunged after her, but as before she never was uncertain of her way. At length they came into a clearer space; they had emerged from the forest. Now she paused and listened, but no sound broke the all-enfolding stillness save that of running water.

"It is the river Sure," she told him; "it is the frontier, and there is no sign of the soldiers here; they are higher up near the bridge into Echernach. Once across the stream, and you are safe!"

CHAPTER XXIV.

In London Again.

HOPE to reach London tomorrow evening, but tell nobody, Max."

Such was the message contained in a telegram which was received by Peggy Willoughby one afternoon, as she was issuing from the house in St. Anton's Avenue.

When the despatch was handed to

Good for bread,
good for pastry,
good for you.

PURITY FLOUR

"More Bread and Better Bread"



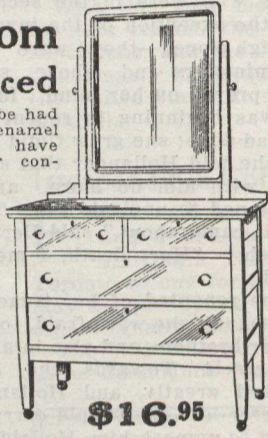
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her, and she saw that it bore her name, she instantly guessed that it was connected with Max Hamilton; a fit of trembling seized her, and her fingers were shaking as she opened the envelope. When she read the words, her heart bounded rapturously—Max was free! But her heart almost at once contracted as she asked, How had he gained his liberty? Had his freedom been contrived or effected through the instrumentality of Captain Hollander? If it was so, she said dearly to herself, she must pay the stipulated price; if it were not—if Max had achieved his freedom without Hollander's help—then she, too, was free.

She wondered what Max meant by saying "tell nobody." The plain sense of the words was that she must keep the news to herself, but why? she mused. Surely, there was something mysterious here! For would not the news be welcomed by many people? Puzzled, she studied the telegram, and now she noticed that it was dated from a place called Ettelbruck; she had never heard of it, but it had a German sound. Was Max still in Germany? Had he been released by his captors?—it looked rather like it. "Ettelbruck!" Where was it exactly? She felt she must see; she turned back and consulted an atlas; after a while she found it, and saw that it was a town in the Grand Duchy of Luxemburg, and not in Germany at all.

Max, then, was free, and was on his way back to England; this was the great fact, gladness returned to her heart and in spite of doubts and fears persisted and remained her predominant feeling. In any case, the cruel torturing suspense was past. On the morrow, perhaps, Max would tell her all; and if not on the morrow, then, surely, on the next day. Peggy was not "all unhappy," as she looked forward to meeting him again.

RATHER earlier than the telegram which thus affected Peggy Willoughby, a somewhat similar telegram from Max had been received at the office of "The Day." It was addressed to Beaumont, and not to the paper itself; it therefore was not opened and read till after it had passed into the editor's own hands. The words were:

"Not for publication. Hope to reach London to-morrow evening. Hamilton."

Beaumont at once glanced at the name of the place whence the telegram had come, and noticing that it was from "Ettelbruck," and not knowing any more than Peggy knew where it was, looked it up in a gazetteer, and found it was in Luxemburg. Then he rang for a large map which showed with considerable detail that part of Europe and the adjoining countries. His strained eyes immediately noted that Ettelbruck was some thirty or forty miles from Treves, and, bearing in mind the words "Not for publication," he jumped to the conclusion that Max had succeeded in escaping into Grand Duchy.

"Another great story, perhaps," he thought, the journalistic instinct in the ascendant—not, however, that he did not rejoice that Max was free once more. But editors have rather a way of being editors first, and human beings afterwards. Yet the story was not precisely a "great story," in the newspaper sense, nor was it destined ever to appear in "The Day."

"You will be asked to describe the way in which you made your escape from Treves, but it will be better to leave it to the imagination of the people who question you," said Bertha Schmidt, as she was parting from Max on the outskirts of Echternach, whither she had safely piloted him. "You see you must not bring my name in at all—that would be fatal; no one must ever know what I have done; should it get to the ears of the heads in Berlin—"

She paused significantly, and then added:

"My life would not be worth a min-

ute's purchase. You must give me your promise."

"Yes, I promise," said Max. "I thoroughly understand your position, Bertha." Then he thanked her for all her extraordinary kindness to himself. But she would have none of his thanks, ever repeating the same formula, which justified her action in her own eyes as nothing else could have justified it:

"Because of the child!"

Max bade her farewell in the darkness of the night, and she strode off, as if fatigue were unknown to her, on the journey back to Treves and her little Fritz, who was sleeping peacefully during her absence. As the night immediately swallowed her up, Max thought with gratitude of her, and reflected on her curiously compounded character, in which were seen such strength and determination and resource as well as good in the midst of much that was tortuous and even malign. He realised to the full all that he owed to her, although she would not allow him to put it in that way; to her, it seemed the paying of a debt, the discharging of an overwhelming obligation.

Echternach, an old town with some five thousand inhabitants, and famous in Central Europe for its quaint annual pentecostal "Dancing Procession," had lights burning here and there in its streets, and in a few of its houses, and by their help he was able to follow the direction Bertha had given him for finding the "Hotel Bellevue," a place in which he had lunched when on a walking tour through that part of the Grand Duchy. Here he slept, and next morning took the earliest train by the little Prince Henri railway to Ettelbruck, which is on the main line running from the city of Luxemburg to Liege and Brussels. And from Ettelbruck he despatched the telegrams to Peggy Willoughby and the editor of "The Day."

Late in the same day he arrived in Brussels without mishap or even happenings of any sort in the least out of the common. It looked as if fate, having played him a scurvy trick, was trying to make up for it by being kind. In the afternoon of the next day he was in London, somewhat earlier than he had expected when he sent the telegrams, and he soon was closeted with Beaumont in the latter's familiar editorial sanctum. He would infinitely have preferred to go at once to see his sweetheart, but duty was duty, and therefore in this case his editor came before her.

"HOW did you manage to get out of Treves?" was one of the first questions Beaumont asked Max, and he was inclined to be vexed that the latter could not tell him. Max explained that he had promised to be silent on the matter, as it involved the safety of others who had assisted him to escape. And the editor, though grumblingly, had to accept Max's statement; he went near the mark, however, when he said, with a keen look, not devoid of humour:

"I'd bet a woman had some hand in your escape."

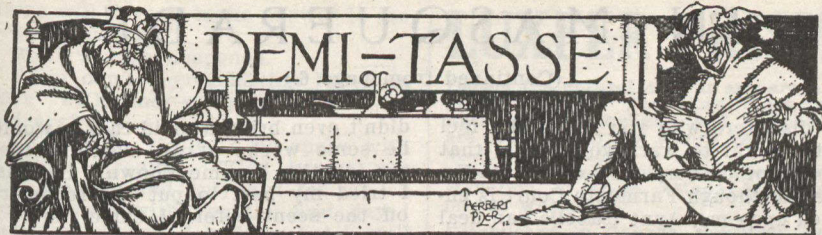
Max did not rise to this sally, nor did his face betray him. In another moment Beaumont was far too much interested, by what Max told him of all he had learned concerning Captain Hollander, even to remember his vexation, though he appeared very blank when Max said to him that his promise also prevented him from informing him of the source from which he had obtained the news. Then, he in his turn, gave Max some news, which also concerned Hollander.

"When I told you to go to Luxemburg, Max," said Beaumont, "it was because I had received word from a reliable person that Germany was about to seize and annex the Grand Duchy. Well, I thought the person was reliable. Who do you think it was?"

"Tell me," said Max.

"It was Captain Hollander, and I believed he was bound to know whether

(Continued on page 21.)



Courierettes.

MAYOR Thompson, of Chicago, predicts a population of 20,000,000 for that city. But he has said he will drive out the crooks. There'll be a big drop in the population then.

When you wake up to find yourself famous, don't be a piker. Have breakfast in bed for once.

The Standard Dictionary defines man as "a rational animal of the genus Homo." After observing many men we move to eliminate the word "rational."

A German professor says that straw provides a good food for human beings. This sounds like the Huns' last straw.

They say that there is a possibility of the clubs going dry. In that case they'll be also empty.

A monkey in a New York home smelt smoke and gave the alarm of fire. What is home without a monkey?

Judge has decided that a man may not beat carpets in the back yard, while the family wash is hanging in the next door yard. The law is a terrible kill-joy.

Speaking of daredevil deeds, we saw a man on the street the other day, wearing a straw hat.

See in the papers where a man used vinegar to save his burning house. Considering the price of vinegar, why didn't he let the old house burn and save the extinguisher?

Those verbal marksmen, who are forever shooting off their mouths seldom make a hit.

Betsy Ross, who made the first American flag, is to have a monument on her grave. Uncle Sam took enough time to think about it.

What's the use of keeping an expensive weather bureau if we can't get the kind of weather we want?

Now that Bulgarian names get into the war news the proof readers agree with what Sherman said about war.

Down in New Jersey one hen has laid 1,000 eggs. Some genius should organize her into a trust.

The more a man thinks the more he will be thought of.

His Neutral Fare.

(President Wilson asks the citizens of the U. S. to preserve a strict neutrality.)

Uncle Sam likes sausages
And pilsener and rye bread,
He's fond of English Marmalade
And pastry, but instead
Of marmalade and pilsener
And French patisserie,
He dines on bread and milk to keep
A strict neutrality.

Words About Women.

Faint heart never escaped fair lady.
The model wife is too often a tiresome person.

Even busy women will kill time when asked their age. Accent on "kill."

An optimist is a chap who thinks he knows all about women. A pessimist is one who does.

Witty women are those who remember all the smart things they have read.

Couldn't Help It.—We note in the news columns that Capt. Wedd, of Toronto, was married in London the

other day. How could he help it—with a name like that?

Explained.—President Wilson is to be married again soon. No doubt he felt that he needed assistance in writing all those delicate little notes.

The Right Answer.—Which of the Allied generals—French or Joffre—gets his picture in the papers oftenest, asks a pert paragrapher.

Our answer is—Sir Sam Hughes.

WAR NOTES.

Doc Cook has been arrested as a spy. Somebody has taken him seriously at last.

"Quiet in Champagne district," says heading. Mumm's the word.

European poet says that he war will make a great change in the field of art. Something along that line has been done already, it seems.

United States was attacked by a hostile fleet—theoretically. Which was close enough for unprepared Uncle Sam.

If silence is golden, how rich must the British Press Bureau be!

Germans now regret that they supposed Britain could not raise a large army. They reckoned without our host.

Some men think that if they don't enlist they can do their duty by writing letters to the papers advocating compulsory training.

W. J. Bryan, Henry Ford and Thomas Edison are all crying for peace. But think of what they invented—Chautauqua lectures, Ford cars and phonographs!

Competition.—The list of auto accidents in American papers on Monday morning rivals the casualty lists from the war zone.

Times Have Changed.—A New York pugilist bid \$83,000 for two apartment houses at an auction sale. There's been a change from the good old days when a prize fighter died in poverty if he didn't open a saloon before he was forgotten.

A New Use.—They are now using absinthe as an explosive in the war. It has always been known as a highly destructive element.

MORE TRUTH THAN POETRY.

The most of us holler for justice
As over the earth we jaunt,
But if we would only admit it,
It's really mercy we want.

This is Easy.—We heard a man remark the other day that many men boast of being "self-made," but he had never heard of a woman making that claim.

The answer is obvious, brother. The dear girls all want us to believe that nature did it.

Described.—The New York Hippodrome has a big ice-skating scene with 200 chorus girls, which it advertises as "Two hundred beautiful girls on ice." In other words, cold chicken.

The Contrast.—French soldiers are fighting and dying for 5 cents per day

in the trenches while once in a while British workmen go on strike for higher pay, working comfortably at home.

Something New.—Dr. Newo Newi New, a New Thought apostle of San Francisco, aged 85, was jailed for misusing the mails. The one new thing about him evidently was his name.

No Great Expectations.—"I'm sorry, mum, but I have to give you my week's notice," said Mary.

"Why, Mary, this is surprising. Do you expect to better yourself in your new place?"

"Not exactly, mum. I'm going to be married."

Fashion Hints.

It is bad form to stay out late at night when wearing a morning coat.

It is also not the thing to run when wearing a walking suit.

Fastidious young men always go to court in a law suit.

And above all, never be caught at work if you are clad in a lounging suit.

Defined.—Teacher—"What is a hypocrite?"

Boy—"A boy who comes to school with a smile on his face."

The Question Drawer.

"Dear Editor, what is a best seller?"—Reader.

You spell it wrong. It is one with the oldest wine.

"Question Dept.—What was St. Vitus noted for?"—Student.

He was the inventor of the modern society dances.

Information Editor—My boy refuses to go to school and I cannot get him educated. What had I better do with him?"—Puzzled Parent.

Why not make him an editor?
"Mr. Editor, please tell me what this war is all over?"—Ignorant.

It's all over Europe.

Evolution.

First her name was Mary.
Then she made it May.
Later it became Mayme.
As she reached the twenties it became Mae.
Now she's been married a year and it's Ma.

Little Willie's Prayer.—"The Kaiser, at the beginning of the war, called on God, 'the old German God,' in two or three telegrams and messages a day. But now—"

The speaker, Lord Eustace Percy, of the British Embassy in Washington, shrugged and smiled.

"But now the Kaiser has stopped calling on God. Has warfare weakened his faith? Is he like little Willie?"

"Willie, did you say your prayers last night?" the minister asked.

"No," Willie answered, "and I didn't say 'em the night before last, and I ain't a-goin' to say 'em to-night, neither; and then, if there don't anything get me, I ain't ever a-goin' to say 'em!"

YOUNG CANADA'S SPIRIT.

There is no question about the fighting spirit of the young Canadian boy. This war has shown that it's there, and it's easily developed.

The other day the eight year old son of a Toronto newspaper man came home from school. "Teacher told us to-day, daddy, that this war might last ten years," he said. "I'll be eighteen then and I'll be able to go to the front."

"Would you want to go to the war?" asked his father.

"Sure," said the lad, as if it were the most natural thing in the world. "Shouldn't I? If I did happen to get killed it would be—bing—just like that, and I wouldn't notice it."



Chapped skins prevail now. Ruined complexions will result with slightest neglect. Your skin must have the absolute protection afforded by

Gouraud's Oriental Cream

It not only stands between your beauty and the weather but, renders to the skin a soft, refined pearly-white appearance.

Send 10c. for trial size

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A Christian college-home, healthful situation.

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Brewed only from pure barley Malt, choicest hops and filtered water. 279

The beer that is always

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IN MASQUERADE

(Continued from page 6.)

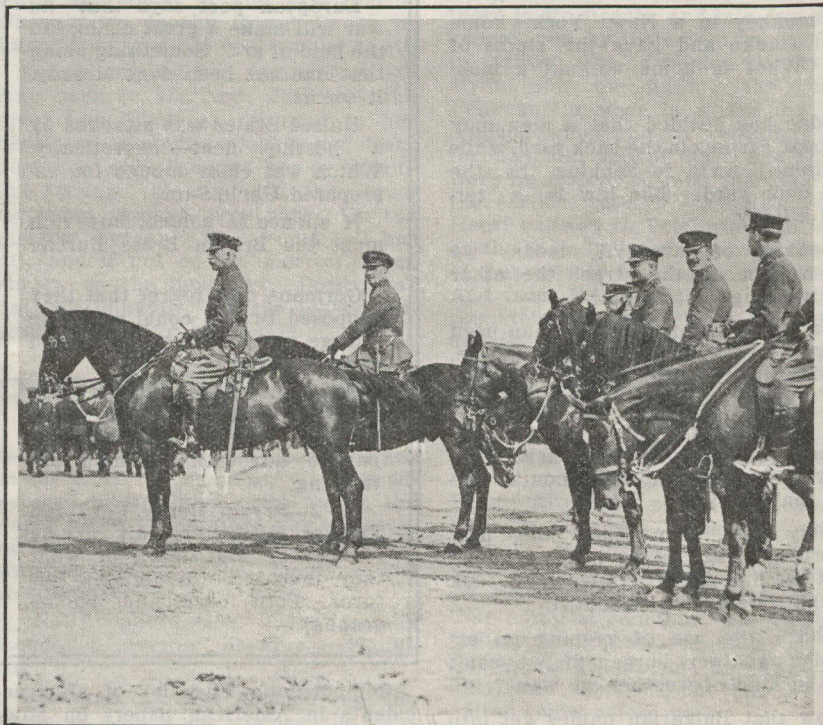
she discovers who you are, and I feel that I ought to warn you, Molly, that I may not be very well off in the future, for though Farmouth Court is entailed upon me, Aunt Isabella can deal with her large private fortune exactly as she likes. There is no necessity for her to leave it to me, and I expect she will alter her will as soon as she knows that we are going to get married—she's practically certain to alter her will."

didn't even bring a maid that it would be some weeks at all events before my identity became known. Besides, I tried my best to put the reporters off the scent before I came here. I gave out that I was going abroad—but they're wretches, they really are. Here, read me what the beastly paragraph says yourself."

Molly handed the newspaper cutting back to Clive, and sat down again in the arbour, swinging her little feet restlessly. The young man read aloud slowly and gravely:

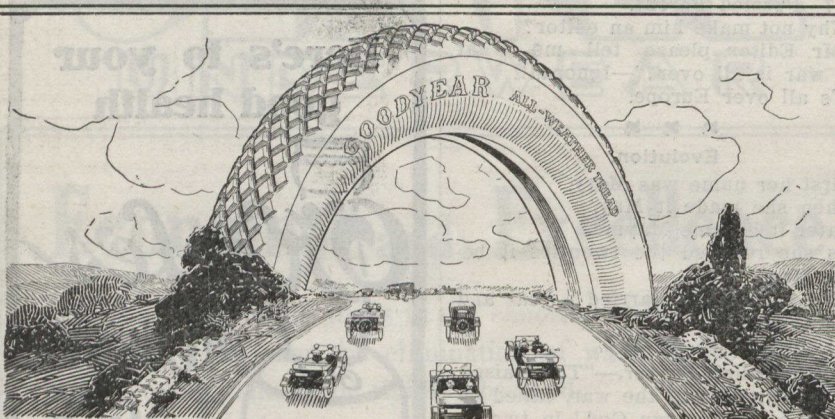
"**B**UT, my dear Clive, why should she?" Molly opened her eyes in astonishment, then she gave one of her soft little laughs and put a hand upon Clive's arm. "What does it matter if she does leave her money away from you—what can it matter under present circumstances? You will always have Farmouth Court, the home of your forebears." Molly paused a second. "Your aunt must be a very conscientious old lady. I suppose she thinks it is a mistake to have too much money—she must really be quite a character. Take me up to see her this afternoon, Clive. I do hope we

"It may interest our many readers to know that Coralie Leigh, the young and beautiful actress who has advanced with such rapid strides in her profession during the last year and now occupies the proud position of leading lady at the Colony Theatre, London, is spending a few quiet weeks resting at the Peacock Inn, Farmouth, endeavouring to recover from the terrible shock to her nerves caused by Mr. Gilbert Pelton having committed suicide in her presence exactly two months ago. Our readers may remember that the unfortunate gentleman was a great admirer of Miss



THE DUKE AT VERNON, B.C.

During his recent trip West, H. R. H. the Duke of Connaught inspected the troops at the big mobilization camp at Vernon. Here he is on a splendid charger, and behind him, Col. J. Duff Stuart, commandant, and behind him, General Lessard.



The Royal Road Begins When You Ride on Goodyear Tires

Try them a little while. They have smoothed the way for thousands of motorists whose road was made rough by frequent tire troubles.

Goodyears are fortified in five exclusive ways against the worst attacks that a tire has to meet—against rim cuts—against blow-outs—against loose treads—against punctures and skidding.

The Balanced Tire

Many tires give out prematurely because the "carcass" is too light for the tread. So what is the good of a heavy tread that you have to discard before it is worn out? This fault in many rival tires is avoided in Goodyear construction.

The "carcass" beneath is built extra strong to support the double thick All-Weather Tread.

That's what men mean when they tell you that Goodyears are built in perfect balance.

Lower Prices

On February 15th Goodyear made the third big price reduction in two years. The three total 37 per cent. Yet Goodyear tires are constantly better.

As our output multiplies, reducing factory cost per tire, we pass on this saving to Goodyear users in the form of lower prices and betterments.

So these tires mean content for motorists. So they mean most for your money. For your own sake try them. Any dealer can supply you.

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No-Rim-Cut Tires—"On-Air" Cured
With All-Weather Treads or Smooth

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Makers of Truck, Motorcycle, Carriage and Bicycle Tires, and Rubber Belts, Hose and Packing.

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shall get on well with each other—that she will like me."

Clive shook his head.

"My dear Molly, I daren't take you up to Farmouth Court—I simply daren't. I don't know what Aunt Isabella would say to you, but I fear you would get a very cold welcome. My aunt has been brought up in a very stern school, you must remember—she has very stiff, old-fashioned ideas. Besides, as ill luck would have it, it was Aunt Isabella herself who cut this paragraph from the 'Plymouth Times,' and showed it to me this morning, little thinking that I knew you—little suspecting that I loved you—merely interested in the fact that the Peacock Inn was harbouring such a distinguished guest."

Clive produced a small newspaper cutting from his pocket, as he spoke and Molly snatched at it impatiently. Her cheeks had flushed a bright crimson; she looked very put out and annoyed.

"It's too bad—I declare, it's really too bad that I should have all my goings and comings put in the papers. Why won't the newspaper reporters leave me alone? It's absolutely disgraceful." She stamped on the turf with her little foot. There were tears in her eyes—tears of intense vexation. "I thought if I came quietly down here with Cousin Clara, and

Coralie Leigh, who did not, however, reciprocate his affection, and after pursuing the beautiful actress with his unwelcome addresses for some time, Mr. Pelton finally shot himself in the drawing-room of her flat in Laburnum Mansions, Knightsbridge. We understand that Miss Leigh's nerves have greatly benefited by her stay in glorious Devon, and that she proposes to resume her role at the Colony Theatre early next month. We wish we could delight our readers with a photograph of this young and beautiful actress, but it is a well-known fact that Miss Leigh has always set her face sternly against being photographed, proving a great exception in this matter to most of our leading footlight favourites."

Molly gave a queer, little start.

"How cruel the papers are," she murmured. "Why must they rake up things? You don't believe I was to blame for—for what happened? You'd trust me, Clive, wouldn't you, through thick and thin?"

"**M**Y dear, I love you, so how can I believe ill of you? Yet I know many people—my aunt included—are only too ready to credit anything that may be said against an actress; but that cannot be helped, and once you are my wife, whoever breathes a word against your good

name will have to make answer to me—your husband.”

Molly's flush deepened. "You don't regret having fallen in love with me—even if I am an actress?"

"Yes, I do, Molly." He spoke with a blunt strength. "God knows you are the one and only girl for me. I fell in love with you the first day I set eyes on you, I believe, but it will hurt me more than a little having to break with my old aunt. I've been the very apple of her eye—but she'll have nothing to do with me once we are married. She hates the theatre, poor dear old lady, and she's old. Molly, and I shall know that I've embittered her last years—that I've gone far to breaking her heart."

Molly crushed the carnations in her hands.

"You can give me up. We can easily say good-bye to each other."

"We cannot. We've got to be true to ourselves now—to our love; if anyone has to be sacrificed it must be Aunt Isabella; but I'll be quite candid with you, Molly. If I had guessed when I first met you that you were the celebrated Coralie Leigh, I would have avoided you—just for Aunt Isabella's sake; but now that I know you love me—why, I wouldn't give you up now if an angel came down from Heaven and told me to; it's going to be you and I to the end of the chapter."

Molly gave a queer little laugh—a laugh that was half a sob.

"WOULD it make things better if I promised never to appear on the stage after we were married? I'd do that willingly."

"My darling girl." Clive raised one of Molly's soft little dimpled hands to his lips. "You'd be miserable if I took you at your word; you'd regret your career—of course you would."

"No, I shouldn't," Molly's face suddenly dimpled over with smiles. "Clive, I want you to let me see your aunt this very afternoon. Let me see her alone and break the news of our engagement to her myself."

"My dear—it wouldn't be wise. Aunt Isabella would only say things that might hurt you when you confessed who you were. Besides, there's really nothing you could say or do that would mollify her wrath. She is an old lady of stern principles—most unworldly, for she'd welcome an aristocratic pauper into the family though she'd frown at you, my pet, because you are on the stage."

"Let me try what I can do all the same," Molly pleaded. "I can be very fascinating when I like—oh, most

A CANADIAN GIRL'S HUSBAND.



Francis MacLennan, husband of Florence Easton, Canadian Operatic Soprano, as Tristan in "Tristan and Isolde" this season with the Chicago Opera Association.

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PATENTS.

TAKE NOTICE that the undersigned are prepared to grant licenses, at a reasonable price, to anyone desiring to use the methods of producing electric oscillations described and claimed in Canadian Letters Patent No. 119,908, issued on the 10th day of August, 1909, to Roberto Clemens Galletti. They are also prepared to receive offers for the purchase of the patent. Ridout & Maybee, 59 Yonge Street, Toronto, attorneys for the patentee.

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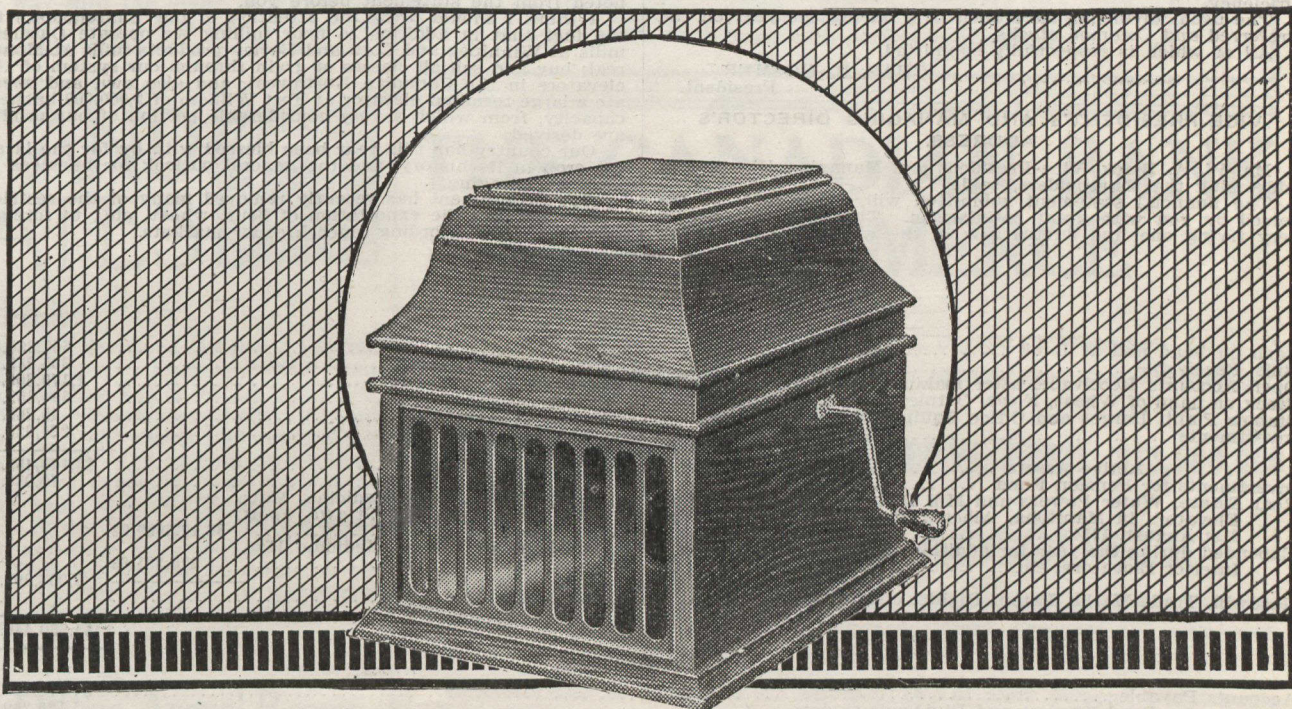
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And think of the harvest dance in the great barn when the crops are gathered. The new Edison, of course will furnish the music. Not a squeaky fiddle, this time, but the music of a big brass band to dance by.

No, your children will not need to go to the city for enjoyment from a home made attractive by the new Edison. It will furnish the life they crave—and it will be life without any of the city's evils. Truly, your home will become a place where your children will want to stay, and where your neighbor's children will want to come if you have a new Edison.

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Gentlemen:—Please send me your new Edison Catalog and full particulars of your free trial offer on the new model Edison Phonograph.

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Address.....

The Ogilvie Flour Mills Co., Limited

REPORTS and BALANCE SHEET

For year ended August 31st, 1915, presented to the shareholders at Fourteenth Annual Meeting held at Montreal, Que., October 14th, 1915

DIRECTORS' REPORT.

A Balance Sheet showing the Assets and Liabilities of the Company, also profits for the year, and the transfer to a Special Contingent Account of the sum of \$1,250,000 is submitted. The sum of about \$28,000 was added during the year to the Company's Pension Fund, which now amounts to \$100,000.

The Company's accounts have been audited by Messrs. Creak, Cushing & Hodgson, Chartered Accountants, whose report is presented herewith.

The Ogilvie Grain Company, Limited, was incorporated during the year. This is a subsidiary Company, which has been created to facilitate the handling of the Company's grain business.

A further addition to the Company's terminal grain elevator at Fort William has been constructed with a capacity of 750,000 bushels. The Company now has a storage capacity of 7,250,000 bushels at Fort William and West thereof, and of 1,800,000 bushels East of Fort William.

The Company's flour mills, elevators and other properties are in first class condition. Liberal expenditures are constantly being made to keep them up to the most modern standard of efficiency.

The usual dividends have been paid during the year on the Preferred and Common stocks.

All of which is respectfully submitted.

CHAS. R. HOSMER,
President.

VICE-PRESIDENT'S AND MANAGING DIRECTOR'S ADDRESS.

Mr. W. A. Black, Vice-President and Managing Director, in addressing the shareholders, said:

The financial statement submitted will, I am sure, be received by you with great satisfaction. The past year was a very trying one, the fluctuations in the wheat market having

been quite abnormal. On the 1st September, 1914, new crop wheat was quoted at \$1.13½ at Fort William. From this level it gradually worked up to \$1.65, then reacted to \$1.17½, then back again to \$1.40½, and finally at the end of the fiscal year it was down to 87%.

Towards the end of April the Canadian Government issued an order limiting the export of flour to only two possible importing countries, viz., Great Britain and France, in addition to which the British and French Governments purchased large quantities of wheat which they re-sold to mills in those countries below current values, the effect being that we were practically put out of the export flour business. Domestic business too, at that time, was at a minimum as a result of the smaller population and the laying in of large stocks before the end of our previous year by consumers and dealers generally.

This combination of circumstances, however, turned out fortunately for our Company, as the grain which we had provided for our normal requirements, not being needed, was sold at a very large advance over its cost to us. I have thought it wise to explain this at length, for it is an experience that may not occur again. As this profit is unusual the amount has been shown separately from the regular trading profits, as will be noted from the statement before you.

I think I should draw the attention of our Shareholders to the fact that in addition to flour milling we operate Oatmeal mills at Winnipeg and Corn and Barley products mills at Montreal; buy and sell all classes of grain through our system of 147 elevators in the Canadian Northwest, and also own and operate a large terminal elevator at Fort William of 2,000,000 bushels capacity, from which a very considerable portion of our profits are derived.

Our country has this year been blessed with by far the largest crop in its history, and the general outlook for business is most encouraging.

Our Government has recently removed many of the restrictions regarding the exportation of flour, wheat, etc., to foreign countries, thus affording much broader markets.

BALANCE SHEET

ASSETS.

Cash on hand and at Bank	\$ 667,820.40
Bills Receivable	335,285.61
Open Accounts Receivable after making full provision for all Contingencies	1,179,603.03
Stock on hand of Wheat, Flour, Oatmeal, Coarse Grains, Bags and Barrels	694,452.01
Stables Plant, Barges and Office Equipment	45,265.00
Investments	224,025.28
Active Assets	\$3,146,451.33
Investments for Pension Fund	70,086.14
Real Estate, Water Powers and Mill Plants in Montreal, Winnipeg, Fort William and Medicine Hat; Elevators in Manitoba, Alberta and Saskatchewan; Property in St. John, N.B., and Ottawa, as at 31st August, 1914	\$6,127,609.92
Expended during the year for addition to Elevator at Fort William, additions to Mill at Medicine Hat, Interior Elevators, etc.	206,291.69
Goodwill, Trade Marks, Patent Rights, etc.	6,333,901.61
	1.00
	\$9,550,440.08

LIABILITIES.

Accounts Payable	\$ 718,129.58
Provision for Bond Interest and Dividends to date	120,250.00
Current Liabilities	838,379.58
Officers' Pension Fund	100,000.00
First Mortgage Bonds	2,350,000.00
Capital Account:—Preferred Stock	\$2,000,000.00
Common Stock	2,500,000.00
Contingent Account	4,500,000.00
Profit and Loss Account:	1,250,000.00
Amount at Credit 31st August, 1914	582,466.46
Net Profits for year, Flour Account	600,780.92
	\$1,183,247.38
Less:	
Bond Interest	\$141,000.00
Dividends—Preferred Stock	140,000.00
Common Stock	200,000.00
	481,000.00
	\$ 702,247.38
Profits from other Sources	1,059,813.12
	\$1,762,060.50
Less Amount Transferred to Contingent Account	1,250,000.00
Balance Carried Forward	512,060.50
	\$9,550,440.08
Indirect Liabilities:	
Customers' Paper under Discount	\$ 93,605.00

We have audited the Books of the Company for the year ending 31st August, 1915, and certify the above to be a correct statement of the affairs of the Company at that date as shown by the Books.

CREAK, CUSHING & HODGSON, C.A.,
Auditors.

frightfully fascinating. Hand Aunt Isabella over to me for half an hour and see if she doesn't give us her blessing at the end of the interview. Oh, Clive, grant me my first—my very first request to you."

She threw her arms about Clive's neck. He felt her warm breath on his cheek and he yielded—how could he do otherwise?—to the voice of the charmer.

"You are a witch, Molly. I don't believe anyone could resist you—not even Aunt Isabella. You shall see her this afternoon. I will take you up to Farmouth Court—but be prepared for the worst."

Molly shook her soft little head.

"I'm not afraid—not the least little bit afraid. If I've been able to win your heart—if you love me and believe me—why shouldn't your aunt?"

She pouted adorably. She did not look the least like a baneful, beautiful vampire, but Clive could not quite forget that a man had shot himself at Coralie Leigh's feet only two months ago, sprinkling her little high heeled shoes with blood. Still, he had not only given Molly his love—he had given her his trust. He must forget in the future that rumour had ever been busy with her name; he must believe in her honour even as he believed in his own.

Clive's heart beat very rapidly a few hours later, however, as he wandered restlessly—impatiently—up and down the smooth green turfed terrace of Farmouth Court, aware that his Aunt and Molly were shut up together in the beautiful old-world drawing-room whose windows opened on the terrace, a room that was redolent of the warm spicy scent of pot pourri and hung with the somewhat stiff portraits of Clive's forbears.

"I oughtn't to have let Molly tackle Aunt Isabella single-handed. Suppose the old lady says something cruel to her! What a long talk they are having together, though. Can Molly be winning the dear old aunt's heart as easily as she won mine—casting her spells over Aunt Isabella?"

The wide French windows opened at that moment and Miss Isabella and Molly made their appearance on the terrace. They walked up to him hand in hand, Molly all demure blushes and Miss Isabella smiling all over her thin delicate face—her grey silk skirts making a pleasant rustling—her grey hair raised high over a cushion.

"My dear boy—my dear nephew!" Miss Isabella's voice quivered. "I must congratulate you on your engagement—only I wonder you had the presumption to ask Molly to marry you—I do indeed, even though you both care so deeply for each other."

Clive gazed at the old lady in startled bewilderment. Had Molly achieved such a victory over Miss Isabella that his aunt was actually beginning to think well of the stage as a profession? It seemed as if this must be the case—but it was like a miracle.

"Dear Aunt Isabella—I'm so glad—so thankful—that you've taken to Molly—that the fact of her having made such a success on the stage hasn't—"

"Oh, Clive—Clive!" Molly burst in to rippling laughter as she spoke. "I may as well confess the truth to you now. I'm not Coralie Leigh; Miss Grey is that celebrated lady—only she's giving herself and her good looks a rest for once—taking a real holiday, poor creature—not making up—wearing comfortable clothes—just lazing."

"You're not Coralie Leigh?" Clive drew a deep breath. "Then who are you?"

"I'm Molly—Margaret MacWelton—the heiress," Molly surged softly. "I can't help having a lot of money—over seventy thousand a year, for my poor father left all his fortune to me—he was the Copper King. Oh dear, the proposals I've had and the way the journalists pester me for interviews, and the newspapers put in paragraphs about me! Do you wonder that I sometimes hide away from everyone—don't masquerade in self-defence?"

She paused and looked at her lover rather nervously.

"You are Margaret MacWelton"

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18-22 KING STREET EAST, TORONTO.

Clive coloured up and started. He had heard—who had not heard of the Copper King's daughter, the girl whose great wealth would have made a barrier between them had he only found out who Molly was earlier in the day; but as it was, what he had won he would keep. Just as he had been ready to marry the actress, he intended to marry the heiress; nothing should part him from Molly—nothing, he loved her too well.

He put his arms round the little masquerader and kissed her.

"Darling, I ought not to marry you now that I know the truth—but I'm going to all the same."

Molly's laugh rang out, clear, sweet, and tuneful.

"Of course you are—even though I am an heiress." She hesitated for a second, then she turned shyly to Miss Isabella. "He loves me just for myself—that's the beautiful part of it all—just for myself. Oh, I'm glad—more glad than I can say—that I put on masquerade; but what a game of cross purposes we both played this morning! I thought Clive had found out that I

was so frightfully rich. I never guessed till he showed me the newspaper cutting that he'd got on the wrong track, but I soon tumbled to the situation and—played up to it; and now, dear Miss Isabella, will you be a darling and invite me to stay at Farmouth Court and keep all the interviewers away. Just let me be happy like any other girl—happy with my sweetheart."

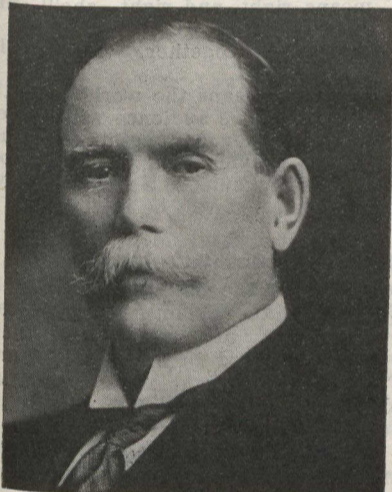
"My dear little Molly." Miss Isabella put her thin old arm round the masquerader. "I shall try and forget that you are a great heiress; I shall make up my mind to forget it. You will just be my girl as Clive is my boy, and you shall make my home your home in the future—your city of refuge."

The heiress whom such scores of suitors had courted and courted in vain—the heiress who had tried to hide from Vanity Fair for a season, clapped her little hands exultingly, for she had not only found love—she had found the way into the home of which she had so often dreamed—the home where she would be loved for herself.

MONEY AND MAGNATES

Sir Herbert Holt

A STATEMENT was made by a writer in the Courier of October 2nd that Sir Herbert S. Holt "has done less public service than any other man in Canada." A correspondent of high standing writes to say that this is unfair. Sir Herbert was chairman of the Finance Committee of the Patriotic Fund of Montreal which was responsible for the raising of a million and a half dollars. It is expected, also, this correspondent says, that Sir Herbert will be chairman of the Finance Committee when the next appeal is made on behalf of this Fund. The Courier has no desire to be unfair to Sir Herbert Holt, or any other citizen, and gladly publishes this information.



SIR HERBERT S. HOLT.

The Ogilvie Annual Report

ABNORMAL circumstances in the grain and flour trades make the Ogilvie Flour Mills' report abnormal; but the directors wisely kept the abnormal profits separate from the normal. They figure that their profits on flour amounted to \$600,780, which compares favourably with the profits for the year ending August 31st, 1913, as well as with those of last year. In addition to this the company sold large quantities of grain at a high price, which had been

bought at a low price. These transactions took place when wheat was \$1.50 and \$1.60, and netted profits of about a million dollars. This is an extra which will no doubt be paid to the stockholders in due time, if other abnormal conditions this year do not wipe it out. In any case the directors are not deceiving themselves, their shareholders, nor the public. For this they deserve the highest commendation.

Another feature worth mentioning is the organization during the year of the Ogilvie Grain Co., Ltd., a subsidiary company to handle grain business.

Financial Notes

CONSIDERABLE discussion has taken place on the stock markets as to whether or not minimum prices should be reduced on bank stocks. The feeling is growing that the bankers ought to swallow their pride and allow people to deal in bank stocks at what the public think they are worth. Just now there is only one bank stock which the people will buy at the price quoted, and it seems unfair that investors with money in bank stocks should not have a chance to change their investment if it seems profitable to do so.

During the first year of the war some three hundred and fifty million dollars of Canadian securities were sold in the United States. While this is creditable to the United States it does not prove that Canada is economical.

The common stock of the Canadian General Electric was the feature last week in the Canadian stock market. This company has been making shells, but reports improved conditions in other lines.

Despite the British loan in the New York market, the Canadian Government five per cent. notes floated a few months ago, are being quoted at par and above. This shows that Canada's credit stands high with American investors.

The best bargains in the Canadian stock market to-day are undoubtedly the preferred stocks of the larger industrial concerns which are working on war orders.

Russell Motor has issued its first statement in two years. The losses in the year ending July 31 were only half those of the previous year, but were still high enough to show that the company must go carefully for some time to come. War orders now in hand and better conditions in the motor trade are expected to make the present year a profitable one.

British Columbia's lumber business is growing. The opening of the Panama Canal is having some effect. Better marketing arrangements in London are also improving the situation. The shipments to the United Kingdom are larger this year than last.

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Superintendent of Branches and Secretary—George H. Smith.

Paid-up Capital \$ 6,000,000.00

Reserve Fund (earned) 4,500,000.00

Investments 32,496,750.55

EXECUTORS and TRUSTEES are authorized to invest trust funds in this Corporation's DEBENTURES. They are issued for the sum of \$100 and upwards, and are transferable. A specimen debenture, copy of annual report and all particulars will be forwarded on application.

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JOHN AIRD, General Manager.

H. V. F. JONES, Ass't. General Manager.

CAPITAL, \$15,000,000

RESERVE FUND, \$13,500,000

SAVINGS BANK ACCOUNTS

Interest at the current rate is allowed on all deposits of \$1.00 and upwards. Careful attention is given to every account. Small accounts are welcomed. Accounts may be opened and operated by mail.

Accounts may be opened in the names of two or more persons, withdrawals to be made by any one of them or by the survivor.

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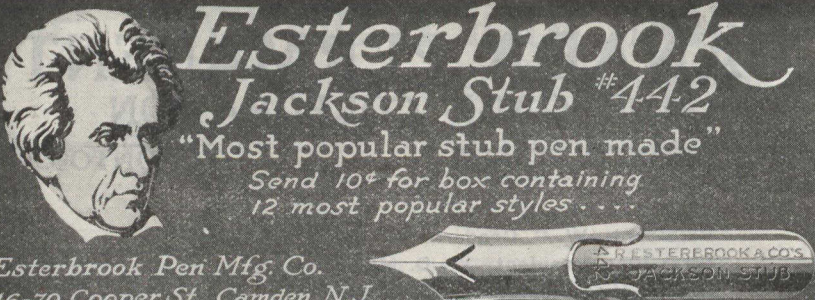
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At the Sign of the Maple

(Concluded from page 11.)

alliance with France, Italy and Russia, it will only be polite to learn something of the languages of our military friends. French we certainly should become acquainted with, Italian is a delight, but Russian— Ah, well, perhaps we can show our friendliness to Petrograd by making the samovar popular, and cultivating a taste for caviare sandwiches, while postponing a speaking acquaintance with the barbed-wire words. As to German— did anyone ever like the tongue of the Teutons? It is the ugliest growl in the world, and all students who are plucked in German should be given first-class honours in French.

ERIN.

ing the three days' bombardment of Belgrade she was at the head of a ward of forty soldiers, and the only woman in a hospital of 1,200 patients. She has twice received decorations from the King of Serbia.

* * *

PHOTOS BY JUNIORS.

The editor of our department "For the Juniors" will shortly announce a special Prize Competition for snapshots taken by our young readers. Tell your children about it and let them get their pictures ready. This will be the biggest competition ever undertaken by the Canadian Courier and the prize list will be attractive.

Start the children making prints from their best negatives, and hunting for new subjects. The announcement may be ready next week.

* * *

Eva Tanguay, the whirlwind comedienne of the vaudeville stage, lately startled an audience by introducing a sentimental song of her own production. It is called "Mother," and the chorus runs:

"M—is for million things she gave me,
 O—means only that she's growing old;
 T—is for the tears she shed to save me,
 H—is for her heart of purest gold;
 E—is for her eyes with lovelight shining
 R—means right, and right she'll always be,
 Put them all together, they spell
 MOTHER,

A word that means the world to me."
 Miss Tanguay's audience will appreciate hearing her in something serious—she has taught them to look for freakish songs sung in a freakish way, and the contrast will be interesting.

* * *

He Has His Doubts.

NOW that the big suffrage fight is on in the Eastern States, the Editors are expressing their opinion. The Editor of the New York Times, one of the most influential journals of that big city, has his doubts. He says:

In an address at Vassar College, Mrs. George Haven Putnam, Professor of History at Barnard College, mentioned, which is our apology for venturing to refer to, the physical inferiority, the economic inequality, the emotional instability of women as compared to men. For a man to speak of these things is regarded as ungallant, but "chivalry" flies out of the window, presumably, when suffrage comes in at the door. Forget certain important biological peculiarities that seem to be an obstacle to successful, unremitting political feminism. How is the ballot to remove or lessen the physical inferiority of women? In equal pay for equal work, be the worker woman or man, The Times thoroughly believes. How will the ballot in woman's hand promote this? By law? The tendency of "social justice" seems to be toward minimum wage laws for women workers. Is not economic, stronger than statute, law likely to make such legislation cruel in its effect, however humane of intention? The weaker must go to the wall. But are minimum wage laws for girls and women, as enacted in Massachusetts without woman suffrage, reconcilable with the theory of the equality of the sexes? How far will the physical, in the professions, some allege, the intellectual, inferiority continue to handicap the desired economic equality?

Other matter of special interest to women readers will be found on last page of this issue.



MRS. FRANK HARRISON,
 President of the Vancouver Association for the Prevention of Tuberculosis, Regent of a Chapter of the I.O.D.E., and a prominent worker in the Vancouver Women's Musical Club.

established in that city a free clinic for tubercular patients. In this connection the Association also maintains a nurse to visit those stricken with the disease and instruct them in the care their condition requires. Not only has the Association accomplished much within its own territory, but it has rendered considerable financial assistance to the Sanitarium at Tranquille.

Mrs. Harrison is also regent of a Chapter of the I.O.D.E., and an energetic member of the Vancouver Women's Musical Club.

* * *

Odds and Ends of News.

LADY GREGORY, patroness of Irish Drama, arrived in New York one day last week by the s.s. California. She brought with her a new play by George Bernard Shaw, called "Flaherty, V. C." Arrangements for its production will immediately be made.

* * *

Lord and Lady Aberdeen, whom it is expected will reach Toronto Thursday of this week, will stop at the Queen's Hotel during their stay in that city.

* * *

The Montreal Women's Canadian Club were fortunate in having as speaker at the first tea of the season Miss Helen Losanitch, daughter of a former Serbian Minister at the Court of St. James. Miss Losanitch has been nursing in the Serbian army, and dur-

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SYLVIA'S SECRET

(Continued from page 14.)

the thing was true or not. He had been right about the stealing of the plans of the new gun—for the best of reasons, as I now am aware from what you have just told me; no wonder he knew that! And there's another thing, Max, which has bothered me a good deal. In your letter from Luxemburg, on the night of your arrival there, you wrote me that you were going on to Treves, because you had had a message which read 'Try Treves.' You imagined that I had sent it to you, but I did nothing of the kind; it wasn't from me, or from the office at all. I made enquiries, and learned that it had been sent from the telegraph office in Fleet Street by a man who gave his name as Paterson and his address as that of this paper. I now suspect, it was Hollander that sent that message to you, Max," said the editor, "or that caused it to be sent."

"Yes, undoubtedly," Max agreed.

"HE had some strong reason for trying to get you out of the road—that is as plain as can be. Have you any notion what it is?"

"Not the least," said Max, "unless it was because he knew I was deeply interested in endeavouring to get at the truth with respect to the murder Sylvia Chase." He did not suspect that Peggy's engagement to himself might have something to do with Hollander's plot.

"Perhaps," said Beaumont, but doubtfully. "It looks to me as if the solution of that mysterious business would never have been got at in any other way—it was all too well covered up! However, we need not discuss it further. The question is, What is to be done next? And the answer is perfectly obvious. You must communicate with the War Office at once—now, Max."

"That was my intention," said Max. "No time is to be lost, for Hollander must soon hear of my return to London; he may have done so already for he has spies everywhere. He is sure to come back with all haste, and as he is not aware that I know exactly what he is, he will go on just as if nothing had happened—unless the War Office takes immediate action."

"The War Office will take action at once," said Beaumont; "there can be no hesitation in such a matter; short work will be made of Hollander. The Minister of War is a strong man, and he will know what to do. You must see him 'right away' and the matter can very well be left in his hands. But first of all, Max, what are we to put in the paper about you—we must say something?"

"Just say that I have returned to London, having succeeded in making my escape from Treves. You can add that I knocked down a goaler, and that I was helped by good fortune, principally in the shape of a tremendous snowstorm," suggested Max, smilingly. "It's a little vague," returned Beaumont.

"Not about my return, at any rate," said Max.

"No, thank God!" exclaimed the editor, with a sudden access of feeling. "I am glad to see you back, Max! I—I shall write that little paragraph myself," he added. And Max understood that Beaumont would say something about him that would be very kind.

Beaumont next had the whereabouts of the War Minister traced—he was at the House of Commons, then in session, and a message was conveyed to him that a member of the staff of "The Day," desired to see him at his earliest convenience respecting a matter of the most urgent importance. The Minister replied that he would see the journalist at the House as soon as the latter could get there. Within half an hour Max was talking to this gentleman.

The Minister was an elderly man, who, though not a soldier by profession, had established a great reputation as a singularly able and conscientious head of the War Office. Max Hamilton's name was well known to

him, and indeed he had met him once or twice; he listened to his revelations respecting Captain Hollander with unfeigned surprise and no little dismay and indignation. Like Beaumont he wished to be told who Max's informant was, or in what way Max had come by this disquieting intelligence. But Max said that it was not his own secret, and therefore he must be silent on those points.

"That is very unfortunate," said the Minister. "There can be no direct accusation against Hollander."

"I am convinced of the absolute truth of the information I have given you," said Max. "And more than that, I feel sure that you must act on it immediately."

"In what way?" asked the Minister, inclining his head assentingly.

"If I may make the suggestion, I should have Hollander's apartments searched, while he is absent and can have no inkling even that he is suspected of being, far less known as, a German secret agent. It may be that you will find sufficiently incriminating evidence to decide you to arrest him as soon after his arrival as possible."

"Yes," said the Minister, approvingly. "His rooms shall be searched at once. I shall also send for Captain Villiers and see what he can tell me—though I understand that you were informed that he was an innocent party—which must mean that he was not intentionally an accomplice of his sister, but there must have been the grossest carelessness and slackness on his part—things which in his responsible position are almost as reprehensible as actual treachery."

"He is innocent, I believe, of treachery," said Max.

"Nothing of all this will appear in your paper?" inquired the Minister, after a slight pause.

"Nothing, except a mere statement that I succeeded in making my escape from Treves, and am now in London."

"You have done us a great service, Mr. Hamilton," said the Minister, as rising he intimated that the interview was at an end; "I shall never forget it."

Max took his leave, and going to the nearest telephone office rang up Peggy Willoughby.

(To be concluded.)

A New British Song

(From the N. Y. Herald.)

HIGH up in a pretty flat over the Strand Theatre lives Ivor Novello, the twenty-year-old young man who composed "Till the Boys Come Home," which is certainly the most popular war air here since "Tipperary." For months the men in khaki have sung it as they swing through the streets and lanes; no concert is complete without it, every office boy whistles it and recruiting bands blare it forth, and the few Italian street organs that remain grind it out with variations.

It is not a ballad to fire the martial spirit, but rather a reminder of home set to a swinging yet most touching melody. Here are the words of the chorus:

"Keep the home fires burning,
While your hearts are yearning,
Though your lads are far away
They dream of home.
There's a silver lining
Through the dark cloud shining,
Turn the dark cloud inside out
Till the boys come home."

Young Ivor Novello, a born composer, is a brilliant pianist, and was one of the most accomplished choristers in England, but it was "Till the Boys Come Home" which has given him fame.

"I do not know what inspired me to compose the song," he remarked to me. "I had in my mind the idea of keeping the homes as happy as possible while the soldiers are away, and in half an hour I had invented the

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air, not a note of which has since been altered."

His later song, "Laddie in Khaki," strikes a catching note, but "Till the Boys Come Home" remains the favourite, in fact, there is no escaping it. Of this song Lady Tree wrote to Novello thus: "It must be a great pride to you to see the soldiers' delight in your music. How splendid of you to have written the war song! That half glad, half wistful song haunts one now wherever one goes and it will echo all over the world."

The Scrap Book

A Nasty Trick.—Old Lady (to wounded soldier in hospital)—"And did the shell burst?"

Tommy—"No, mum, it crawled up be'ind me w'en I wasn't looking—an' just bit me like, in the leg!"



He Went on Wanting.—The average boy is not a wonder of wit and wisdom, but most of them know a good thing when they see it. Also the contrary. Not long ago one of them saw a notice in front of the shop, "Boy wanted." He was looking for something of that kind, and walked in. There was nobody in sight and he stood gazing. Presently the proprietor, a somewhat ill-natured person, appeared.

"What do you want here?" he inquired.

"Well," replied the boy, disturbed by the man's manner, and hesitating, "do you want a boy here?"

"That's what the ticket says, don't it?" snapped the man.

"Yes," responded the boy, getting his second wind.

"Then we want a boy."

"All right," grinned the boy, backing away; "you git one; you can't have me," and, his thumb being placed in conjunction with his nose, he wiggled his fingers at the man and retired with some haste.



Big Enough for an Officer.—A man from Carnoustie presented himself at a Dundee recruiting office, and told the sergeant he wished to enlist. The sergeant surveyed him critically, then said—"But you're too small."

"I'm no sae wee as yon mannie ower there," answered the patriotic one.

"But," said the sergeant, "he is an officer."

"Weel," replied the son of toil, "I'm no awfu' pertickler. I'll be ane tae."



"Music Hath Charms."—When battle lines extend continuously for three or four hundred miles, almost anything maay happen somewhere along the way. The following pretty incident is one thing that happened according to a letter from a soldier in Belgium that is printed by a contemporary.

It was a miserable night. A heavy rain had filled the trenches. Suddenly out of the darkness came a voice. It was singing a Welsh ballad called "Hob y deri dando," and it was a fine tenor voice. It was the cheeriest sound I had ever heard. At the end, a round of applause came down the trenches; but imagine our surprise to hear clapping and calls for more, in good English, from the German trenches. Thereupon the Welshman gave "Mentra Gwen."

Meantime we realised that not a shot had been fired by either side during the singing. We had forgotten all about war. So a bargain was struck with the Germans, that if the Welshman would give us another song neither side would fire any more until daylight.

The third song was "Hen Wiad fy Nhadau." It was probably the first time that the stirring Welsh anthem was ever heard on this dismal Flemish morass.

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Conceits of the Moment

This, That and the other Smart Thing that Women Will Wear

New Modes For Motorists.

"TUXEDO" is the name of the latest veil that has appeared upon the market. It is of black net with an eighteen-inch border of dots finished with deep four-inch points all around the bottom. The veil is shirred on a rubber which buttons around the crown of the hat, leaving the wide veil to fall full around the shoulders.

An innovation is a draped velvet muff and smart velvet boa. Reds, browns and

tone with them. With black suits, for instance, the deep Bordeaux red, which is new, tones charmingly, as does Georgette blue, a shade of a bluish purple. Good combinations are achieved in dark green with ostrich feathers or feather fancies in browns. Some vivid rose shades are used for toques. With dark blue and black hats some white is used in birds or wings, but it is distinctly less noticeable than formerly. Black in hatter's plush, old beaver, and velvet will predominate, relieved by fancies in taupe, or by a steel ornament.

New York Shops Are Showing:

WASHABLE gloves in many materials, capeskin, mocha, cape gauntlets, and fabric gloves of every description.

Cross fox sets made with a choker collar finished with a large panne velvet bow, both choker and muff trimmed with bronzed beads.

A new hat called the Berettino, not a cap, not a Tam-O'-Shanter, but a cross between the two. It is draped to suit the personality of the wearer.

Corduroy frocks to be worn with white guimpes for schoolgirls. These are for girls ranging in age from six to twelve or thirteen. The frock is made in tailored fashion, quite long waisted and



For the youthful dancer this airy frock of pale peach-coloured satin with draped overskirt of mauve tulle has unusual charm. An underskirt of sequins glimmers through the net. The wreath of flowers starts at the shoulder and is wound around the skirt to hold the puffs in place.

wood colours combine well with the new tweed and forestry serge suits. Many women have toques to match the set, but usually the stitched hat to match the suit is worn. The muff is satin lined and rather small in size, while the boa is a deep crush collar, with a wide pointed bow at the side.

For autumn wear in the car there is no better extra wrap than the plaid cape having the close-fitting vest to match. The vest is cut high and quite long, and has a pocket at either side, while the cape has a convertible collar. These capes come in all the standard plaids, while "tams" to match are worn with them.

Cretone and chintz have invaded the interior of the limousine, appearing in slip covers in gorgeous colourings. Roses in all sizes and colours are used, but as the material has been rain proofed the patterns are guaranteed to hold their colour for at least one season. Many tapestry patterns are used, as well as the floral designs, and in some cases they are being used for the entire upholstery of the car and curtains.

An attractive coat for travelling is made of wide striped grey corduroy. It is in full Cossack model, with a wide band of grey fox fur around the bottom. The wide collar and cuffs are of the same fur, and grey olive shaped buttons are used from neck to waist line, where a buckle finishes the narrow double sash. A Russian turban of the corduroy, with a band and tassel of the fur, is worn with the coat.

Hat Chat.

THE colours used in hats are always an interesting feature. This season the street suits will be of dull, rich shades, and in many instances, the hats



For autumn days this frock of blue gabardine will be exceedingly useful. The dainty collar is of white embroidery and an oriental tie gives a brilliant dash of colour.

belted in. The guimpe may be of white wash material or of silk.

Tailored suits in Kitten's Ear Cloth, Gabardine, Two-Toned Faille de Laine, Grey Cord de Laine, Diagonal Velour, Dotted Mixtures, Diagonal Mannish Worsted, and Whipcords. Many are fur trimmed, many more are plain tailored to be worn with fur sets. Linings are chosen to harmonize or contrast effectively with the suits.

Little gilt tubes of perfume in solidified form. The preparation, when squeezed upon the skin, melts instantly, and produces an exquisite fragrance of rose, heliotrope, lilac, violet or any of the more popular odours.

Ostrich feathers on many models. Plumes are upstanding or falling over the brim of the hat, or fashioned into rosettes. A thousand ways are found for use of them.

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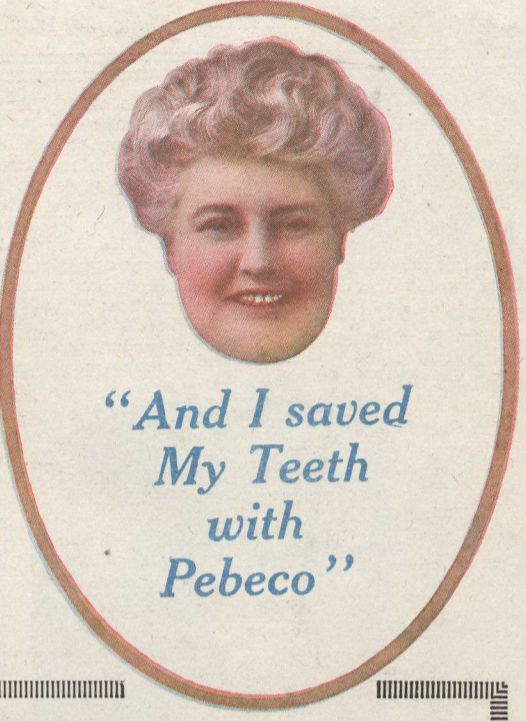
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