

The Canadian Courier

A NATIONAL WEEKLY

COUNTRY LIFE SUPPLEMENT

A Montreal Country
Home

BY A. G. SCLATER

February in the Garden

BY E. T. COOK

The Fireplace

BY G. M. WEST

Who Pays the Taxes?

Second Article

BY STEPHEN LEACOCK

The Hindu Problem

BY WALTER W. BAER

Editor Victoria Times

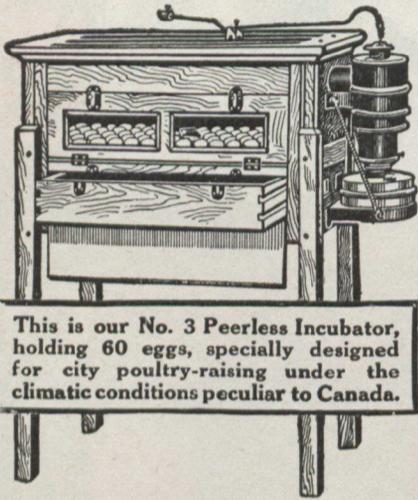
Wifely Counsel

A Jewish Story

BY ED. CAHN

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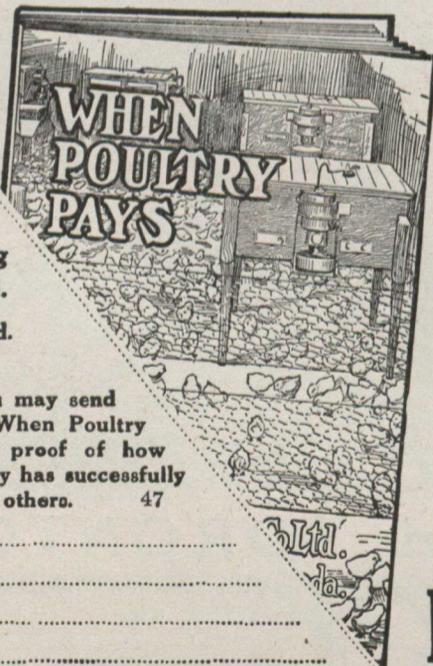
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The Canadian Courier

A National Weekly

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

VOL. XI.

TORONTO

NO. 11

CONTENTS

A Montreal Country Home	By A. G. Sclater.
February in the Garden	By E. T. Cook.
The Fireplace	By G. M. West.
Colour Harmonies	By E. T. Cook.
Who Pays the Taxes?	By Stephen Leacock.
The Truth About the Hindu	By Walter W. Baer.
Quarantined on Winnipeg River	By "Surveyor."
Canadian Homes Criticised	By the Monocle Man.
Wifely Counsel, Story	By Ed. Cahn.
The Man at Lone Lake, Serial	By Virna Sheard.
Why Willie and Lillie were Late	By Estelle M. Kerr.
Money and Magnates	By Coupon.
Reflections	By the Editor.



Editor's Talk

THIS month's "Country and Suburban Life Supplement" is the first under the editorship of Mr. E. T. Cook, the author of "Gardening For Beginners," "Trees and Shrubs for English Gardens," and several other standard works. Mr. Cook came from England last spring and spent the summer in the Niagara fruit district. He is enthusiastic about the possibilities of country life and garden development in this country. Under Mr. Cook's guiding hand, we expect that the Country and Suburban Life Supplement will ultimately become the standard publication of its kind in this country.

* * *

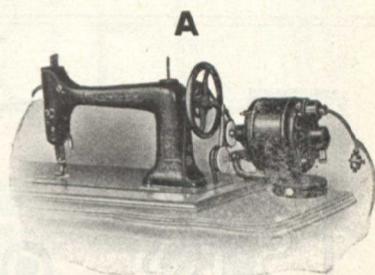
The first article on "Who Pays the Taxes," by Professor Stephen Leacock, which appeared in last week's issue, has already attracted considerable attention and every reader will be interested in the second and third articles. They are short and concise. Further, they illuminate this subject most successfully. After they have appeared Dr. Michael Clark, M.P., the most prominent free-trader in the House of Commons, will contribute two articles in reply. Our readers will then have both sides of this question presented by the two leading representatives of the different schools of thought in regard to direct and indirect taxation. The whole series should be one of the most valuable that has ever appeared in the "Canadian Courier."

* * *

Complimentary letters from subscribers continue to pour in to the Circulation Department. The American Consul at Campbellton, N.B., writes: "Keep a' comin', for I find the "Courier" a 'means of grace' as well as a 'perpetual joy.'" The Hon. E. J. Davis, of Newmarket, when renewing his subscription for two years, writes: "It affords me pleasure to congratulate you on the excellent Canadian paper you prepare from week to week. It is growing in interest and usefulness steadily and I am pleased to know that its merits are being recognized more widely every month as indicated by your increased subscription list."

* * *

The Advertising Department report that the number of advertising columns carried during the ten weeks ending February 3rd, was 476, as compared with 378 during the same period a year ago. This is a further evidence of the "Courier's" decided progress.



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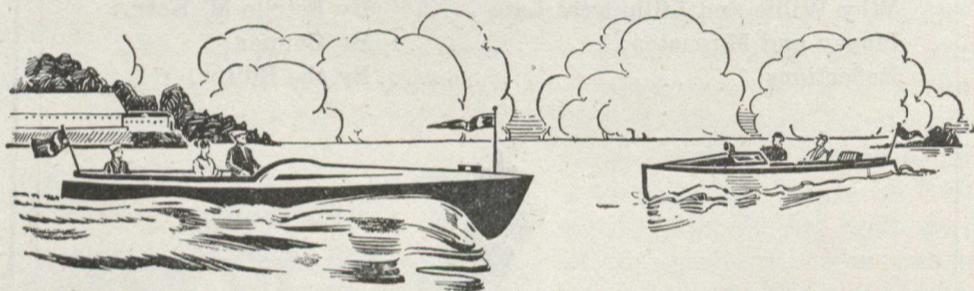
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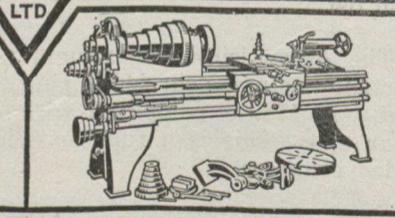
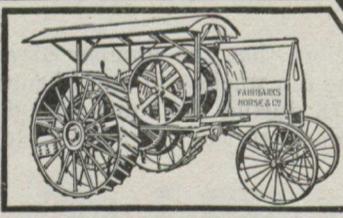
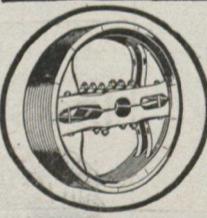
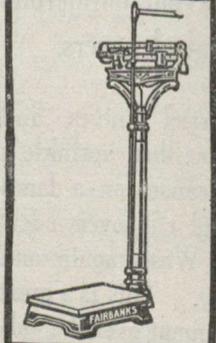
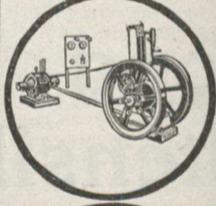
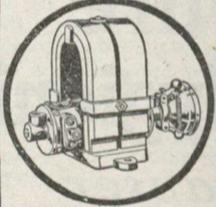
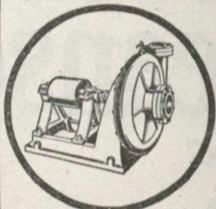
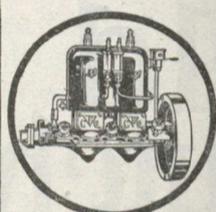
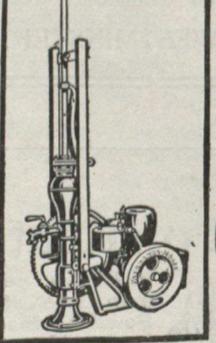
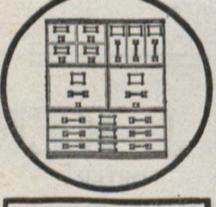
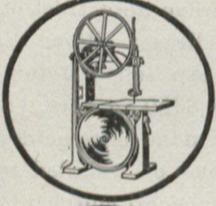
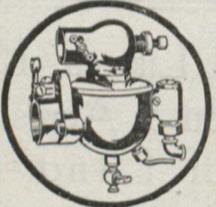
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The CANADIAN COURIER

A National Weekly.

Vol. XI.

February 10, 1912

No. 11

THE TRUTH ABOUT THE HINDU

By WALTER W. BAER

Editor *Victoria Times*

MUCH is being said and done on behalf of the Sikhs who now reside in Canada. Much is being said and done against them. The country is in a foment over the question. The honest, fair-minded citizen does not know what to say or think. He believes in keeping Canada a white man's country, but he desires to be consistent. He hesitates to debar British subjects from India merely because of their colour, while colour is no bar to the Chinese and Japanese.

The Sikhs already here want one privilege, and it seems reasonable. They desire to bring in their wives and families. This they are debarred from doing by the immigration regulations. Whether or not further Hindu immigration shall be allowed, this is a matter for immediate consideration and decision.

Mr. Baer has written the following article at our request. He is in a position to know the facts. He has studied the problem at first hand ever since it became a problem. His analysis of the situation is fair and candid, and should be convincing. We are pleased to be able to give our readers such a plain and informing statement of the case.—EDITOR.

THE problem of Hindu immigration—or more properly speaking, Sikh immigration—in British Columbia is a problem more grave than the broader question of Oriental immigration. It is necessary in considering the question to direct attention to the fact that there is a difference between Hindus and Sikhs. While all Sikhs are Hindus, not all Hindus are Sikhs. The relation between the two classifications ends almost entirely when we speak of their racial entity. In ethics, religion, morals, aspirations and in their history since they became all but a distinct people, the Sikhs are greatly superior to the broader classification of His Majesty's Indian subjects known as Hindus. They stand in their relation religiously to the devotees of Hindu faith just where the Friends or Quakers stand among the religious organizations of the so-called more civilized peoples. I use this comparison simply because it most nearly expresses what it is impossible adequately to describe. I shall not magnify the inseparable relation of this fact with the question of the advisability, or otherwise, of admitting them into the province of British Columbia or into Canada, but must point it out as having a definite bearing on the case which will appear as I proceed.

The question of Oriental or Asiatic immigration has been a burning question in this province for a decade. It grows more heated and consuming with every passing year. It has been brought to a white heat by the demand—literally, the demand—of the Sikhs for what they conceive to be British fair play. The objection to Oriental labour was taken in the first instance because it was "cheap" labour. That is still the only sincere objection against it. Whether it is a good one and valid in the face of other economic considerations I am not intending to argue here. Political economists must settle that.

STATE interference by regulation of Oriental immigration began with the imposition of a head tax of \$50 on every Chinese entering the country. That was long ago and before we had any suggestion of trouble with Japanese immigration. The modest tax did not decrease the immigration; it only raised the wages charged by Chinese bosses for Chinese servants and labourers. As a concession to White labour it was raised to \$100 and again to \$500 much to the discomfiture and dissatisfaction of the corporations and contractors employing "cheap" labour. No head tax can ever keep out the Chinese. They will spread the investment of that tax over as many years as they live and will even pass it on as a

legacy to their children, but it will be paid, in the end, by the employers. I interject this remark only because I know the mind of the Chinese "Bosses" on the question and state the fact so that those who are determined to exclude the Chinese element in settling our immigration problems may know the truth. They will have to find some method other than a head tax.

It was at the time of, or shortly after, the imposition of the \$500 tax on Chinese that some brilliant minded White man made the discovery that, because of Treaty relations between Great Britain and Japan, no head tax had been imposed on Japanese. These must be classified and admitted on the same terms as required by the general Immigration laws of Canada. In the middle of the first decade



A HINDU FAMILY

These are types of the women and children whom the married Sikhs now resident in Canada desire to bring from India. There are about 4,000 Hindus here, but only two Hindu women.

of the twentieth century an influx of Japanese began. They came in hordes and there was consternation in the ranks of organized labour. The excitement was indescribable and finally culminated in the Oriental riots in Vancouver in the winter of 1907. The news of these was unconsciously exaggerated in the Eastern press for, though I slept in the heart of Vancouver the night the riots occurred I knew nothing of them until I reported for duty at my desk the next day. But there is no denying that the demonstration against the Orientals was exciting and the feeling ran higher than it had done before.

It was in the midst of these scenes that the first Hindus came to British Columbia. The reader can understand that this was fuel to the already lambent flames of lawlessness and riot. The first Hindus were undoubtedly the victims of unscrupulous agents who had bundled together all who could be got ready for transportation and without regard to their physical or moral fitness for transplantation to a new land. They were mostly from the class which

would be selected by a recruiting agent who had a tale of passengers to "shanghai" into the hold of a steamship for dumping on a foreign shore. It is no reflection upon the Hindus in British Columbia today that the first were of this class. Many of the men who came from India were physically unfitted to survive in our climate, mild and equable as it is. Some were diseased. None understood our language nor had any suspicion of what they would find to do nor how to do it if they did find it. They had been loaned money to meet the requirements of the Immigration laws and this was taken away as soon as they were put ashore. Their circumstances were pitiable in the extreme. The people responsible were nothing more than ghouls willing to batten on human blood. They did it too. The Hindus, left to shift for themselves, huddled together into out-houses, sheds and miserable places of crouching abode but only because they had no other where to lay their heads. Their experiences were heart-breaking but the universal prejudice against Asiatic or "cheap" labour focussed upon them and they had to accept the heavy impact of the fierce blows. Chinese had been coming in legally for a quarter of a century, and Japanese for a decade, but these were a new excitant. Some of them starved and others hired themselves out for a pittance so that only they might keep body and soul together but in that very act aggravating the public indignation against them.

It is well that it was so, for that class of Hindu is not wanted. Singularly the Hindus were themselves the first to learn the moral of the situation. Many went back to India, but they carried the tale of the land of opportunity and fired the imaginations of a better class of His Majesty's subjects. These organized for legitimate and prospectively successful emigration to Canada and, since that time, there can be little objection to the class of men who have come to us "From India's Coral Strand." I say "little objection" using the term in comparison with the Oriental immigrants who are regularly permitted to come to this province and whose admittance into the country is accepted as a matter of course. I challenge contradiction of the statement that the Sikhs who are taking the places of Japanese and Chinese as well as Montenegrin labourers in British Columbia are superior, physically, mentally, morally, socially and every other way to the races I have enumerated.

Those who have come since their advisers in India have been here, inspected the conditions and are directing their emigration are, in my opinion, more desirable than any class of Orientals or Asiatics of which we have had experience. When I say this I make no pronouncement at all upon the broad question of a "White Man's" country.

The Sikhs who are here have done well. They are orderly, sober, thrifty, honest, reliable when applied to do a task. They are patient under their own disabilities and limitations, but they learn as rapidly as any other people coming to us under similar conditions. I admit that there are exceptions to this rule among them, but the exceptions are in a lesser percentage than among other immigrants of the same "undesirable" class.

YOU will ask me, then, what is the meaning of all this hubbub and objection to their demands. I will tell you. The Hindu is a British subject and, should he emigrate to this country he comes to stay. He comes to live here, to flourish here, to die and be buried here. In other words he looks forward to becoming a permanent factor in the evolution of labour problems in this country. The Chinaman comes to make a fortune and go back to China. He will keep on doing so, I think. The Japanese have agreed that only a limited number shall come to us each year. They are keeping that agreement. The Hindu thinks he has as good a moral right to come into this country to improve his fortunes as any race with the additional claim upon us that he has

fought the battles of the British Empire; that he is already naturalized by instinct and that, whatever else he may do he will never become anything else but a British subject ready as ever to fight for his King Emperor.

We allow the Chinese to bring his wives so long as he pays the head tax. I know rich Chinese who have six wives in Coast cities. No one interferes with them; they are even then quite as monogamous as some of the Europeans who would legislate them into monogamy. The Japanese may bring his wife—or what is quite different—any kind of a Japanese woman and no one says him nay. The Sikh who is essentially domestic wants to bring his wife—not wives—and children and set up a hearth stone in his adopted country. The Sikhs are not polygamous.

No student of Indian domestic relations will affirm that of any Hindu excepting Mohammedans, and I do not know of any of these though there may be a few in the country. Polygamy is against our laws and it will surely be no more difficult to control the Mahomedan Hindu than it is to control the Mormon.

The Hindu will, in time, displace the Chinese if he is given equal opportunity and an impartial chance in this country. Why, then, the strenuous objection to his admission? Because it requires a relaxation of a rigorous law and any relaxation of the laws making difficult Asiatic immigration is impossible of tolerance by the labour organizations. These proceed upon the theory that, if the wives of Hindus are admitted, a precedent will be established

and ours will no longer be a "White Canada." With a determination to make and keep it such their eyes are blinded to every semblance of right or justice, their perspective is strabismussed and their sense of human brotherhood—much more their sense of Imperial solidarity—is entirely numbed.

It is not a question for politicians; it is a question for statesmen. It is wholly an economic question and as such can never be dissociated from its ethical features. But I must add yet this last word—the Eastern press which stigmatizes the Sikhs by stating that they are polygamous, thieves, libertines, drunkards, lawless or dangerous to society are doing them an injustice which is inspired only by an utter ignorance of the facts. They are no more so than men of white skin and European blood.

Who Pays The Taxes?

Second of a Series of Three Articles

BY

Stephen Leacock

many cases the tax rate approached or even exceeded 30 mills on the dollar or 3 per cent. of value. The rate in Toronto was 22 mills; in Hamilton 21; in Ottawa 26; in Collingwood 27; in Dundas 33; in Brampton 29; in Cobourg 27; in St. Catherines 25.

BRITISH RATES AND CANADIAN TAXES.

There is every reason to believe that this form of taxation is being pushed to the danger point. We can see this by comparison with England. There the local rate is reckoned in the form of a *percentage of annual rental value* stated as so many shillings in the pound. This makes it appear at first sight vastly greater than the Canadian local tax which is reckoned as a *percentage of full capital value*. The rates in the largest boroughs in England at the present time (Birmingham, Liverpool, Sheffield, the boroughs of the county of London, etc.) run from 7 to 8 shillings in the pound. Competent authorities reckon the average net return of English real estate at 4-4 per cent. per annum, which would mean that a rate of 7 shillings in the pound of yearly value is the same as a tax of 14.89 mills on the dollar of capital value. On this basis the *direct taxes of the Ontario towns and cities are about double those that are paid in England*. Yet everybody knows that the greatest alarm is expressed in the latter country lest the growing burden of the rates should prove more than property can bear. We may very well argue, then, that if the Federal Government of Canada were to enter the field of direct taxation and add its charges to the enormous levies exacted for local needs, a very serious situation would be created.

LLOYD GEORGE IN SASKATCHEWAN.

We must not, of course, for a moment deny that the tariff taxes of the Canadian system press with considerable weight upon the consumer, or in other words, upon all classes of the community. But we have to remember that just in proportion as we alleviate the burden in one way, we are forced to increase it in another. We must not regard the immunity of the English consumer from the general import tax without taking into account the fact that he pays various taxes from which we are entirely free. Take, for example, the land taxes introduced in the budget of 1909 and commonly called, after the Chancellor of the Exchequer, the Lloyd George taxes. The chief of these is the Increment Value Duty, or a tax of 20 per cent. on the increase of land values (apart from improvements). The tax is levied whenever the land changes hands by death, or sale, or by lease for more than 14 years. Now in Canada, especially in the West, where towns spring up, as it were, in the night, there is nothing unusual in a piece of land (quite apart from its agricultural value) increasing in a year or so from, let us say, \$1,000 to \$4,000. The figures, as every one will admit, are modest enough, and it is just such increases of value that form the fondest hope of the purchaser. Yet the Lloyd George tax would in this case take away \$600 of the increase. Many of us no doubt consider the principle of such a levy an excellent one, but it is important to observe that after all we can only escape one kind of taxation by becoming liable to another.

THE BRITISH INCOME TAX IN CANADA.

Similarly let us note the way in which the English income tax would work if applied in Canada. Under the present arrangement the first \$800 of in-

come is exempt, and beyond that sum there is a partial exemption up to \$3,500 per annum. For incomes that are classed as "earnings" (as opposed to incomes that result from investment), the rate is 9 pence in the pound or \$3.75 in every \$100 of income. Unearned incomes pay 1 shilling in the pound or 5 per cent. Under this plan a business man with yearly profits of \$2,000 would pay a tax of \$45.00. The same tax would apply to a farmer working his own land with annual receipts of \$2,000 over and above the cost of hired labour and similar out of pocket expenses.

Income and property taxes of this kind undoubtedly possess many features of advantage. *Theoretically* they fall with undiscriminating rigour on all classes alike. But in practice, unless the administration is so severely conducted as to be almost inquisitorial in its character, certain kinds of income and property may readily escape, whereas other kinds are so obvious and hard to conceal that the tax collector is able to gather the uttermost farthing, sanctioned by the law. The income of a salaried government official, or of a teacher in a public school, is accurately known; the annual revenue and the property of a farmer are more or less clearly indicated by evidence that cannot be concealed. But the income of a professional man, a business man, and still more of a speculative promoter, may very largely escape the meshes of the law. This, however, may be more fully realized by considering the public finance of the intermediary governments—the state and provincial—that lie between the national and municipal governments of which we have spoken hitherto.

"The Unfortunate Mother"

The following letter from a lady who has had wide experience in social work in Montreal, introduces again a subject which is worthy of discussion by women's clubs and organizations.

Montreal, Jan. 20, 1912.

Editor Canadian Courier:

SIR,—For a long time "The Courier" has been a welcome guest in my family circle. In each issue of "Reflections" I find something to endorse and admire. This week a paragraph, "The Unfortunate Mother," is particularly pathetic, and appeals in its truth to society at large. In our local French press I have, as one-time English secretary of the "Misericorde Hospital," had occasion to place this very question before our readers, and advocate the claims of the unfortunate mothers before the audiences at our quarterly meetings.

You ask "Why not invite the confidence of those erring girls, why not give them a second chance?" In so far as it can be done, in spite of the world's cruel branding of our poor Magdalens—here in Montreal we have such homes, where after her child is born, the girl-mother is looked after and helped onward, not only by the Sisters in charge, whose sphere of usefulness is of necessity limited, but by a number of lady patronesses, who spare neither time nor trouble to place their proteges in homes where, if they so will, they are beyond reach of temptation. Unfortunately, it is often love's labor lost. Statistics prove that the large majority of the girls sheltered in the various homes, for one reason or another, return to their former way of living. The scorn of their comrades, the heartless prudery of their neighbours—and perhaps a vague sensation of heart-hunger, remorse or discouragement are among the reasons to which we attribute "The Unfortunate Mother's" ostracism. Can the press—"mightier than the sword"—we are told, do anything to wipe away the effects by removing the cause? With this query I leave you, in hopes something may be done for the outcasts of our day.—Yours cordially,

MARIE.

AT various times since confederation the question has been raised whether it would not be possible to make a larger use of direct taxation than is at present the case. Let us see in what way the national revenue of the Dominion is raised. In the last fiscal year which extended from April 1, 1910, until April 1, 1911, the total revenue of our federal government was \$117,780,409. A certain part of this—such as the receipts of the post office and of the government railways—is to be set off against the special expenditure incurred in connection with the service in question. Of the remainder about \$3,000,000 was collected in the form of casual revenue and fees of various sorts (patents, inspection, fisheries, etc.), and about \$3,108,000 received from the sale of government lands. But nearly the entire amount of what might be called the tax-revenue was derived from customs and excise duties which brought in \$72,965,394 and \$16,869,837 respectively. Income taxes, property taxes and inheritances taxes are conspicuous by their absence. This contrasts at first sight very sharply with the British national budget in which over one-half of the public revenue appears as the proceeds of the great direct taxes. Very naturally, therefore, it is sometimes argued that it would be sound policy to alter our system by removing something of our tariff charges and instituting direct taxation. The plea, on the face of it, is a fair one and merits very careful consideration. Unfortunately much of our public discussion is so entangled in the conflict of politics that fair consideration is very difficult to obtain. Let us see how the case stands. In the first place attention must be drawn to the fact that, although the federal government employs indirect taxation almost exclusively, direct taxes are widely used in the other parts of our public administration so that our system as a whole presents a much more balanced appearance than is generally supposed.

MUNICIPAL DIRECT TAXATION.

This is seen in the revenue raised by our municipalities where direct taxation is being pushed almost to the danger point. Here the great source of annual income is found in a tax levied on real property—land and buildings—in the form of a percentage of the assessed value. Those who are apt to laud to the skies the system of direct taxes as a substitute for the tariff revenue which at present supports our federal administration, would do well to consider the existing situation of our municipal finances. Take, for example, the Province of Ontario. The latest returns of the Provincial Bureau of Industries show that within the last generation municipal direct taxation has increased by leaps and bounds. In the year 1886 the total taxes raised by all the municipalities of Ontario amounted to \$9,009,385. In 1909 this amount has risen to \$22,386,619. While population has increased from \$1,828,000 to \$2,289,000, or 25 per cent., the direct taxes had risen about 150 per cent. The rate of the tax stood in 1886 at 12.97 mills on the dollar, and by 1909 had reached 17.85 mills. At the same time the municipal debt which was put at a total of \$29,924,863 in 1886 went up to \$94,092,117 in 1909.

TOWN TAXES AT THE BREAKING POINT.

The statistics of direct municipal taxation in Ontario become more striking still if we distinguish the rural municipalities from the cities and towns. The latter, of course, spend more money and raise a greater revenue than the country districts. Thus in 1909 while the townships levied taxes of only 11.77 mills on the dollar, the cities (which levied over \$10,500,000 in taxes) had a tax rate of 23.24 mills and the towns a rate of 24.30 mills. In a good



The smallpox shack and the quarantined men.

Quarantined on the Winnipeg River

By "SURVEYOR"

WE were working about sixteen miles below Lac du Bonnet—six of us, under Morton, a Government man and engineer in charge—investigating the water-power possibilities of the Winnipeg River. Grand du Bonnet Falls was the scene of our experience, and at this point the engineer of the Manitoba Power Company, Drake, by name, with his staff of six men, was also at work.

On our arrival several days before, Drake, who was already installed, hospitably threw everything open to our use, including the service of his cook, a typical Frenchman called "Bushy."

When asked to spell his name he would scratch his head and look sheepish, then with a shrug he would say:

"Oh tis de sem as de man w'at chops de meat!" But in all probability the name was Bouchier.

The mosquitoes were bad, but night after night we laughed them to scorn as we lay in the open, under our cheese-cloth canopies. The rather pretentious shack was at this season of the year a hot bed for flies and, so, was left neglected save for the bed of Bouchier, whose skin evidently was impervious to their attacks. They got their revenge on us, during the day.

A TIRED and fly-bitten outfit we lay on the rocks after supper and watched one of those glorious sunsets so typical of our Canadian West. A path of sunlight glistened and shimmered over the water and peace was upon the world; it seemed. Suddenly our post-prandial lethargy was disturbed by young Briggs, the irrepressible juvenile of the party.

"Ship ahoy!" he shouted. "A sail in the offing! His Majesty's mail, I'll bet my hat!"

A unique-looking flotilla had come into view—a clumsy boat painted red, flanked on either side by a canoe; a man propelled each. They came close and landed. A husky Swede stepped forward somewhat importantly.

"Drake and Morton here?" he asked.

Seeing no reason for a denial, the men figuratively held up their hands.

"Gentlemen," the visitor then announced in the tone one uses when wishing the compliments of the season, "bot' your camps ban hereby quarantined."

Briggs uttered a tragic howl. "Boys," he said, "further subterfuge is futile. I have prickly heat!"

The stolid Norseman shook his head. "It no ban prickly heat, it ban small pox!"

For a moment no one was serious, but it was soon explained that Bushy, the cook, was the suspect—his family, so the constable said, had developed small pox just after he left home, about ten days previous; so he (and therefore we) were walking menaces to the community.

Bushy was the least affected. "My fam'ly got de small pox, hein?" he enquired, proud of the distinction. "Well, w'at dat got to do wit' me, eh?"

In carefully chosen words the constable informed him what it had to do with him—it had so much to do with him, in fact, that all his clothes and blankets, and even his mosquito net, must be burned. Bushy refused; they insisted. Matters were be-

ginning to be serious. "Mebbe you dam healt' officier would lak to burn poor Bouchier, too, hein?" he said with really fine sarcasm.

The constables seemed to think, however, this action unwarrantably drastic and compromised on the clothing and personal effects, pacifying the cook with new clothes and blankets which were presented him after a personal fumigation as a gift from the Manitoba Government. These clothes, Bushy always referred to as, "de cloes King George gave me for 'aving nearly de small pox."

The constables turned their attention to the chiefs and formally presented them with about a trunkful of literature on small pox—its identification and prevention.

"You understand," said they in conclusion, "you ban under quarantine and no one can leave the point."

Morton protested. "This party costs the Government \$50.00 a day to keep in the field," said he, "and there is not a living creature within ten miles of us. Quarantine or no quarantine this outfit works to-morrow!"

Drake heartily endorsed these sentiments.

"Ver' well!" said the Swede. "In dat case, I will find it my duty to"—here he waited curiously expecting we knew not what—"to—inform de Medical Healt' Officer."

"I'll tell my mother on you, if you do," answered Briggs, in a cracked falsetto. Of course the two and the constables retired parties whooped in glee with some show of dignity.

We did work the next day, and "Ole Oleson" carried out his hideous threat.

THE following night the flotilla arrived again. Its crew looked bedraggled and very sick of the assiduous attention of the mosquitoes.

Briggs stood on a rock above them; his face was becomingly grave.

"Doctors," he called, "do you wish to look at the patient's tongue? It's hardly safe—all covered with pock marks. If you don't believe me come up and look at it."

A hurried consultation in their native tongue took place and the minions

of the law stood at a safe distance. Finally the spokesman cleared his throat and shouted,

"The Healt' Officer says you gentlemens must not leave this point, and besides, the shack must be burnt."

Drake grew genuinely angry. All the work was done in the open where we never met a soul; we were sixteen miles from habitation. But burning the shack was different. If Bushy developed small pox this was only reasonable; if he did not develop it burning a five hundred dollar house in a country where such luxurious dwellings were rare was sinful waste.

"If you don't do it, we will," said the constable.

"Impossible!" retorted the chief, stubbornly. "There are twelve of us and three of you. Boys," said he, "are you ready to back me up in this and shall we sleep in the shack to-night?"

An enthusiastic outburst was the answer.

The constables retired to their camp across the bay and the dense smoke from their smudge told us that the mosquitoes were still with them.

Early next morning Morton was at their camp to say he was going to Lac du Bonnet. He needed provisions.

"You ban quarantined; ah'll loose ma job if you go," complained Ole plaintively.

"I'll lose my meals, if I don't," was Morton's unfeeling reply.

"Ah'll have to go for you," said Ole. "Thirty-two miles to the Lac and back, wit' t'ree portages."

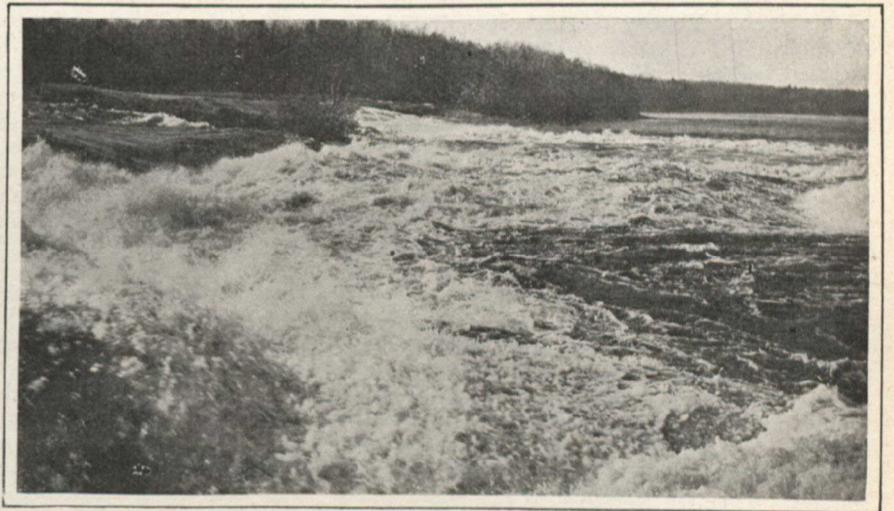
Morton told the story when he came back to us, and there was some satisfaction in the thought that our wardens were making pack mules of themselves in our stead.

The following afternoon, the provisions were deposited on the shore and Ole called that he had seen the dangerous health officer. He said further that he had been told in simple language which could not be misunderstood that his job was as good as gone if the shack was not burned.

"Do it, if you can," Drake answered, "but the odds are still against you!"

At this critical point a canoe rounded the curve and made for our point. It contained two men from Lac du Bonnet and the conscientious Swedes tried to ward off their approach by waving their arms toward our yellow sign and crying "small pox, here!" They came on, however, and the news they brought was a relief to everyone, but to Ole Oleson most of all. Bouchier's family had not small pox, but chicken pox!

"This here quarantine ban off," said he.



The third and highest pitch in Grand du Bonnet Falls. At this point 25,000 horse-power, roughly speaking, could be developed.



"Bushy" in his outdoor kitchen. The biscuits went into the oven at his feet just before the constables arrived.

WIFELY COUNSEL

By ED. CAHN

MRS. KRAUSSMAN looked up from her sewing as the door opened and her husband stumbled in. She sprang to her feet with a cry of horror, for Dave's eye was swollen and black, his nose showed signs of recent and copious bleeding which the stains on his shirt and coat-sleeve amply corroborated. His hair was in wild disarray and in one hand he clutched all that remained of his belovéd brown derby. He sank into a chair and buried his face in his hands.

"Heavenly daylight! Dave! What on earth have you been doing? You look like you'd been in a fight! Have you been mixing it up with Jaffee & Janowitz? Your bad temper will get us all killed some day."

Dave's answer was a miserable moan.

"Dave! You don't mean to tell me you lost your job?"

"*Oi tzuris*, Minnie. You might as well know it now as later again. A job I ain't got no more as what a rabbit has and I wont never get another. Jaffee & Janowitz will give me such a name to the trade that nobody will want me to so much even as sweep it out the place—and Berger! *Oi! Oi!* He nearly made us all arrested. Sam Posner he is a murderer at the leastest. I wisht it he'd a kilt me while he was about it. The rent it is soon due and I aint go no *mazumen*, the last what I had it in my pockets I give it to the taxi man what brung me home. My head is soon going to pop it open."

Mrs. Kraussman proceeded to apply first aid to the injured. "A fine *fader* you are, coming home looking like a order of hamburger steak! A nice example for Sadie and Ben! Well, fighter, begin at the commencement and tell me how all this comes to be."

The kiss that accompanied the words took a large part of the sting away and served to hearten Dave for the recital.

"Sam Posner he got the idee that that bummy Julius Salinger was a better designer than me and he didn't give Berger no rest till Berger fired me out and took Salinger in. But, for all he is a *zhulik*, he got me in by Jaffee & Janowitz. I never knew Salinger was a friend of his and I thought all the time it was only Berger's fault that I lost it my job with him. *Oi!* the deceitfulness of that Sam. That *dappes* Salinger don't do nothing but turn out frosts for Sol to put the name Esther B. onto, and Sol don't do nothing but roast Sam Posner that it was all his fault. Nobody but me can suit Sol Berger, the ingrateful old *schlemihl!* Salinger he ain't satisfied because Sol's all the time jumping on him and he don't give Sam no rest neither; so Sam right away gets busy and tells me that Sol wants me back again and I belief him like a idgit.

"Also he tells Salinger that Jaffee & Janowitz want him back again. Before he stoled it my job he worked for them you know. Well, Salinger he beliefs it which shows you he also is one idgit besides me. I let Sam get me fired out by Jaffee & Janowitz and Salinger he lets himself get fired out by Berger. Then, when we gets together in Sol Berger's office we find out that Jaffee & Janowitz don't want Salinger and Sol don't want me! That *dumm* Posner's not said a word to neither one about taking us back—and there you are, out in the cold! Salinger he takes it himself a punch at Sam, and Minnie, I guess you can see it the rest for yourselves."

"I should say I could! 'Specially that lovely black eye you got."

"The only good thing about this *sank* is that I gave Sam the mate to it, and that Berger fired him too, he aint got a job neither. Maybe after this now he will not get so fresh with his schemes."

"If you think all that scheme was Sam's you're forty miles off the track," cried Minnie, her voice trembling with anger. "He hasn't got sense enough. This is some of his wife's meddling. She has been hinting to me that you ought to get up some new models. I told her that I guessed old Sol Berger's Esther B. waist as you designed it would sell all right enough if Sam was any kind of a salesman, and I know it made her mad. She thinks that husband of hers is the smartest traveling man on the road, instead of what he is, a great big fat dub. I'm going to tell her what I think of her and her dirty little tricks this very day. Perhaps she wont feel so clever now that Sam's lost his job, too."

"I dunno, I wish Salinger didn't a-went and punched Sam. He meant it good I think," said Dave, forgivingly.

Minnie stamped her foot. "Heavenly daylight! No wonder we never have anything, you are so easy. Where are you going now?"

"To get it this here eye painted out. I got to get

a moves to myself and get it a new job."

"Dave Kraussman, you come right straight home as soon as you get painted. You need a rest to-day more than a job."

SHORTLY afterward, Mrs. Kraussman was entering the apartment of her former friend, Mrs. Sam Posner, her eyes flashing fire. Agnes looked every whit as angry, but greeted her civilly enough and ushered her into the sitting-room. Sam Posner lay upon the couch, his head bandaged and his face turned to the wall.

"Well, Agnes, what do you think of the way that nice, kind, little plot of yours worked out?" began Minnie, refusing to sit down.

"I don't know what you mean, Minnie Kraussman, but I'll tell you in a few short words what I think of your husband for beating up Sam this way when Sam was trying to be a friend to him!"

"I like the way you handle the truth! Very friendly it was to get Dave fired out of two jobs, and it's all your fault. I know it is!"

"See here, Minnie!" began Agnes, hotly, but Sam silenced her by sitting up and pulling off the bandages.

"Now, girls, my head aches enough without listening to a jawing-match between you. There is no use of your being enemies just because me and Dave and Salinger tried to punch each other's heads off over a general misunderstanding. I'm sorry, Mrs. Kraussman. I was only trying to do Dave a kindness, and I give you my word, Agnes didn't have a thing to do with it. Don't worry about Dave; he'll soon get another job."

Minnie began to sob and Agnes's heart melted.

"Now, Minnie, don't cry. I'm not mad at you if you are not mad at me. This isn't our fault. Sit down, dear. It was all that horrible Julius Salinger's fault in the first place. Sam says Dave never thought of hitting him until Salinger started it. Anyhow, they are all quits because all three have black eyes and no jobs. The best thing we can do is to think how we can get Dave's and Sam's jobs back again. Julius Salinger can starve to death for all of me, the ol' wretch."

"Dave can easy get on somewhere, he is such a fine designer," said Minnie, drying her eyes, "but it will be hard for him at first. He's been so long with Sol Berger that they know each other's fussy ways and got along well until this Salinger comes along. Dave ought to be in business for himself."

"Did anybody ever have so much trouble as us?" exclaimed Agnes, bitterly.

"It's terrible, but we ain't so bad off as poor Mrs. Goldburger. Her husband is dead a week now and while he was sick his business went right down to nothing, and now his machines and things are going to be sold for what they'll bring."

"Is that the Goldburger that made waists in a small way—on East Broadway?" asked Sam.

"Yes."

"It's an ill wind that blows nobody good, Sam. Why can't you and Dave buy those machines and go into business yourselves—together? Dave knows all about the manufacturing end and you could sell the goods," suggested Agnes.

"Dave's got no capital," objected Minnie.

"He's as well off as I am, but I don't want to go into business for myself until I could be more than a shoe-string merchant—you know that, Agnes."

"All the same, Mr. Posner, it wouldn't cost anything to look into it," interposed Minnie. "As soon as Sol Berger hears that you are even thinking of starting up for yourselves he will picture you getting all his best customers for yourself, and want you back again."

"Yes, Sam, and want Dave, too. I bet he is sorry he fired you already, and the new designer, whoever he is, wont last."

"That's right. It wouldn't be a bad idea to buy Goldburger's stuff, just on speculation—but I guess Dave's got no more use for me and wouldn't go partners."

"Nonsense! Shall I tell him you want to see him up here to-night?"

"Sure! Don't forget."

MRS. KRAUSSMAN hastened home to acquaint her husband of this new turn of affairs. He had returned from the barber-artist's establishment, where blackened eyes were made as good as new, presenting quite a respectable appearance, and he paid the most flattering attention to all she had to say.

"I think it I should go me down by Goldburger's old loft and looks it over the ground first before

I see Sam to-night—don't you, Minnie, *liebchen?*"

"Should a person say their prayers?"

Posner made a similar observation and received similar encouragement from Agnes, consequently, he and Dave encountered each other at Goldburger's and lost no time in burying the hatchet. Together they minutely inspected the modest and forlorn little premises, and then they repaired to the dingy bakery near by and over coffee and *mohn kuchen* laid their plans.

It was more than a week after the fray when Mrs. Berger chanced to meet Mrs. Kraussman.

"Have you heard the news, Esther?" cried Minnie.

"News? No. What *iss?*"

"Sam Posner and Dave are going together as partners in the waist business. They've got Goldburger's old loft, the machines and everything."

Then, Esther Berger heard for the first time the story of the fight.

"Of course, Esther," finished Minnie, "I suppose Mr. Berger he maybe wont like it when Sam gets some of his old customers to buy from us, but you and Agnes and me has got to stay friends. It's hard enough to be real friends with your husband's boss's wife, but we always did it, and now that Sam and Dave are their own bosses, sure we ought to get along better than ever."

ESTHER, thoroughly angry at Sol for keeping her in the dark about all this, hastened down to his office. She found Sol in a rage, the very sight of which calmed her instantly.

"Well, Sol, I see you are sississiling mad. What's the matter?"

"*Masser?* There aint nothing the *masser*, y' know, Esther, only my new designer he is drunk and he just now ruined a lot of new stuff on me! For fellers like him, a man don't got to be a boss, but a Keeley Cure. I didn't want it to bother you, Esther, but sinct Sam Posner and Dave Kraussman seen fit to turn it my office into a rough house, I fired it Sam and I aint found nobody to take his place. Looky at that pile of letters! From customers they are, wanting to know when he is coming to their towns. You'd think it, Esther, it was Posner himself they wanted to buy instead of my liine of waists. Everything is quick going to the *Teufel*, that's all."

"Oh, no, Sol, that isn't all, that isn't the half yet. I just seen Minnie, already, and she tells me Dave and Sam have bought it out Goldburger's place and they are going as partners to make waists."

"*Oi Gewoldt!* Sam will get himself all my best customers. *Ach!* Kraussman he could work like a tiger when he wants to, and for himself! I betcha he will work it nights and days like a whole family of 'em. In the end they will be buying me out cheap, Esther!"

"Then you better buy 'em out now. Stupid you are getting Sol. You know Posner has not much money and Dave is a *schnorrer*. This thing is all a big bluff to scare you. You can believe me, if I am only your wife. How I know is that neither of them girls comes near me—they knew it I quick enough see through it if they did. Just the same, though, Sol, it's a dangerous bluff. They want to come back by you, but if they can't, they will sure hang on and they might get themselves a success. You better go see them and ask 'em back. It wouldn't ruin you to raise their salaries each both a little. But I know it you don't care for my advices, I'm going now."

"Aw, Esther! Don't be mad with me because I didn't tells you before."

"Only dogs gets mad, but mens gets foolish. Are you going to see them boys or aint you, *jah?*" and Mrs. Berger gave her spouse a look that spoke volumes.

"Well, Essie, needs I gotta when *der Teufel* is shoffering, but I'd rather take it a good *potch* in the face."

"That's what you want," replied Esther, and she left, vastly relieved.

Sol, after several false starts, at last resolutely put his pride in his pocket and called upon Kraussman and Posner. Minnie had told them of her encounter with Esther, and so they were expecting him. Sol swept the loft with an all-absorbing eye, and then planting his feet wide apart and thrusting him thumbs into the armholes of his waist-coat, he began: "Boys, this here maybe is a bluff, but it sure don't looks like it, and anyway, what d'ye say to coming back to me, both of youse?"

After a great deal of skirmishing, Sol agreed to relieve them of their Goldburger option and gave both a substantial increase in salary.

Sol, in high good humour, carried them off to drink to harmony and success; then proposed another toast:

"Here's to the three cleverest wives in the whole world, by Golly! Without them, we wouldn't none of us got shoes to our backs!"

THROUGH A MONOCLE

CANADIAN HOMES CRITICISED.

IF you will pick up the January number of the *National Review* you will find an article signed "Miss Ella Sykes," the same being an experience which Miss Sykes enjoyed—or suffered, rather—while experimenting in Canada as to what really happens "educated British women" who are induced to come out here as "Home Help." It seems that Miss Sykes—apparently a wealthy lady of leisure—originally intended to come out and help organize the work here, but was told bluntly that, if she wanted to be of any real use to the women they sought to help, she could best do so by taking posts as "home help" in different provinces and "thus gaining a practical insight into the conditions of the life." So she decided upon the heroic course, and took five "positions," one of which she describes—properly disguised—in the article in question.

* * *

I DO not intend to go into the whole article—though it is all interesting as showing how an English lady of culture would regard one of our working farm houses, clearly in the West. But it is worth while noting, perhaps, that the thing which strikes her most forcibly is that "WORK, and usually very hard work, is the order of the day here." The capitals are Miss Sykes'. It seems as if she had thought that our farmers' wives would probably employ "home help" to do a little tating or clip the grass borders of the flower gardens. Moreover, Miss Sykes did not take to our children. After telling how the three, in the home she describes, would "stragggle down in stockinged feet" during the progress of breakfast, and hunt about the kitchen for their boots, and to what extent they had to be helped to dress themselves, Miss Sykes proceeds:

"I do not wish to run down the youth of Canada, but certainly in the three situations in which I encountered children, I found them rough, mannerless and unruly, a complete contrast to their courteous parents." Then Miss Sykes goes into particulars with which I need not bother you. They "squabbled constantly" and "howled" when hurt.

* * *

SUBSEQUENTLY, she tells us more about these children. "The two boys," she remarks in one place, "were rather a trial to me, as they were in and out of the kitchen all day long drinking water at frequent intervals with the dipper out of the pails." Then they played tricks at times which were a much greater trial. When the parents were away, she had an awful time. One such experience she winds up by saying—"Certainly I don't altogether disagree with a lady by whom I sat one night in a hotel and who said to me, 'Never go anywhere where there are children—they are the very devil.'"

* * *

NOW I suppose, like myself, you do not half like that criticism. Our children out here are a bit vigorous, and they will play pranks, and they show entirely human traits with complete frankness. They are not much like the carefully gloved young gentlemen and ladies of six and eight who take the air in England by going out walking in the park in company with their demure governess. And I am not altogether sure that I want them to copy that model—Miss Sykes to the contrary notwithstanding. But it is nevertheless true that very many of our children are—well, boisterous; and they would naturally appear worse to maiden ladies from a civilization in which everybody—including the children—seeks to acquire the calm and precision of automata. Did you see Faversham play "The Faun"? If so, you know what I mean. Naturally, where "grown-ups" act that way, children are not very "coltish."

* * *

STILL the proper way to treat a criticism is not to resent it, but to see if it does not contain a truth which might be of value. Miss Sykes' remark that the children were in "complete contrast to their courteous parents" of course means nothing. The parents were in awe of the "educated British lady" who was acting as "home help"; while the children felt not a whit that way. The parents would probably not have been very much better mannered than the little folks if among people with whom they were at home. But we are none of us very long on "manners" out here. We are not like the young lady who went to boarding-school with the intention of taking nothing on the extensive curriculum save "wax-work and manners." We would be more apt to choose book-keeping and short-

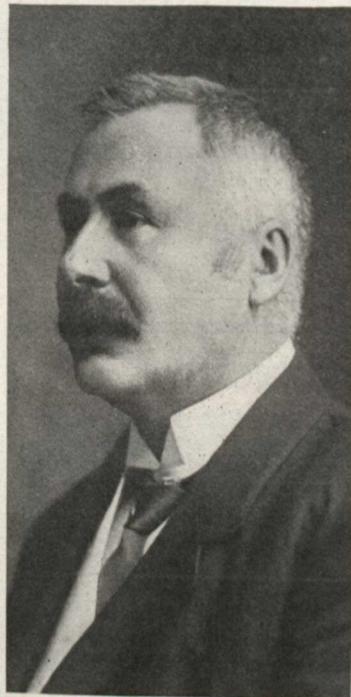
hand. And this outlook on life is reflected by the magnifying glass of youth in our children. I often have occasion to observe that there is no satire on a grown person like his or her own child.

* * *

ANOTHER element in the situation which struck Miss Sykes, was the devotion of her hostess to work. She "had had a hard life since her girlhood, and, though a comparatively young woman, looked far older than her years, worn out by ceaseless toil." Again, we read—"the Demon of Work had got her in its clutches, as it seems to get so many Canadian women; and she *could not* rest or take things easily." Of course, Miss Sykes heard and repeated the old story that sixty per cent. of the lunatics in Canada are farmers' wives, driven

CORRIDOR COMMENT

READERS of THE COURIER who have seen a bull fight will understand. There is such a lordly self-confidence about the good bull. At first he cannot quite conceive what his tormentors are after with their stinging little darts and their waving cloaks—so he begins by disdaining them, by brushing them aside.



E. A. LANCASTER, M.P.

But when some matador, more daring than his fellows, forces upon the taurine mind that he means to actually combat him, then the bull goes for the matador. But he does not insist in his pursuit.

He clears one off, and in another minute he is after another, now here, now there. He rushes to all parts of the arena in quick succession. Nor can anyone predict whether his next charge will be east, west, north or south. All the spectators know is that he will charge somewhere, and that

each charge for the moment preoccupies the bull to the exclusion of all that has gone before, or all that may follow after. It is magnificent, but it is not consecutive, and each fresh charge leaves everyone as much in doubt as ever as to what will come next. It is very thrilling and very interesting, and it can be enjoyed by spectators behind barriers. But those in the arena may not be so lively in their appreciation of the bull.

Thus it was that those who leaned, with tense fascinated faces, from the crowded parliamentary galleries, alone appreciated the thrilling scenes taking place in the political arena when Edward A. Lancaster broke party tether and ran amuck on the *Ne Temere* decree the other day. The fate of a young Government hung upon the outcome.

Mr. Lancaster is not a crusader. He is built on heavyweight prize-fighter lines. His stocky build and phlegmatic appearance is not the physical type one associates with the academic. He belongs to the rough-and-tumble. His weapon is not the rapier or the sword, but he can swing a bludgeon with brutal force. And he is a hard man to handle. He is liable to charge anywhere, and each charge for the moment occupies his sole attention.

For four anxious weeks his fellow parliamentarians held him in check. It was a timid, halting performance that left the impression that any time the captive would break away and cause damage. But it gave the Government time for preparation. It enabled the powers that be to determine upon the course of referring the case to the courts, of burying the red rag in the quagmire of legal procrastination and oblivion. Then Lancaster was let

mad on the prairies. In spite of her gullibility in this latter regard, Miss Sykes paints for us how the position of our women looks to a daughter of English civilization. She presumably was not comparing our farmers' wives with the butterflies of Britain—but with the wives of British farmers.

* * *

IT seems to me that here is a matter better worth the attention of our women than the suffrage. This is not the result of unjust laws, but of mistaken conceptions of the purpose of life. Our women usually need not work so hard. They only do so because they have imbibed the cruel fallacy that work in itself is a good thing and that idleness is a sin. Now, idleness, when we "loaf and invite our souls," is the best investment of time we usually make. Let our women of "light and leading" preach the glorious virtue of living, and not merely labouring, and they will do more for their sisters than by dragging them into politics. What we want is a new ideal—not a dip into the baseness of party manoeuvres.

THE MONOCLE MAN.

loose. And what a melee followed! The arena had been carefully prepared and the show rehearsed. There was to be a quiet leading of the unruly one to the nearest exit. But the guiding spirit made a false move. Instead of merely indicating the course prepared, he sought to hurry matters by ushering the warrior peremptorily out. Premier Borden committed the Government by moving precipitately the adjournment of the debate.

There were happenings. The bull refused to be hurried. Instead, he started on the rampage. He raided the Government's china store and spilt the bric-a-brac in every direction. Even such standard ware as Tom Wallace and Hugh Clark was dislodged from the party shelves. The exhibits were tumbling in every direction. And the bull showed no signs of abatement.

His managers were at their wits' end. It was serious for them. It might mean that they must vacate the premises, but recently acquired. There were counsels and heart-burnings. Men pleaded and threatened and went out in the corridors to wring their hands and think. Then there were conferences, one after the other. They seemed to do no good. The insurrection grew.

It was up to the Opposition leader. A skilled and crafty matador was he, experienced in the art of bull taming, master of tactics in the arena. Would he make the uproar an opportunity to capture the stadium? None now doubted that, if he would, he could now do so. It was a dramatic moment.

Sir Wilfrid Laurier was never a more momentous figure. The eyes and thoughts of the House were focussed upon him. His followers were no less interested than his opponents. What thoughts were chasing each other through the picturesque head that learned tensely on the supporting hand? If he declared for the Lancaster bill the House would vote down the Government by rejecting the Premier's proposal. But to do so he must reject the position taken by his former Minister of Justice, and he must antagonize a considerable portion of his native Province. Behind it all was, no doubt, the question as to whether his party could succeed at the polls on the issue.

When he rose the crisis had come. He had decided to sacrifice a great chance of overthrowing his conquerors for the sake of keeping faith with the belief of his Ministry and for the sake of keeping religion out of the political arena of Canada. He refused to abet the bull.

It was easy thereafter to get the majority, of the insurgents back into line. Most of them only wanted an excuse. But Lancaster fought until the end. His was not to reason why. It was his day, and he was not to be denied any of its glory. When the spectacle was over he was still unconquered.

* * *

WHAT'S all this we hear about the "age of the young man"? Let subscribers to the creed of Oslerism listen to Dr. Eugene Paquet, the Conservative member for PIslet, as he addresses the Commons on the subject of dismissals of civil servants. "When the Liberals came into power in 1896," said Dr. Paquet, "they put out a number of old Postmasters, some of them seventy or seventy-five years of age. It was shameful treatment," he proceeded, "since they were too old to get other means of livelihood. Now, thank God, we are in power, and we have reinstated every one of them."

H. W. A.

REFLECTIONS

By THE EDITOR

Unionism Among Musicians.

THE comptroller of Rideau Hall, Ottawa, has discovered what unionism among musicians means. It appears that this gentleman had a tiff with Bandmaster Brown of the Governor-General's Foot Guards Band—the august master of the august organization which supplies music at the functions which His Royal Highness orders at Government House. As a result, Bandmaster Brown refused to allow his august musicians to play again at the Hall.

Among other expedients, the comptroller decided to invite the Montreal Orchestra to come up to Ottawa and play at one of these state functions. The Montreal wind-blowers were anxious to accept the "royal command," but must needs get permission from the Ottawa Musicians' Union. They wrote for it, but received no reply. In their zeal to play for his Royal Highness, they ignored this lack of permission and went. Now it appears that they are to be fined for having broken one of the laws of the American Federation of Musicians.

All of which goes to show unionism, especially international unionism, is no respecter of rank or position. A half-dozen local instrument-blowers in Ottawa are in a position to dictate to royalty with regard to the orchestras and bands which are "commanded" to play at Rideau Hall. Thus does royalty learn the power and the importance of the people.

* * *

The White Man's Title Deeds.

THAT ancient theory of the equality of mankind receives a rude jolt when people talk of keeping this "a white man's country." Australia is doing the same. In South Africa, once a black man's country, the new white people are raising the same banner. Where did these white men get their title-deeds?

To-day, Mr. Stevens, the member for Vancouver in the Dominion House, warns Eastern Canada against sympathizing with the desire of the Sikhs to bring in their wives and children. He says that no man who supports this request can be elected a pound-keeper in the Province of British Columbia.

But who gave the whites the title-deeds of Alberta and British Columbia or any other settled or unsettled portion of the earth? The Earl Dudley, late Governor-General of Australia, points out that in Australia four and one-half million people control three million square miles of territory and refuse to admit the people who are not absolutely white. He questions their ability to successfully maintain that position should Great Britain once cease to control India and the peace of the East. Apparently he foresees a time when the white population will be asked to show their title-deeds.

If Great Britain finds the Sikhs the most valuable portion of the Indian army, why shouldn't Canada, Australia, and South Africa bring in a certain number of these big men from the Punjab to help defend the title-deeds? They have proved themselves loyal, courageous, exemplary under discipline. They would add much to the defensive forces of the different Dominions. There are only two millions of them in the Punjab, and the surplus there will not allow many for each Dominion, but even a few would help. Moreover, it would show that Canada is limiting oriental immigration on moral and national grounds, rather than on a mere colour prejudice. It would be at least a partial justification of our Christian principles and our interest in foreign missions.

* * *

Premier Borden and Lloyd George.

NO significance should be attached to the speech of the Rt. Hon. Lloyd George, in which he says that this is an opportune moment to discuss international disarmament. It is not at all probable that the right honourable gentleman made this public utterance at the suggestion of the Rt. Hon. Mr. Borden. It is quite true that the immediate adoption of a disarmament policy by Britain, Germany and other powers would solve one of Mr. Borden's difficulties. It would enable him to say to his cabinet, to parliament, and to the Canadian people: "Gentlemen, you will be pleased to know that circumstances have arisen whereby it will not be necessary for us to contribute to the British navy those several Dreadnoughts which we thought of giving." While this would be a pleasing solu-

tion of a trying situation, I feel certain that there is no collusion between the two honourable gentlemen aforesaid. I am sure Mr. Borden is above making any appeal to a gentleman who differs so broadly from him in political affiliations, and that Mr. Lloyd George is quite superior to any dictation or suggestion from any person outside the ancient Kingdom of Wales.

* * *

The Outside Civil Service.

A RECENT despatch from Ottawa to a Toronto paper says that a bill will shortly be introduced bringing the Outside Civil Service under authority of the Civil Service Commission. This despatch may have appeared in other papers and it should have a speedy denial. There is no necessity for any such bill. The whole of the civil service is theoretically under the Commission, but an Order-in-Council is necessary to bring the theory into practice. When Mr. Borden desires to "implement" his promise and put the Outside Service on the same basis as the Inside Service, all that is necessary is a simple Order-in-Council to that effect. That order may be made to apply to all the Outside Service or to any part of it. In all probability, the Outside Service will be brought in gradually, a part at a time, so as not to swamp the Commission with new work.

* * *

What About Our Supreme Court?

CAN it be that our Supreme Court is incompetent? When the Privy Council reverses a decision of the Supreme Court of Canada, shall we say that the Privy Council blundered, or that our Supreme Court is unreliable?

Recently a case was sent to the Supreme Court of Canada to decide whether or not the Dominion

CHARLES DICKENS

Born Feb. 7, 1912.

Lord Rosebery has this to say of the inimitable author of "The Pickwick Papers," whose centenary is celebrated this week:

"I do not think the literature of the early days of Queen Victoria or of the reign of William IV. was very exhilarating; but now anyone who tastes Dickens, and I suppose from the sale of his works the number of people who taste Dickens must be almost coterminous with the races of the world, and who feels depressed, who feels unhappy, who feels physically unwell, has only to take down his 'Pickwick,' and read a few pages possibly that he almost knows by heart already, and he will find himself indulging in that innocent and healthy exhilaration of which I spoke."

Government should pay the Grand Trunk Pacific a certain sum of pay, amounting to about ten millions of dollars. It was a question of the interpretation to be placed upon a clause in an Act of 1904 which amended the bargain of 1903 between the Railway and the Government concerning certain guarantees on the prairie and mountain sections of the road. If the bonds sold below par, the Government was to "implement" the guarantee so that the railway could get the full guarantee. The bonds actually sold at much less than par, fifteen millions at 92 1/2 and twenty millions at 80. The Railway asked the Government to pay the deficit. The Government replied that it would simply guarantee enough extra bonds to make up the deficiency. Then the case was sent to the Supreme Court to decide which view was right.

The Supreme Court decided that the Government contention was right and proper. This body should have been in a position to know the law and the facts and to render a sound legal judgment. However, the case went to the "Lords of the Judicial Committee of the Privy Council," and the judgment was upset: Therefore the Grand Trunk Pacific gets ten millions in cash from the Canadian Government.

The Conservative journals are loud in their condemnation of this "blunder" on the part of the Laurier Administration. They omit to mention that the Laurier interpretation of the contract was up-

held by Canada's greatest judicial body. To my mind, the Laurier administration did not make much of a blunder since it framed a law which successfully withstood the scrutiny of the Supreme Court. Or if the Laurier Cabinet and its legal advisers blundered, what about the blunder of the Supreme Court?

It is not possible that the Government and the Supreme Court were right and that the Privy Council blundered? The people who accept the Privy Council decision as just and sound must condemn the Supreme Court of Canada. Are they prepared to do this? If so, should not some steps be taken to strengthen our Supreme Court and make it more reliable?

* * *

A State Medical Service.

EDWARD BELLAMY'S dream is coming nearer to realization every day. What with talk of nationalization of railways in the United States; of railways, telephones, telegraphs, water-powers and grain elevators in Canada; with the introduction of state pensions and state insurance in Great Britain—the march towards nationalization is indeed rapid. Now comes forward a British medical man who suggests that the time is approaching when the entire medical service will become a state service. Health is the greatest of national assets, and with health is bound up religion and morals. Therefore there should be a Minister of Health who would have charge of sanitation and hygiene. He would organize the medical profession in such a way that there would be no idle or half-worked doctors, but all would be busy keeping the nation healthy. Preventive medicine would thus reach its highest development, and the services of the most skilled practitioners would be available for poor as well as rich.

The Conservation Commission of Canada has already begun work on the subject of conservation of public health. Is this the germ of what shall be, half a century hence, a state medical service? It would seem that the principle is already admitted.

* * *

Foreign Missions Again Questioned.

THAT Canada is bestowing too much attention and money upon the foreign mission work has again been publicly stated. In his charge to a Toronto jury, sitting upon the case of a girl charged with concealing the birth of a child, Mr. Justice Latchford spoke as follows:

"In view of the deplorable conditions which, as I know, and as you may know, exist in places not very remote from here, you may well wonder if it would not be better to divert some of the money which is at present sent to foreign missions into channels which would help to prevent the ignorance and lack of moral teaching which exists."

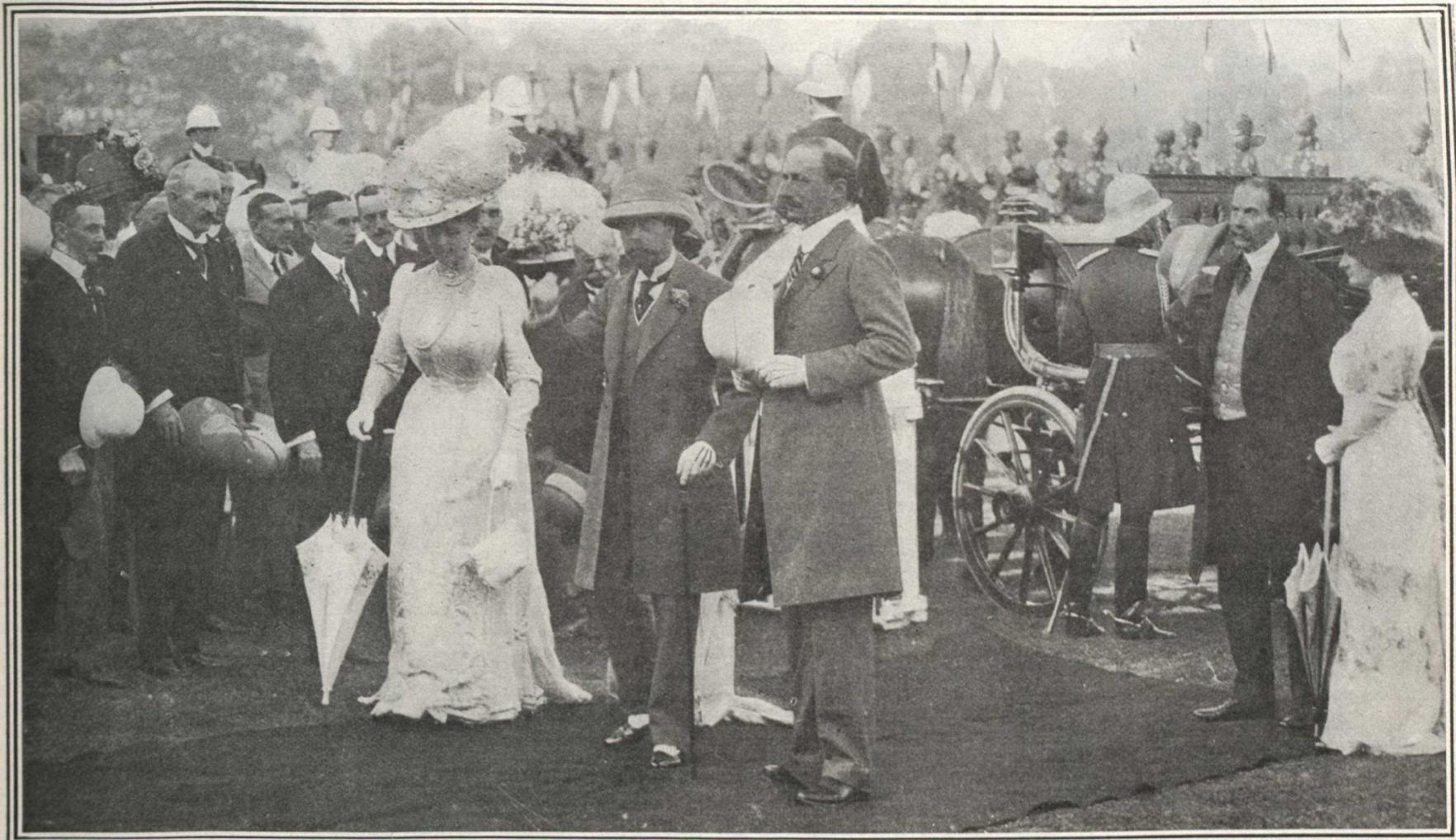
Several times I have expressed similar sentiments on this page. Canada has recently increased its contributions to foreign missions at the suggestion of a band of New York enthusiasts. These men may have the highest possible ideals, but they do not understand Canadian conditions. Further, the universities are being honeycombed by emissaries of foreign mission proclivities who are turning the minds of impressionable students from the local and national needs to the foreign mission field. The consequence is that domestic missions, social rescue work, and general moral education throughout the country are not increasing in efficiency in proportion to the needs of the nation.

On the same day as Mr. Justice Latchford made his remark, Mr. Recorder Weir, of Montreal, spoke most severely of the moral conditions of that city as they affected young men and young women. "Do you think the devil is dead?" said he. "He is not dead but is walking about incarnated in hundreds of profligate men and women." Yet right beside these profligates are church-workers who are concentrating their efforts upon the "uplift," as they term it, of the peoples of Asia.

Again, while Canada is sending wealth and missionaries to work in India, this same country is trying to prevent the Sikhs in Canada from bringing over to this country their wives and children. And yet the Sikhs are a civilized and Christianized people. They do not say, "We will allow the Sikhs to come in if their standards of civilization are equal to ours in all essential respects." That would be fair. But they say, "No Hindu shall enter Canada."

Personally I am in favour of the Y. M. C. A. rather than the missionary for foreign work. The Y. M. C. A.'s already have over a hundred highly cultured men from America working in Asia. These go among the students and educated classes, while the missionary mingles only with the ignorant and uncultured. The Y. M. C. A. also works through, not against, the existing regime. In any case the old idea of foreign missions is doomed.

TWO HISTORIC EVENTS IN THE FAR EAST



The Royal Visit to Calcutta.--Their Majesties arrive at the racecourse to witness India's greatest sport.--With them is Lord Hardinge the Viceroy; two paces behind is Lord Crewe, Secretary of State for India. Since this photograph was taken, the Royal Party have made the journey across India to Bombay where they re-embarked on the Medina for England. The only stop of any length was made at Malta where their Majesties rested for several days. On Sunday last they arrived off Portsmouth, but the official landing was made on Monday. Thus ends the greatest journey ever undertaken by a British Monarch. Whether or not the results will justify the effort is a matter of future record.

Photo by L. N. A. Staff Photographer.



First Photograph of China's New President, Dr. Sun Yat Sen, on his return to China. He is here seen in centre (fur coat), at the railway station in Shanghai, which he is just leaving for Nanking. Behind him are his advisory military staff.

Photograph by Topical.

AT THE SIGN OF THE MAPLE

A DEPARTMENT MAINLY FOR WOMEN

dreams come true. Who would think of grudging Barrie his golden royalties from "Peter Pan?" So, we thank magician Maeterlinck with all our hearts and carry away a vision of the "Blue Bird" to gladden all the songless days.

The description of the Belgian dramatist's home in northern France reads like one of the paragraphs from Hans Andersen's tales. It is an old Norman abbey, changed into a home—we may be sure it is not modernized—and made beautiful by all that the finest human imagination can suggest. To Madame Maeterlinck, her husband attributes the inspiration of the "Blue Bird," and it is a pleasing fancy that the united genius of dramatist and actress made this fantasy of a play.

* * *

A WOMAN who is more-or-less a philosopher once said: "Do you know that a widow who is well-to-do has the very best time of all women? I'd rather be born a rich widow than anything else."

The widow, unless she is a sentimental person, has, indeed, many advantages. She has more freedom than either the spinster or the wife, and, when she has an abundance of worldly wealth, she may have all the joys of unchaperoned travel, with never a thought for Mrs. Grundy. The bachelor maid, even in this age of feminine latch-keys and women's clubs, is rather at a disadvantage, if she elects to go abroad, or to take a summer holiday all by herself. The widow has a certain finality of manner which gives her an assured position and when she refers with a gentle melancholy to the opinions of "my poor dear husband" she takes upon herself an importance which no mere spinster can successfully assume.

Two unmarried women of mature years who were recently discussing the widow and her ways decided that next July they would seek out a pleasing summer resort and represent themselves as "relicts." The situation promises many interesting complications and they have not yet decided on names and styles of deceased husbands, or whether they are to wear half-mourning or go clad in black with those becoming white bands.

* * *

ONCE more a critical masculine observer has ventured to remark that woman's fondness for adornment is characteristic of her inferiority, that she is, in fact, less intellectual than man, and, of course, he quotes in this connection that observation of George Meredith's tiresome *Sir Austin Feverel*: "Woman is the last creature who will be civilized by man."

This time, it is the feminine fondness for jewelry which is condemned as crude and barbarous. Now, this professor (without doubt it is a professor who makes these comments) is entirely mistaken in considering a fondness for jewels a mere bit of barbarism. An appreciation of precious stones is part of an aestheticism which makes for civilization. It is no indication of intellectual superiority to be indifferent to the gleam of the diamond, the cool



THE PRINCESS ARRIVES

Snapped by the photographer as she alighted from a motor at the door of Mrs. Ogden L. Mill's home.



AT GRANT'S TOMB

The Princess Patricia and Miss Pelly seeing the wonders of New York City.

The Visit to Gotham.

IF we are to judge by the splendid hospitality shown the Governor-General and his party while guests in the United States, their short visit must have been a very delightful one. As they did not go in any official capacity there was an entire absence of restriction and stately pageant. Only for a few hours in Washington when the Duke visited the President, was there any formalism such as ordinarily attaches to the visits of important foreign personages. In New York, where the royal party were making only a personal visit, there was a delightful air of freedom and unconventionality. Of course, the United States reporters and staff photographers were very busy, and all sorts of pictures were produced by the pen and camera. The prominent New Yorkers who were photographed with the Royal visitors were intensely pleased, if one may judge from the countenances as found in the pictures. It is only fair to say that the Connaughts also faced the camera with graceful good feeling.

Of course, the Duke and Duchess made a good impression. Their record in this respect could not be affected by anything which might happen on a small occasion of this kind. Their dignified graciousness and their unaffected attitude have made them a host of friends in most of the countries of the world. Princess Patricia also added fresh laurel to her crown.

Here and There.

BY CANADIENNE.

HOW many miles to Fairyland?" is the refrain of an old, childish song, which comes back as one sees the stage-setting of Maeterlinck's "The Blue Bird." Just for the price of a prosaic theatre ticket you can go all the way back to the realm lighted by Aladdin's lamp and fragrant with all the perfumes of roseland. There is a kind of pleasure for which we cannot pay, of which we do not think in terms of commerce. Such is the joy which "The Blue Bird" brings to those who leave cold and care behind, to lose themselves in that enchanted forest.

You do not dream of cavilling at success, whether of fame or finance, for the idealist who takes you away to the world where all



AN ENGLISH ENTHUSIAST

Makes a vigorous attempt to present the Princess Patricia with a bouquet of violets. Are we to assume from the picture in the upper left-hand corner that he was successful?

green mystery of the emerald, or the subtle blue depths of the sapphire. It was one of the most profound preachers of this continent who said that he could always plan his most effective discourses when there were some jewels scattered on his study table. This assumed contempt for the beautiful or the decorative is only a survival of the ultra Puritan who condemned mince pies and stained-glass windows and professed to find a virtue in sour faces and blunt manners. A fondness for jewels is entirely humanizing and elevating—which does not mean that we are to go about, laden with rings, bracelets and a variety of chains. As the Queen Anne poet of discerning mind once wrote: "Though the same sun with all-diffusive rays, Blush in the rose, and in the diamond blaze, We prize the stronger token of his power, And justly set the gem above the flower."

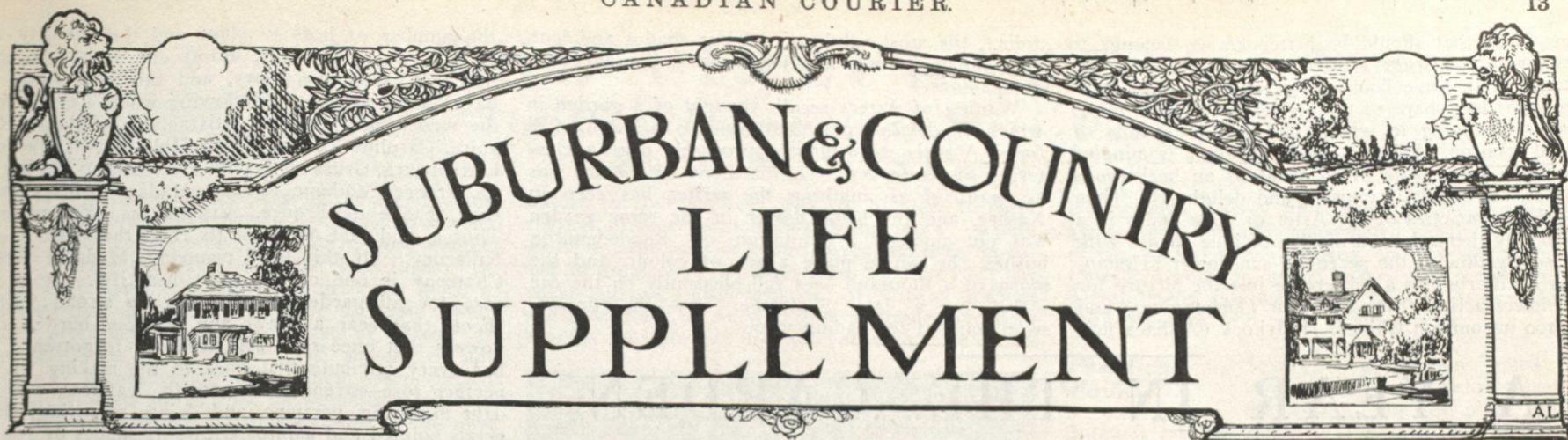
* * *

THOSE discussed people, the Mormons, appear to have disturbed the editorial world in recent months. Miss Nan Moulton, of Winnipeg, and Mrs. Arthur Murphy, of Edmonton, are not exactly agreed as to the social value of the Latter Day Saints. I met, some time ago, two Ontario girls who have taught in Alberta and they were firm and candid in their dislike of Mormons.

"They're horrid—just horrid!" declared the younger, who had lived in a Mormon town for several months. "It's ever so nice to get back to places where there are nice, frank young men who treat you as if you had brains. No Mormon towns for me again!" There was a little shiver, which was expressive of many sentiments. The girls are not fanatics—just well-bred, decently-educated young Canadians, with an appreciation of fun and a desire to make the best of life. But mention "Mormon" to either of them, and they will say rude things about Joseph Smith.

* * *

MRS. Mary Riter Hamilton, of Paris, formerly of Winnipeg, is holding an exhibition in Montreal of her paintings, water colours, pastels and drawings. At Toronto and Ottawa similar exhibitions of her work were very successful. In both cities the exhibitions aroused the interest of many prominent people, including, at Ottawa, his Royal Highness the Duke of Connaught and Premier Borden.



SUBURBAN & COUNTRY LIFE SUPPLEMENT

SETTINGS FOR THE HOME

A Beautiful House Should be in a Beautiful Framework

THE three illustrations that accompany these remarks are of great teaching importance and emphasize more clearly than can be expressed in words, the necessity of surrounding a home architecturally beautiful and in all ways as perfect as human ingenuity can make it, with a setting worthy of the designer's skill and artistic perceptions. It is grievous to find in this great Dominion wasted opportunities though the finger of Nature herself traces in every province ways of bringing into harmony home, garden and park.

A home without a garden is soulless—a picture without a frame, a woodland without flowers and the song of birds. There is something woefully missing, and that is the setting. Dollars are lavished on construction, and rightly so, but is it not true that sometimes the result of a smaller expenditure on the building would be wiser and something left of the outlay determined upon for the all-important surroundings? This marriage of garden and house is an absolute necessity for the well-being of the community; it signifies a healthier life, and therefore a healthier race, and many a city worker is wisely seeking a home in which the garden in its fullest meaning has a well-defined place.

An absence of this setting—which is one of the phases that the landscape artist has in mind in town planning—is foolish and regrettable. The central illustration displays a house not more pretentious than those associated with it, though a certain natural charm surround the former; but when a house is placed in a setting that Nature has not touched with a kindly hand, the art of man must be used unsparingly.

Groups of trees and shrubs and a massing of flowers, and that heart of the garden, the lawn, change a desert into a thing of beauty, enhancing the value of the property and giving sublime satisfaction to those who are to spend their lives in the newly-conceived homesteads. Everything naturally hangs upon circumstances, as to the kinds of trees, shrubs, or plants to select. The position may be exposed to every wind that blows, but with strong shelters much is possible. Simplicity should be the keynote. It will be seen that in the central illus-

tration there are the smooth graduating lawn and the grouping of trees which carry the eye from the home to the fringe of foliage all about it. In this instance advantage has been taken of a naturally beautiful position, and in seeking a house site this should be one of the first thoughts.

Those who are building as a speculation must give as much consideration to the garden as to the

space between two vineyards in the Niagara fruit belt.

The flowers were the Aster or Blue Daisy and the Golden Rod. They made a cloud of colour over the dry, untutored land and for some weeks this fairy drift of flowers was a study in blues and yellows, each of many shades, the one kissing each other—a perfect picture for the artist to paint or the keen observer to enjoy. It is my wish to reproduce this natural colour harmony on the fringe of a rough orchard, and allow the flowers to gather round the trees themselves, making little colonies of fresh, pure shades, where one least expects to find them.

The glorious blue of the chicory—blue as the summer sky—begems both dusty highway and cool meadow and always in a simple group—the only true way of getting the full beauty of a flower in the garden. Grouping one thing at a time gives the greatest satisfaction, perhaps a mass of one kind of Rose, Gladioli, Begonia, or whatever may be the plant chosen, and the eye is not irritated with a medley of colours thrust one against the other without regard for harmonious blending.

A charming planting the writer saw last summer and one that may well be reproduced. A wide, shrubby border skirted outside of the house, and it was filled with bushes of Rosemary and Lavender, mingled with the Roses Laurette Messimy and Eugene Resal. The harmony of colours was perfect, the trembling pink rose petals meeting the cool grey green of the shrubs and their fragrance saturated both house

and garden in the drowsy summer days.

The Rose lends itself more than most flowers to colour contrasts, but this is effected only by grouping one kind generally in a bed. Thus, the beauty of a group of white roses is intensified by a groundwork of a deep rich blue pansy and such colours as deep crimson against rich yellow—a startling but agreeable contrast—soft blue and creamy white and snow white and scarlet are other illustrations of the meaning I am attempting to convey. A Crimson Rambler sending its fiery tongues of flowers into a holly tree is a glorious revelation of the possibilities of the right use of a rose that is more frequently tied to a fence or planted as a hedge. A



A Country Home at Knowlton, Quebec, in a setting of tree and lawn.

house itself in these days of a clear and no uncertain awakening to the necessity of a life-giving environment. Towns are rising up with mushroom-like growth throughout the Dominion, and the foundation must be truly laid if strong, intelligent settlers are to be attracted to their homes of the future.

The architect and landscape artist should work hand-in-hand, the one realizing the ideas of the other, with the praiseworthy object of creating a complete and beautiful scheme. The penalties in loss of health and interest in life's work in the future are deplorably heavy, if the beginnings are bad. Begin well should be the motto of both minds in developing the homes of the present generation and the generations that are yet unborn.

Lessons from Nature

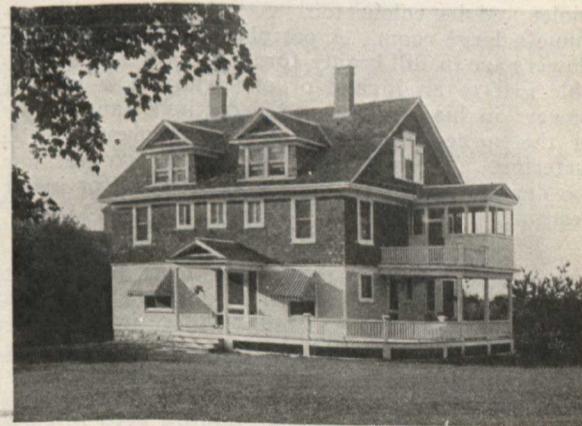
Colour Harmonies

By E. T. COOK

MANY of the most elaborate and ambitious of garden schemes fall short of artistic beauty for the want of a real insight into the value of colour harmonies. Nature, the great teacher, who inspires the true artist with lofty ideals sets forth in simple ways the lessons that may be culled from her distribution of the flowers of the field and the trees of the forest. Occasionally it is possible to copy some exquisite colour harmony boldly and reproduce the same flower picture in one's own garden. An alluring association of two wild-flowers the writer noticed last fall in a rough open



Beautiful home of an Alberta farmer. A well-thought-out grouping of trees and shrubs with terraces and protecting hedges would make an artistic change in the present uncouth surroundings and the home more home-like.



A pretty country villa in the beautiful Niagara district. Roses over verandahs and the lawn turned into a flower garden with flowering trees such as the lilac on the fringes would make a little fairyland of this pleasantly placed home.

fine plant that should be better known belongs to the great Saxifrage family, and it is called Saxifraga, or in some books Megasea cordifolia—from the heart-like shape of the big leathery bright green leaves, changing in winter and spring to tints of blood crimson. When a scarlet Begonia is mingled with this in a patch or in front of an herbaceous border, the result is unusual and delightful. Then the finest varieties of the Aster or Blue Daisy in a border by themselves, a medley of blue shades with the soft yellow of the perennial sun-flower (*Helianthus laetiflorus*) as a foil create just the picture for the flower artist. Blue Larkspur (*Delphinium*) and the too uncommon Chinese Hollyhock (*Althaea fici-*

folia), the most subtle of sulphur shades and both of similar stature, always prove to be agreeable companions.

Writing of Asters recalls thought of a garden in which the deep purple Aster Amellus and the softer toned A-acris were planted profusely near a clustering of pine trees. The harmony of colours was as beautiful as anything the writer has seen in Nature, and the same flower in the same garden was put amongst a plantation of Rhododendron bushes, the whole place a sea of colour, and the music of a thousand bees fell pleasantly on the ear—this on a late September day—the flower-swan song of the fading year.

A YEAR IN THE GARDEN

The February Work

By E. T. COOK

IT is proposed to give each month a practical article on the current work in the garden, and this is the first of what it is to be hoped will prove an interesting and useful series. February is not an ideal month in the garden. It is rather a time for contemplation, thinking out plans to be put into execution when planting may be safely undertaken. Much may be accomplished if the weather allows it, in adding some fresh feature to the garden, and a charming picture may be created by erecting what is known as a pergola, a shaded walk or retreat, which may be embowered with roses, vines, and many hardy climbers.

There are various types of pergolas, one in which the pillars are of stone with strong cross beams preferably of cedar. In making this beautiful walk, a restful, fragrant haven from the heat of a summer day, the chief object must be solidity, nothing mean or approaching fantastic rustic work, and it should lead somewhere, perhaps to the rose garden or even to the house itself. These sun shelters are to be seen in almost every garden of any pretensions in England, and the day is not far distant when they will be equally as popular in the Dominion. The torrid heat of such a summer as that of last year is tempered when it is possible to seek a walk saturated with the scent and colour of flower life. Strongly built the pergola will last for many years, and if of stone or brick, as long as the house itself. There is yet time to build the pergola in readiness for planting when spring arrives.

SUMMER TO WINTER.

The conservatory and greenhouses should now be filled with flowering plants and bulbs. Chinese Primroses or Primulas, the gaily-coloured Cinerarias, Arum Lilies, Daffodils, and many other flowers are in their perfect beauty, giving relays for the adornment of the house until the outdoor garden yields its floral treasures. There is a breath of spring in the greenhouse, and one forgets the dreariness of the world outside, the icy snow blasts or sodden streets. When erecting a plant house, and this is seasonable work, the greatest care must be taken to ensure as far as possible windproof conditions, and ample heating capacity. Not only may flowers be grown to perfection, but the forcing house will yield mushrooms and early salads, of which the cabbage-lettuce is one of the most toothsome. Cleanliness is imperative in the indoor garden. Healthy growth is impossible unless the plants are treated as if they were human beings, free from anything likely to hinder a natural, healthy development. There is one bulb that may be grown with ease, much in the same way as the daffodil, that is by putting the bulbs in pots filled with moderately light soil. Only very gentle forcing is needful. Iris reticulata or the Netted Iris is the name of this exquisite flower, which has the perfume of the violet and its colour too. A few blooms will perfume a large room. A potful of this Iris when the flowers are in full beauty forms a dainty and acceptable gift to an invalid or one who has a love of flowers in his or her heart. An important matter in the successful raising of indoor plants is the watering. The soil must be neither too wet nor too dry and a sharp look-out maintained for insect pests.

THE ROSE.

It is unnecessary to praise the fairest flower that has been given to this world of ours, and in every city and village in the Dominion there it should be seen in its many beautiful variations. The rose is not only a shrub—for such it is—for the large domain, but the small garden too. It is everyone's friend, and thousands of opportunities exist in such a city, for instance, as Toronto, of creating with its aid alone, beautiful flower pictures on the brown earth. Mr. Mackendrick, President of the Toronto

Horticultural Society, and an enthusiastic rosarian, well says in the year book of that organization: "Rose growing is the most delightful and beneficial of exercises. It chases the cobwebs out of the tired city worker, it helps keep the heart young, and once started it holds one's interest to the end. It's a game you can play at whether you are twenty-five or seventy-five years of age, and you can enjoy it so long as you have eyes to see or a nose to smell with." It might be asked why introduce the Rose in the February work of the garden, when it is not possible to plant, prune, or to give the established bushes any attention? The answer is, that given suitable weather, a rose garden may be formed in readiness for April, when planting may take place, and the advice of Mr. Mackendrick in the making of the rose bed is of great practical utility. Dig, he recommends, the ground eighteen inches deep and put in one-third well-rotted cow manure, if you can get it. If the soil is very heavy, put in one-third sand and turn it twice. Plant Hybrid Tea kinds fifteen inches apart; Hybrid Remontant or Perpetual, roses twenty-four inches in two rows with a twenty-four inch grass walk between the beds. The rose is a gross feeder and will make away with large portions of well-rotted manure, bone meal or liquid manure. In choosing the roses to plant reliance should be chiefly placed on the Hybrid Teas, which, as Mr. Mackendrick truthfully points out, are the result of a cross between the tender ever-blooming and the hardy Hybrid Remontant and other roses. First introduced in 1868 with that favourite La France, still one of the sweetest roses grown. They are practically continuously in bloom throughout the summer and they will stand our Ontario climate, as I have grown them for three or four years with few losses. Last year (1910) I only lost 2 per cent. of my stock and each plant lost was a weakling to start with."

THE HYBRID TEA ROSE.

The rich beauty of the flowers of this group is one of the choicest possessions in the garden, and there is a sturdiness of growth that commends itself to those wishful for great effects. Everything, of course, depends upon the space available as to

the number of beds to plant and the quantity of each. Too many kinds, unless one desires to experiment, are unnecessary, and the enthusiast I have quoted selects the following which have given the writer also complete satisfaction: Antoine Rivoire, Caroline Testout, Dean Hole, Grand Duc de Luxembourg, Gruss an Teplitz (Greeting to Teplitz), La France, Madame Ravary, Madame Abel Chatenay, Etoile de France, Viscountess Folkestone, Thursa, and that queen of its race, the Irish Rose Killarney. Of this little company, Madame Abel Chatenay is one of the most beautiful. It is a rose for all gardens, and sends up strong leafy shoots that bear a heavy and precious burden of flowers that once seen will never be forgotten. It has every attribute that goes to the making of a perfect rose—strength of growth, leafiness, abundant flowering, perfume, and dainty colouring, the petals pointed and painted with soft shades of rose. I have gathered armfuls of blossom without detracting greatly from the general effect. Madame Ravary is a gem. It is quite unlike Abel Chatenay, and has flowers that bring to mind a cut apricot, and its fragrance is alluringly sweet. We owe a debt of gratitude to the great French rose hybridists for having bequeathed to the world flowers that bring gladness and beauty into our lives, the majority of the hybrid class having been raised in that lovely country. One kind of rose should go to each bed, mixtures presenting a confused and irritating assortment of colours, one destroying the other.

GARDEN LABELS.

When outdoor work is at a standstill there may be activity in the potting sheds and a store of labels laid in for the summer. A knowledge of plants makes the pastime of gardening more interesting and this is rendered more easy when every kind is clearly and rightly labelled. Each variety, Mr. Mackendrick insists, should have a good permanent label of wood painted white and the name legibly written with an indelible pencil and wired into good copper wire and then it will last for years. An ordinary wood label with ordinary wire will become weather-worn in one season and the wire will rust off during the winter, and unless you have a plan of your rose bed you are at a loss to know what your roses are the next spring. The advice tendered for roses applies also to other plants—those in the herbaceous border and to the flowering trees and shrubs which are finding their way into our gardens and parks.

Procrastination in gardening and agriculture brings failures and disappointments in its train. Everything must be in readiness when the weather breaks and a day lost in the fleeting seasons in the Dominion means more than in many other countries. A potato crop last year on a well known farm in Ontario was put in late and from row upon row came few tubers, these in most cases ill-developed. The ingathering was intensely disheartening. Although the time of seed-sowing is not yet, go through the lists and make your selection. Send in the order and then there will be no rush in spring, and the nurseryman will thank you for it thus early. It gives him an opportunity of dealing with it more carefully than in the opening of spring.



If the children are to gather melons in the school garden in the fall, the teacher must do her planning for the school garden now.

THE FIREPLACE

Its Origin, Its Development and Its Possibilities

By G. M. WEST

LIFE in the early centuries of the middle ages was lived among much more primitive conditions, and was of a much more simple nature than that of these later times. In those early days the house of man was more a shelter from the onslaught of the rain and snow, and a protection from the icy blasts of winter. It consisted then of one great room, around, or immediately in connection with which, were stabled the four-footed animals of the establishment, and provided the sleeping accommodation for the men and women of the household. At one end of the great room was the open hearth, which, shedding smoke throughout the room to combat the odours incidental to the mixed population, formed the centre of the family life and work, and was the prototype of our modern fireplace.

It is interesting indeed to trace the development of this primitive style of living, beginning with the building of the master's chamber above and behind the hearth on to the complex requirements of the modern home.

With the fireplace itself, however, the first step was the addition of a hood above the fire, with a flue to carry off the smoke direct. Previously, a simple hole in the roof had more or less fulfilled this purpose.

Next came the enclosing of the sides or jambs to prevent side draughts, and it is this form which remains essentially the same to the present day.

Relative Importance. In the early days the fireplace was large and grandiose, in keeping with its importance in the life of the family and the scale of the room of which it was the chief feature. Following naturally with changing conditions, the hearth of the great hall, with its manifold uses for heating, cooking and sociability, was replaced in the old New England farm house by the kitchen fireplace and oven for



Colonial fireplace in a home at Salem, Mass.

cooking and utility purposes, and the smaller and more ornamental hearths to supply warmth and good cheer in the parlor, dining room and bedrooms.

The fireplace of to-day being now no longer a necessity, even for heating, has become, to a large extent, simply a source of social pleasure, and in accordance with its lessening importance we find that it is often designed merely as an accented continuation of the treatment of the room. More particularly is this true of the bedroom and, perhaps, dining room mantels, the living room being an exception for the keynote of this room is, or should be, sociability, and the fireplace thus assumes, relatively, more importance, and in the country house where the cheerful blaze of the open fire seems so much more in place we notice this particularly.

Then again, since good design should be logical, we should bear in mind the fact that in most small houses where the principal rooms average perhaps

sixteen by fourteen feet, it is out of place to build a great fireplace, which dwarfs the room. Where we have large halls or rooms, large and even monumental fireplaces are permissible, but let us lift our voices against those designers of railway stations and town halls, et al, who give us great cavernous hearths wherein no fire is ever built, but where



Bedroom fireplace with the modern colonial spirit.

repose on the cold stones, cigar stubs and waste paper. Let us consign this misguided use of the fireplace to the same place as that of the white glazed tile whose purity the landlord will not permit to be sullied by smoke and ashes.

Colonial Mantels

In delicacy of scale and beauty of proportion, the colonial mantels are the most successful. We illustrate two examples, one of more modern feeling than the other, but both expressive of the colonial spirit. In the old designs the motive is almost invariably the Doric or Ionic order, with columns much attenuated, friezes widened, and mouldings reduced to slender lines of shadow. The cornice often becomes a mere shelf, adorned with reed mouldings, small strings of pearl-like balls, etc. A pleasant combination sometimes used with the low Colonial mantel is a gilded mirror above, standing on the shelf. This classic type is not capable of wide variation. It is usually finished in white, with a narrow tile or marble facing. Brick is not generally suitable for this purpose, though some of the thin Roman shapes, being smaller in scale, are successful.

The Brick Mantel.

In contrast to the delicate scale and beauty of the Colonial mantel we often turn to designs in other materials, and of these, brick is perhaps the most widely used, and there are many designs in this rougher material of much artistic interest and merit. Unfortunately, the average builder who hears the words "brick mantel" at once conjures up before his mind's eye a horrible erection of dull red pressed and moulded brick, some of which seem to be still on sale. There is considerable scope for design in brickwork, and its possibilities are often overlooked. We reprint an interesting and original design for a brick mantel. In itself a good example, its rough scale, exaggerated still more by the coarse, wide joints, is not in harmony with the delicate proportion of the details of the room. An accompaniment of massive ceiling beams, rough plaster walls, and coarse heavy panelling would be more fitting. The color of the brickwork and the mortar is a most important point. There are many varying shades of brick if you will only go and find them—plain buff and red bricks are not the only ones obtainable. It is often effective to rake out the joints to a depth of three-fourths of an inch, and sometimes if the detail of a room is very robust, to make the joints three-quarters of an inch in width.

Other Types.

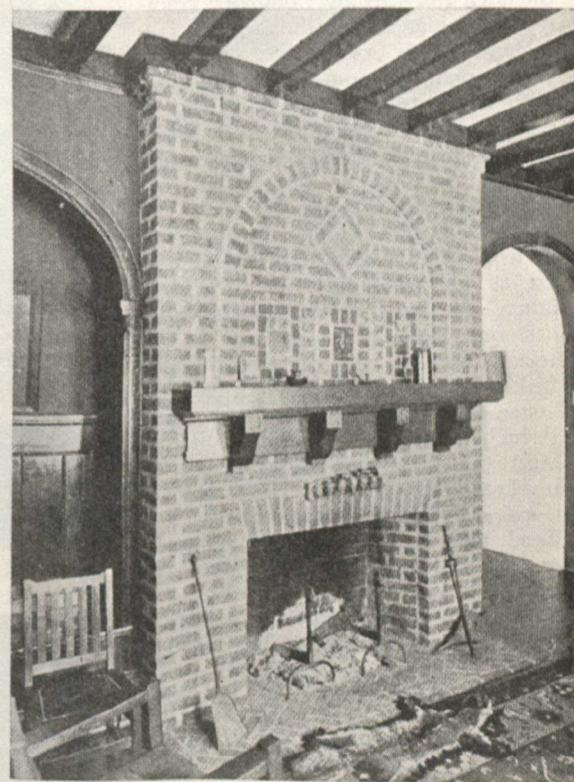
There remains the rough stone mantel whose vigour of design is suitable for the living room of the summer camp or cottage, and appeals strongly to the lover of cliffs, woods and out-of-doors. We must be careful not to make the mistake pointed out in regard to brick, and place these in too refined situations, nor yet to have them look, as some do, more like a rockery in a park, than a fireplace.

Heavy plank shelves, supported on corbels of stone, are suitable. Mantels constructed mostly or wholly of tile are sometimes pleasing, and give a chance at times to work in some ornamental metal work. Metal hoods can sometimes be used successfully with this, and with brick or stone work.

Practical Points.

Several considerations must be taken into account when placing the mantel. The best place, if the room is not too narrow, is usually the centre of the long side. The heat will diffuse quicker from this position, and, having in mind the social value of the fire, note that fewer people can gather round the hearth when at the narrow end of a room. Breadth of treatment is easier to obtain if on the long side. Unless a niche for shelves or seats (which, by the way, are seldom very comfortable), is required on each side of the breast, it is better to keep it flush with the wall, especially in a small house where space is valuable. It is often a good idea to build a fireplace on the verandah, if it is to be enclosed in winter, as is now so often done, and in building this, or indeed any fireplace, the mason when leaving the rough opening must allow for the finished lining which will be put in afterward. The depth of the finished fireplace should be at least half its width, and the flue area should be from a twelfth to a fifteenth that of the finished opening. When a tile facing is used, care should be taken to work to the tile sizes, so the tile will not have to be cut and the face thus made patchy. The woodwork of the mantel should be rabbitted over the tiles about three-eighths of an inch.

The majority of small house owners have a predilection for buying stock mantels. These practically never suit their surroundings. It is obviously out of place to put an oak mantel in a room trimmed with pine, and your architect can nearly always design you a cheaper and more effective built-in



A well-conceived brick design.

fireplace, if you will allow him to do so for you. The mantel should always be of the same wood as the trim of the room.

ONE of the great experimental fruit farms in England is that belonging to the Duke of Bedford at Woburn, in Bedfordshire, and the thirteenth report has been recently issued. It has been shown that the general result of grassing the ground, either by sowing seed or replacing the turf after the trees have been planted, is the arresting of all stunting of the branches. A light and unhealthy character imparted to the leaves is one of the first noticeable results of the action of grass upon trees. In the case of those that are feeling the full effect of grass the fruits are found to be small and ill developed. No matter what the tree may be, whether grown for its fruit or otherwise, the effect of grass is most pernicious.



A reminiscence of the silvery Thames—Paton's Island (left), the site of Mr. Hugh Paton's country home on the Ottawa, ten miles from Montreal. The estate comprises a thousand acres.

Photographs by Notman.

HOMES AND GARDENS OF CANADA

3—A Montreal Country Home

By A. G. SCLATER

SNUGLY tucked away amid the century-old elms and maples of a beautiful little island lying almost midway between the wooded banks of the Riviere des Prairies, that branch of the Ottawa River which separates the Island of Montreal from its sister island to the north, Ile Jesu, lies the country home of Mr. Hugh Paton, president of the Shedden Forwarding Company, country gentleman and millionaire.

Some thirty years ago, when a young man just out from Scotland, with his fortune still to make, but a true lover of nature then as now, Mr. Paton picked upon the little one hundred acre Ile au Chat (Cat's Island), near the French-Canadian village of Abord a Plouffe, buried as it then was in the almost primeval forest as an ideal site for a country home. At that time the island, which has since become known as Paton's Island, was the site of a small, old-fashioned French-Canadian farmhouse of stone, which the early French settlers with infinite toil had built there in the wilderness two hundred years before. For generations a French-Canadian family had lived and toiled in the tiny house, and cleared their little fields amid the virgin forests.

Hard times had come to Abord a Plouffe when Mr. Paton first came to know the place, and decided to buy the little farm on the Ile au Chat. The lumber trade, once a gigantic industry on the lower reaches of the Ottawa, had faded away to almost nothing, and the coming of the railways had destroyed the usefulness of the great trade road between Montreal and Ottawa, to which Abord a Plouffe was the half-way house.

The French-Canadian farmer was only too glad to sell. To-day his tiny stone house stands in the centre of Mr. Paton's charming country home, the nucleus of one of the most delightfully countrified country homes in the vicinity of Montreal.

"The Island," as Mr. Paton calls his country home, and the estate about it, has grown during the last thirty years with its owner's fortunes. Like most busy men of affairs, he has always appreciated the need for a hobby and the need for men engaged in the mad rush of modern business getting back once in a while to the pure air and the open sky of

the countryside, to freshen up their bodies and to sweep the dust of conflict from their souls. But unlike many of our wealthy men, he did not

wait until he grew old and wealthy to satisfy his liking for the country air. He started young and "began small." As a firm believer in hobbies, Mr.

Paton recognizes that a hobby to be a true hobby must permit of the hobbyist always having something to do. He thinks that his country home has been an ideal hobby, as it still gives him something to do. Ever since he bought the little farm that formed the nucleus of a great estate, Mr. Paton has been adding something to it, until now he has a big, modern house, in the centre of a beautiful park, with an estate about it of over a thousand acres.

"The Island" stands on the southern side of Paton's Island, facing the south and wooded shore of the Island of Montreal, and commands a beautiful sweep of the swift flowing Riviere des Prairies and a long vista of the magnificent parks on either side.

The scenery about the island, Mr. Paton has often been told, strikingly resembles with its long, level stretches, covered with splendid trees, the upper reaches of the River Thames. And looking at the long grey house, with its castellated cornices, from the river, standing amid the trees and closely clipped lawns, the illusion of an old English manor house is said to be complete.

Mr. Paton's home is about ten miles from Montreal, and to-day most of the journey between the city and the island can be performed in a street car. From the end of the line one must drive along by the edge of the river to Ile Jesu Park, on the island of that name, which marks the beginning of Mr. Paton's estate. To reach the house one drives through this park of ancient trees, along a driveway almost a mile long, which terminates in the bridge which connects the two islands.

When I visited Mr. Paton's home, I had the pleasure of being driven from the end of the car line to the house by Mr. Paton himself, and thus came to know Mr. Paton a little better. I had met Mr. Paton in the city, but Mr. Paton in the country was, I found, a different man.

To visit Mr. Paton's home on Paton's Island is to know something more of Mr. Paton. His home is as much an expression of himself as it is perhaps possible for a home to be. If on your visit to Mr. Paton's home you have Mr. Paton with you, so much the better. He will help you to appreciate the home, and the home



Mr. Paton's home, "The Island," from the main driveway.



The vestibule of "The Island," with the cloak room on the right.

will help you to appreciate Mr. Paton.

When I visited Mr. Paton's home for the first time, it was grey and cold, and even before Mr. Paton spoke of its resemblance to an old English home I was struck with the likeness. Had the building standing in the centre of its well-kept lawns and close-clipped hedges been of stone instead of wood, the resemblance would have been almost perfect.

As we entered the house the illusion became even stronger. The oak-lined vestibule, the broad wooden staircase leading to the upper story, the trophy-hung walls, the hunting horns and crops, were all English. It was cold when we arrived, and log fires were blazing in the wide stone fireplaces. As the light from the logs flickered over the oaken wainscots and the dark-hued walls of the low ceiling rooms, hung with pictures of hunting scenes and red-coated huntsmen, or spirited horses, and over the sturdy figure of Mr. Paton standing before one of the fires, I thought that if Mr. Paton had not been a twentieth century millionaire, he might well have been a fox-hunting squire of the eighteenth, and this his house.

Mr. Paton, as betrayed by the pictures on the walls, is a lover of horses and outdoor life. Indeed, he is no armchair country gentleman. Although to-day advancing years and a hunting accident, which occurred some years ago, prevent him taking active part in the sport he loves, his country home is replete with relics of the time when he did. Mr. Paton has been a member of the Montreal Hunt Club since 1874, and has the honour of being one of the club's oldest members. He is one of the charter members of the Fish and Game Club, a director of the Montreal Jockey Club, and a member of the Montreal Curling Club. Almost annually he is a competitor for the King's Plate at Bluebonnets, and three times have his horses, although not in recent years, carried off the blue ribbon trophy of the turf.

Not so long ago Mr. Paton was an enthusiastic follower of the fox and hounds, and many were the occasions upon which his charming country home resounded to the baying of the hounds and the jollifications of red-coated huntsmen. Almost annually during the past twenty years he has given breakfasts to the members of the Montreal Hunt Club.

As a relic of more youthful days, Mr. Paton pointed out to me the grass-grown race course, where he used to exercise the string of thoroughbreds that stood in his stables. To-day he has, however, a better one on the Island of Montreal, near a smaller country home, called the Bois Franc Lodge, a short distance from Paton's Island, where almost every summer Mr. Paton and his neighbours have little race meets of their own.

To-day, however, Mr. Paton delights in the quieter pleasures of country life; the very real pleasure which he can obtain from looking after his farm in winter and summer, or looking after the few thoroughbreds which he still keeps; or, perhaps once in awhile extending to a few friends the genial hospitality of his delightful home. For years the curling rink and the bowling alley, which he had built in his younger days, have been still. Mr. Paton now plays the country gentleman and the host, a part which he, by the way, plays to perfection.

No Improvements.

Though motor cars change yearly
In engine or in frame,
The water-wagon model
Remains about the same.

—New York Sun.

A FEW OUTSTANDING FACTS

FROM THE

SIXTY-FIFTH ANNUAL REPORT

OF THE

CANADA LIFE

ASSURANCE COMPANY

A Splendid Year.

The business of the year 1911 was, in all its material factors, the most important in the Company's long history of sixty-five years.

Greatest Surplus Earnings.

THE SURPLUS EARNED by the Canada Life in 1911 was \$1,293,597.00, the greatest on record. A new "high mark" for surplus earnings was reached four years ago, and in each year since then a new record has been established.

Interest Rate Increasing.

THE INCOME, both from premiums and interest, \$6,543,201.00, shows a substantial increase over previous years. The rate of interest earned each year by the Canada Life has steadily been growing since 1899, and a further increase is expected for 1912. This is an important factor in making surplus.

Assets Doubled in Twelve Years.

THE ASSETS were increased by \$3,436,484.00, the largest growth in any year. The **TOTAL ASSETS** now stand at \$44,257,341.00, having more than doubled in the past twelve years.

A New Record.

THE NEW PAID-FOR POLICIES amounted to \$12,507,063.00, exceeding the best previous years. The **TOTAL ASSURANCES** now in force are over \$135,615,253.00.

Large Benefits to Policyholders.

THE PAYMENTS TO POLICYHOLDERS in 1911 totalled \$2,295,073.00. In the past twelve years the Canadian Life has paid or credited to its Policyholders or their beneficiaries nearly \$50,000,000.00.

Only High-class Investments.

THE INVESTMENTS of the Canada Life are carefully selected and distributed over a wide field of suitable securities, thus ensuring safety and good interest returns. In Western Canada the Company has invested \$8,200,000.00 in mortgage loans, upon which no loss has ever yet occurred. The total mortgage investments of the Company are over \$14,152,708.00.

Strength and Security.

THE CANADA LIFE now actually values over one-half of its business on a 3% interest basis, and the remainder at 3½%, which means that it holds Reserves much stronger than are required by any Government Insurance Department on the North American Continent.

A copy of the Financial Statement and Report of Directors, together with the proceedings at the Annual General Meeting held 1st February, 1912, at the Head Office, Toronto, will be mailed on request.

E. W. COX, General Manager.

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The barns, too, can easily be lighted with Acetylene, and the "chores" robbed of much of their drudgery.

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Take Care of Old Trees.

ONE of the most precious possessions of park and garden is some noble tree hallowed perhaps with tender memories, or is prized for its beauty. The monarch in its old age is a prey to disease, and no effort should be spared, if the tree is saved, to arrest what must be in a brief space of time, absolute collapse. Decay is not pleasant anywhere, and is both harmful and objectionable. There is one great source of decay—starvation of the roots, which is the outcome of an impoverished soil. The writer has more than once pointed out that such trees as Beech and Horsechestnut that root close to the surface of the soil—quite different to the Oak—may often be invigorated by covering the ground with a few inches of good soil or short manure. Artificial watering during prolonged drought, when thoroughly done, is also very helpful to the tree. Trees with large masses of branches are frequently seen thinly furnished with foliage and altogether sickly owing to unhealthy or insufficient roots. The balance between the top and bottom has been destroyed. To restore it in some degree the top growth may be reduced by pruning out and shortening back branches here and there, wherever it can be done without spoiling the appearance of the trees.

This requires careful judgment, but some old and sickly trees may certainly be restored in a measure by this help. It is of no value in the case of trees with decayed trunks, nor with those like the Oak, which will not break from old wood.

Old trees with secure branches can often be saved from destruction by fastening the main branches together or to the trunk. The practice of putting iron, as is often done in England, round the branch, is a mistake. The iron prevents the branch expanding naturally, and ultimately chokes it. A better way is to use a strong iron rod with a plate at the end, and instead of supporting the branch by encircling it, a hole is bored right through the centre of it, through which the rod is pushed from the other side. In this way the weight is borne by the iron plate, which should be removed sufficient bark, be allowed to fit close to the wood. New bark will gradually close over and hide the plate, and instead of an ugly collar cutting into the wood, the only evidence of artificial aid is the rod coming from the inner side of the branch.

Branches or snags that have to be removed should be sawn off close to the trunk or larger branch from which they spring. When a stump even not more than a few inches long is left, the new bark and wood are unable to close over it, and the wood ultimately decays, and acts as a medium for moisture and fungoid diseases. A coating of liquid tar over the wound, renewed once or twice until the bark has closed over it, is a sure protection against these evils.

There is no hope for trees that have decayed in the centre, but by filling up the holes in the earlier stages of decay and thus keeping out moisture, their term of life may be lengthened. Large holes may be filled with cement, the surface to be made water-tight and tarred over.

Horticultural Exhibition.

GREAT interest is being shown in horticultural circles in Great Britain in the international horticultural exhibition which will take place in the grounds of the Chelsea Hospital, London, next July. His Majesty the King who is patron has promised not only to open what is hoped to be a world-famous display of flowers, but to give a trophy of the value of \$550 in one of the principal classes. The orchid tent will be a fairyland of priceless flowers, and crowds of horticulturists from over the seas are expected to be present. Many of England's most famous homes will be thrown open by their owners, and the Lord Mayor of London will hold a reception of welcome at the historic Mansion House.

MAGI

Is the only water from the original Caledonia Spring—hence merits its title of **THE WATER OF QUALITY**
MAGI does you good and is good to drink. 17

DUNLOP

Traction Tread

Another Opinion :

"Have found Dunlop Traction Treads the most satisfactory tire for non-skidding. Never had to use chains since getting these tires, and have driven through all kinds of muddy roads, and have never found any trouble with the car skidding."

See Your Garage Man.



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ALL DRUGGISTS

Try Cresolene Antiseptic Throat Tablets for the irritated throat. They are simple, effective and antiseptic. Of your druggist or from us, 10c. in stamps.

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Has earned in profits for its policyholders **\$2,262,158**

Being 23.43 per cent. of the premiums received for that period.

Profits Earned in				
1906	1907	1908	1909	1910
\$333,325	\$381,146	\$428,682	\$501,922	\$615,083
Profits Earned in per cent. of Premiums Received				
1906	1907	1908	1909	1910
20.9%	21.99%	22.36%	24.49%	27.39%

HEAD OFFICE :
WATERLOO, - ONT.

THE MAN AT LONE LAKE

By VIRNA SHEARD

CHAPTER VII.

WYNN drew the canoe into the clump of black spruce and turned it. In the gloom of the trees his face showed lined and white. Stepping out to where Nance waited he smiled in his quick radiant way.

"I have kept my word to the old man," he said, "and have brought you home."

The girl glanced up. "You have been very kind; I thank you a thousand times. I know my grandfather is dreadfully ill," she said tremulously, "I feel sure of it. But you have tried to save me for this one day from the grief of it—I will not forget. And I have not forgotten the story. Your story that is not ended, you know; you promised to tell it to me some time."

She held out her hand to him.

Wynn took it a moment and looked across the gathering darkness to the rim of the far-off hills.

"Did I really promise?" he asked lightly. "Yes? Then I must make good; but," with a short laugh, "it was the devil led me into that promise. It isn't much of a story, not one that will make you like me, and—well—sufficient unto the night is the evil. Come"—lifting her bundle—"I will take you up to the shack."

"And you will come in?" Nance insisted.

"Not to-night," the man replied. "I must go back to Lone Lake."

"Is it at Lone Lake you live then?" she exclaimed,

the irrepressible questions rising to her lips.

"Yes," he nodded, "near shore, a mile up, in a deserted shack perhaps you have noticed. God knows who built it."

"I remember it," said Nance. "I've heard Francois say that a white man built it."

"A white man," assented Wynn, "and he built well. The ancient place still keeps out the wind. A chipmunk thereabouts will be getting worried over my absence for he counts me his goods and chattels. Quite often I am his table, and he takes his meals on my shoulder. The pocket of this old duck coat is sometimes his bed. He has the gift of oratory, and frequently lectures me, using the toe of my boot for his pulpit. Candidly I like his way of living better than he does mine."

Nance laughed uncertainly, and they pushed their way out through the young alders into the clearing. A stormy afterglow was fading in the west, and an ominous low wind sang the prelude of a coming storm. The howling of a dog broke the stillness.

"Hark!" said Nance, "that is Joris, Grand-dad's little Eskimo dog, 'baying the new moon; he always bays the new moon and finds it before I do.'"

"It is Joris," said the man, "but look ahead, little lady!"

Nance leaned forward, her eyes wide with wonder. Beyond a thin line of young trees she saw the old man's new log house. The tiny windows glittered where shafts of light caught them.

"Oh!" she cried, clasping her hands. "Is it fairy? What a dear house! Did we land at the right place, Mr. Wynn? It all looks familiar."

The sound of his name caught Dick Wynn like a soft blow. It was so long since any woman had spoken it.

"Absolutely all right," he assured her. "The log palace was built for you. Built by the grace of patience, without nails, like the Queen's house of long ago on old London Bridge. It rose silently as King Solomon's temple. There are pegs cunningly fastened through auger holes in the wood, where nails might have been used. When I look at his achievement, I figuratively take my hat off to the old man."

"It is the 'grand teepee' Wanota told me of!" she cried hurrying on. "Oh dear grand-dad!"

"It may be," Wynn acknowledged. Nance reached the verandah first.

"Come in with me," she coaxed. "Won't you?"

He lifted his cap standing bare-headed. "Not to-night. The old man will want to see you alone."

"To-morrow—will you come?" she questioned.

"It may be, to-morrow," he answered. "You will not be alone. I see Wanota at the window."

So he left her.

Nance opened the door and entered the house. She held out her two hands to the little Indian woman, and listened breathlessly to what she told her; listened and feared. Then she went softly into the room beyond, where the old man lay on the bed of balsam boughs covered with the Company's red blankets. His sharpened face was turned to the door, his eyes were hungry with long watching.

Wynn took the canoe down to the water again.

"I'll tow it back to-morrow," he said half-aloud.

(Continued on page 26.)

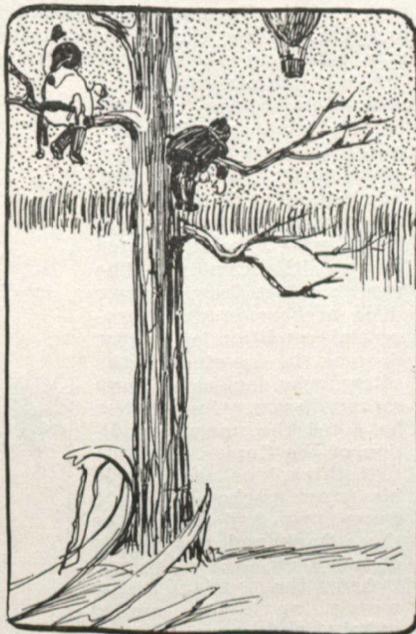
WHY WILLIE AND LILLIE WERE LATE: By ESTELLE M. KERR



On Will and Lillie's way to school
There was a splendid hill;
"Let's take our best toboggan out
And slide to school," said Will.



They went so swift, they went so far,
They hit so hard—Oh, my!
They ran into a hateful tree
And they were tossed sky-high.



As they went flying through the air
The branches caught them fast,
And there they called in vain for help
Till a balloon came past.



The kind balloonist took a rope
And lowered it to Will;
He scrambled up as quick as thought
And passed it on to Lill.



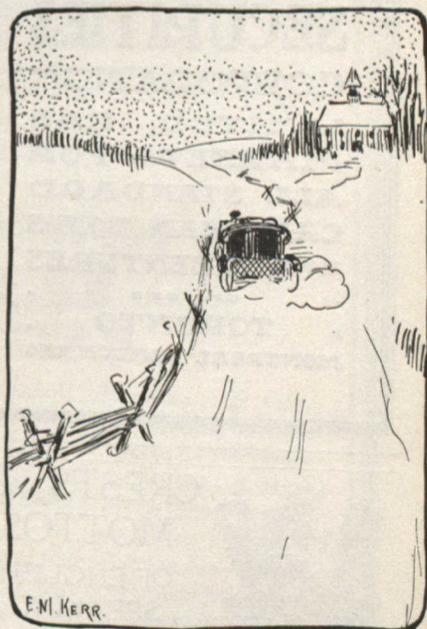
Then off they flew. The ice and snow
Soon vanished from their sight;
They landed in the Sunny South,
Mid fields of daisies bright.



While they were busy picking flowers,
Away flew their balloon,
"Oh, dear," cried Lill, "I never dreamt
That it would leave so soon!"



But Willie spied a telephone
And cried, North, 2 1 3
Please send a motor right away.
Yes. Charge it up to me."



And soon the motor landed them
Before the schoolhouse gate.
The children, I regret to say,
Were twenty minutes late.

E. M. KERR.

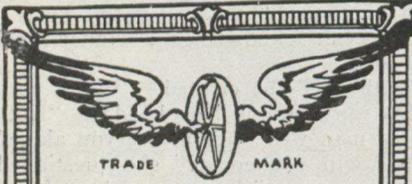
A FATAL ERROR

A man steps into your office, draws up his chair, and talks right into your face. His breath is offensive. Your only thought is how to get rid of him and his business. You cut him short with, "I am not interested."

SOZODONT

is essential to one whose breath is not pure and sweet. Penetrating the little crevices, it deodorizes, sweetens and purifies them, and makes you feel gentle and clean-cut.

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General Manager, E. F. Hebden.
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Reserve Fund and Undivided Profits 5,458,878
Deposits (Nov. 30, 1911) . 63,494,580
Assets 81,928,961

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DEMI-TASSE

Courieres.

Two examples of Rubens have just been found, and all the back townships are wondering which pair of their citizens was lost.

In the north of Ireland they don't call it hysteria any more. It's Ulsteria.

Many people worry themselves about their descent, but the aviator is the only man who has any excuse for it.

A Toronto magistrate fined a drover \$10 for overcrowding calves in a box car. The law looks after animals better than humans.

Hon. Mr. Monk shook his fist at Hon. Mr. Lemieux in the House of Commons. Hansard should be illustrated.

It was about 1812 that Napoleon dubbed England a nation of shopkeepers. In 1912 the Duke of Connaught finds the United States a nation of photographers.

The Dominion Liberal party, according to Sir Wilfrid Laurier, is "both confident and cocky." So it seems to be convalescent.

Canada and Spain can now talk by wireless. This will make it much easier to look after our castles over there.

Clothing Dan Cupid.—The recent action of the Toronto play censors in ordering a stage Cupid to be clothed in a skirt has started another amusing yarn on its round.

This one comes from the office of a paper in Toronto, where there is a sub-editor of rather Puritanical strain. Not long ago this editor had occasion to use an article which was to be illustrated by two little Cupids. The paper's artist drew the two little archers in their proverbial condition of nudity. He took the drawings to the editor, who looked at them rather disapprovingly when he noted the unclad condition of the Cupids.

"I think," he said, while his brow puckered into a frown, "you had better take those back and put a pair of pants on each of them."

And the artist, being merely an artist, smiled grimly and proceeded to put the Cupid twins in trousers.

Up-to-Date Girl.—In Ottawa they are telling of a young "man about town" who recently became engaged to an up-to-date young lady whom he considered the best—well, everything that the young man in love considers his bride-to-be.

He decided that he should speak plainly to his fiancée, however, so that there might be no misunderstanding after marriage.

So he said—"Look here, girlie, I don't want to have to hide anything after we are married. That's why I want to tell you right now that I play poker, smoke cigarettes, drink, bet on the horses, and sometimes stay out rather late."

"I'm delighted to hear it," was the answer that surprised him. "You know I was hoping so much that you and I would be real pals."

His Danger.—Harry Robinson, secretary of the Canadian Hackney Society, was talking about horses with some other men interested in man's best friend at the King Edward Hotel, Toronto, a few days ago.

A stranger broke in and soon monopolized the conversation. He talked much about his private affairs, great-

ly to the disgust of the men interested in horses.

At last Harry interrupted him with: "Say, you are liable to be sick. You're in danger."

"Why?" asked the stranger.

"Well," said Harry, "you might get typhoid and yet get better of it. You might get appendicitis and recover. You might even pull through if you got smallpox. But heaven help you if you ever got lockjaw!"

Chorus Girl and Chief Justice.—Of course she didn't know it, but a chorus girl in Gertrude Hoffman's Russian dancers troupe made one of his Majesty's Chief Justices shiver with nervous apprehension one night recently at the Royal Alexandra Theatre in Toronto.

In the course of the show the chorus girls come out, clad in bathing suits, on a darkened stage, and by means of mirrors in their hands reflect a strong spot-light on faces of men here and there in the audience, while they sing the Alice Lloyd hit, "Splash me and I'll splash you."

One little miss in the front rank of the chorus directed her mirror at one of the boxes, and it struck full and fair on the stately and dignified face and form of Sir Glenholme Falconbridge, Chief Justice of the Court of King's Bench, who was sitting in the midst of a party of ladies.

The spectacle of the chorus girl training the spot-light on the countenance of the Chief Justice and inviting him to splash her, while she in



"Mister, come quick! Bobby's fallen into a snow-drift up to his ankles!"

"Well, why doesn't he step out?"

"Cause he's in head first!"

return would splash his Lordship, was too absolutely ridiculous, and all the people in the pit who knew Sir Glenholme had a bigger laugh at this bit of by-play than at any other point in the play.

A Conundrum.—"What is the one thing in the world stronger at birth than at any other time in its existence?"

"A good resolution."

Why Don't They?—Charity Worker, Seeking Subscription: "There are many poor people freezing to death in this bitterly cold weather."

Mrs. Goldrocks—"Why don't the silly people go to California?"

Had the Habit.—An official of the Toronto Railway Company hired as his chauffeur a man who had been employed as motorman by the company. One day when the official's wife was driving down town the chauffeur slowed down his car almost to a

stop at a street corner. There seemed to be no reason for the slowing down, and the lady asked him what was wrong.

The chauffeur blushed.

"I forgot that I wasn't still running a street car," he said sheepishly, "and I thought that I should stop for that man on the corner."

The "Blawsted Country."—An Englishman recently formed a poor opinion of Canada because of the liquor laws.

Arriving at a Toronto hotel on a Saturday night he asked for something to drink, but was told: "Bar closes at seven o'clock Saturdays."

On Sunday morning he tried again, but was told that the bar was closed.

So he waited till the hour at which bars open on Sundays in England, but was told that in Canada the bars are closed all day Sunday.

His business took him up to the Porcupine country, and on a week day he asked to get a drink.

"Can't get it," was the answer. "We're under local option."

And here is what he said: "Well, if this is Canada, I wish I had money enough to get back to England."

Modesty.

I want to make a little list
Of twenty greatest men—
The chaps who've helped make history
With shovel, sword or pen.
Already I have made a start—
One name, known near and far—
But now I'm stuck, I'm not sure who
The other nineteen are.—W. F. M.

Unbeatable Make.—The drummer was trying hard to sell the store-keeper a cash register.

"Buy it and you won't be sorry. It will keep a strict and accurate account of all you receive and pay out. It will show what you save and what you squander, where you spend foolishly, where you spend wisely, where you waste, and where you gain—"

"I've got one that does all that and more," said the store-keeper.

"Whose make?" queried the salesman, glancing around in a vain search for the register.

"The Almighty's," replied the store-keeper, and he nodded toward the cashier's cage where sat his wife.

In Horse Terms.—Here's a little story which has to do with the facts that the late Judge Ferguson, a man "of the old school," was fond of having whiskey in the evening and was a great joker.

The judge was presiding at Assizes in Barrie, Ont. One of the men appearing in a case before him was a prominent K.C. who has since been made a judge. He also liked a little whiskey, but was avoiding the judge through not wanting to drink while he still had the case in hand.

However, one evening there arrived at the door of the lawyer's room in the hotel a boy who announced: "Judge Ferguson wants you."

Reluctantly he wended his way to the judge's room, and after some preliminary conversation was asked, "Well, what are you going to drink?"

The lawyer protested that he did not feel like taking anything.

"Oh, tut, tut," said the judge. "Have something."

"I'll just take a pony of rye, then," said the lawyer.

"A pony?" said the judge. "What's that?"

The lawyer held thumb and finger a little apart to indicate the size of "a pony."

The judge thereupon turned to the boy and said, "Bring this gentleman a pony, and bring me a team of horses."

PEOPLE AND PLACES

A Real English Gentleman.

SIR MAX AITKEN, M.P., having now a knighthood, and membership in the most august legislative body in the world, has bought himself an estate. He is going to be a real English gentleman.

He has just paid a quarter of a million for one of the stateliest homes in Surrey. Churtley Court consists of 350 acres of park land, with a house containing twenty-seven bedrooms. Here, Sir Max is going to do some hunting and fishing and think out schemes to help along Mr. Bonar Law, his political chief.

And twelve years ago Max Aitken, with the other little Aitkens, his brothers and sisters, helped to crowd a little, unpretentious parsonage in New Brunswick.

Fire Destroys Historic Church.

HISTORIC old St. John's Anglican Church, Sussex Street, Ottawa, was recently destroyed by fire, only the solid stone walls remaining. The sacred edifice was the property of the Government, having been purchased for a part of the new Departmental Block. On this account the building would soon have been vacated, but the chief loss to the church was the many valuable mementoes destroyed, which had linked the present day with Ot-

dwellers of the city came out of the tempest. These had been playing on the waters which had risen and shown their might. No matter what the danger, Ward put out in his boat that he might save.

Besides his feats of life saving, Ward was also celebrated as an oarsman. He was at one time single skiff champion of America.

A Captain in Literature.

A CANADIAN sea captain has taken to novel writing. He is Captain Kendall, of the C. P. R. liner Montrose. If any man ever had material for a thriller he has. It was on Captain Kendall's ship, for instance, that Dr. Hawley Crippen and Miss Ethel Le Neve were run down by Marconi wireless. It is this incident Captain Kendall has made the basis of his first novel, a yarn of 70,000 words. The Captain is pressing the fact in his story that Crippen was the first rogue to be brought into the hands of the law through "Detective Wireless."

A Coincidence.

THAT was a strange incident which befell Frank Cosgrove of St. John, N.B., the other day. He was reading his evening paper when there suddenly came to his notice a report



A WINTER RUIN.

St. John's Anglican Church, Ottawa, where statesmen worshipped.

tawa of the past. One of these was the pew and kneeling rest used by the late Sir John A. Macdonald. Many beautiful stained glass windows were also destroyed.

Prominent citizens of Canada have at various times been worshippers at old St. John's. The Earl and Countess of Dufferin, Lord and Lady Lisgar and the present Governor-General, H. R. H. the Duke of Connaught, on the occasion of his former visit, were among the vice-regal attendants. This church was for many years known as the Chapel of Ease, and with its destruction, another bit of older Ottawa becomes a thing of the past.

A Noted Life Saver.

CAPTAIN WILLIAM WARD, who has just died in Toronto, was one of the most unique "water dogs" in this country. He acted in Toronto as Government Life Saver. He attended to his job of salvation. When he passed away the Captain had rescued 164 lives from drowning.

Captain Ward for sixty years lived on a little island across Toronto Bay. From here, he could see the lights of the big city twinkling; he could hear the roar of the storm wind and the dashing of the waves upon the beach. Sometimes, the wail of distressed

of a blizzard in Newfoundland. This winter storm had carried death in its wake. In the newspaper report was an account of a man, who, blinded by the fury of the tempest, had lost his way and had been frozen to death. Full particulars were given. The name of this man was Charles Cosgrove, of Placentia.

Edward Cosgrove, reading of the fateful accident, realized that the man who met death in the blizzard was his own brother, of whom he had not heard for twenty-one long years.

Early Bird.

AN interesting fact about Herbert Somerville Smith, the Rhodes scholar chosen from Queen's University, is that he has been accustomed to retire every night at nine o'clock.

Most collegians only begin their evening's study at that hour. Smith does his work in the morning between five and nine.

Wanted, a Man.

IN London, Ontario, there is a struggling educational institution known as Western University. This college, hampered by lack of funds and the strong competition of the larger universities in the Province, such as Queen's and Toronto, has been doing

ASK YOUR OWN DOCTOR

to turn up the report of the British Medical Association, printed in the *British Medical Journal* of September 16th, 1911.

This report proves that BOVRIL nourishes and strengthens and is at the same time a valuable aid to digestion.

All that is good in beef is in

BOVRIL

Wilson's Invalids' Port

[a la Quina du Perou]

Possesses certain advantages that are worthy of special consideration:

- 1st. It is a superior tonic.
- 2nd. It has decided palatability without sacrifice of efficiency.
- 3rd. It combines the Nutro-Tonic with the rich blood-making qualities.



Big Bottle

Ask YOUR Doctor



How are you fixed when goods arrive?

DOES your shipping room present a scene of noisy, bustling disorder? Are you compelled to clog or temporarily paralyze the running of your business by shorthanding your various departments in order to accommodate fresh shipments as they arrive? Or, is it possible for one or two men to take hold and expeditiously, economically and safely—without waste of time or energy—dispose of the goods systematically and in proper arrangement. Your answer depends upon whether or not you use

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In point of utility, convenience and economical efficiency, your Otis-Fensom Elevator bears the same indispensable relation to modern business as the telephone, typewriter and electric light. It makes for decidedly improved business conditions. It saves labor—it saves time—it saves calling clerks, salesmen or other employees from their regular duties in the store or office. It enables you to keep your ground floor clean and inviting, and to use all of the ground floor space for salesmanship and display. It does away with expensive hand labor and substitutes mechanical facilities that keep pace with the increasing demands of your business.

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Financial Statement

OF THE

Mutual Life of Canada

(Head Office Waterloo, Ontario.)

For Year Ended December 31st, 1911

Cash Account

INCOME.	DISBURSEMENTS.
Net Ledger Assets:	To Policyholders:
December 31st, 1910\$15,511,218.00	Death Claims\$366,088.41
Premiums (Net) 2,454,061.77	Matured Endowments 283,800.20
Interest 875,476.75	Surrendered Policies 151,895.60
Profit from Sale of Securities 2.83	Surplus 167,376.20
	Annuities 8,940.06
	\$ 978,100.47
	Expenses, Taxes, etc 560,971.05
	Balance Net Ledger Assets:
	December 31st, 1911 17,301,687.83
<u>\$18,840,759.35</u>	<u>\$18,840,759.35</u>

Balance Sheet

ASSETS.	LIABILITIES.
Mortgages \$9,718,099.03	Reserve, 4%, 3½% and 3%\$14,624,047.72
Debentures and Bonds 4,967,664.59	Reserve on lapsed policies on which
Loans on Policies 2,264,431.07	surrender values are claimable 2,278.79
Premium Obligations 12,052.46	Death claims unadjusted 47,121.00
Real Estate 181,344.61	Present value of amounts not yet due
Cash in Banks 186,098.58	on matured instalment policies 104,221.86
Cash at Head Office 2,724.60	Matured Endowments unadjusted 7,900.00
Due and Deferred Premiums (net).... 412,631.09	Dividends due Policyholders 6,564.52
Interest due and accrued 416,801.22	Premiums paid in advance 15,966.39
	Due for medical fees and sundry ac-
	counts 10,894.31
	Credit Ledger Balances 30,727.11
	Surplus, Dec. 31st, 1911 3,312,125.55
<u>\$18,161,847.25</u>	<u>\$18,161,847.25</u>

Audited and found correct,

J. M. SCULLY, F.C.A.,
Auditor.

GEO. WEGENAST,
Managing Director.

Waterloo, January 25th, 1912.

New Business (Canadian) written in 1911	\$10,027,374	; Increase over 1910	\$694,600
Assurance in force, December 31, 1911	71,020,770	; Increase over 1910	6,165,491
Assets, December 31, 1911	18,161,847	; Increase over 1910	1,882,285
Surplus, Govt. Standard. Dec. 1911	3,652,123	; Increase over 1910	115,982
Surplus earned in 1911	731,065	; Increase over 1910	115,982

splendid work in a quiet way. Especially has the medical faculty been standing to the front.

The city of London is beginning to be aware of Western University. A few days ago at a Board of Trade meeting, some leading citizens discussed the future of Western.

Said Sir George Gibbons: "We want a man to make Western."

Hon. Adam Beck asserted that the Ontario Government would assist when the citizens of London had done their part.

Their task is to find a man. Money and equipment behind a university are essential, but the imprint of a big personality is of first importance.

* * *

Is He An Immigrant?

IS ex-Inspector Dew, of Scotland Yard, famous for his connection with the Crippen murder case, looking for a job in Canada?

The well-known sleuth is now in the Dominion. He passed through Calgary the other day, and a rumour spread through the city that ex-Inspector Dew was after the position of Chief of Police.

* * *

Wanted--Experienced Bushmen.

THE new Minister of Mines in the Ontario Government, Hon. W. H. Hearst, is causing a great many college students in the province uneasiness by his emphatic declaration that no students will hereafter be employed as fire rangers. Hundreds of students have in past summers pestered M. P. P.'s to be allowed to get out into the bush and be paid \$60 a month for patrolling forest glades. Mr. Hearst says the job of protecting the Ontario tree in the future will be looked after by experienced bush whackers.

* * *

Canada's Commercial Capital.

THE gateway through which passes the stream of immigration from the Old World, the centre of banks and railroads, Montreal is still the commercial metropolis of the Dominion. When its magnates move, the echo of their tread is heard in a score of cities from Halifax to Dawson.

Last year was one of big, interesting operations in Montreal. Figures supplied in a pamphlet issued by The Gazette Printing Company, give some idea of the steady, consistent progress of Montreal as a financial capital. The Stock Exchange did more business than in 1910. But the feature which strikes one about the movements on Exchange in 1911 was not the volume of stocks bought and sold, but the extension of the Montreal market by the listing of new industrial issues. A steamboat and a bank merger, the reorganization of the paper and pulp industries in the Province of Quebec, were influences which contributed to opening new opportunities for investors.

Montreal maintained her position as a banker. Clearing house returns indeed show a record advance, for the totals of 1911 were \$28,000,000 ahead of the preceding year. The returns were \$2,368,493,362, as compared with \$2,088,559,563 in 1910. Montreal was responsible for one-third of the total bank clearings of the Dominion. Among the cities of America, Montreal is ninth with regard to bank clearings.

Last year was a heavy one in the port of Montreal. Despite serious interference with shipping owing to strikes in Great Britain in the summer, steamboat traffic in and out of Montreal was greater than in any previous year. 762 vessels of a total tonnage of 2,338,252 docked in Montreal. It is interesting to note the cargoes of some of the boats which left the Canadian port: 1,810,666 boxes of cheese, 139,503 packages of butter, 29,893,184 bushels of grain, 2,217,365 sacks and 186,470 barrels of flour; 45,966 head of cattle and 3,725 sheep, and 852,000 bales of hay left Montreal to help feed the world.

Rodolphe Forget

Member Montreal Stock Exchange

83 Notre Dame St., Montreal

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

Paris Office

60 Rue De Provence

PELLATT & PELLATTMembers
Toronto
Stock
Exchange401 Traders Bank Building
TORONTO

BONDS AND STOCKS
also COBALT STOCKS
BOUGHT AND SOLD
ON COMMISSION

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

**GOVERNMENT
MUNICIPAL and
CORPORATION
BONDS**

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

CORRESPONDENCE INVITED.

Wood, Gundy & Co.

London, Eng. Toronto, Can.

Cawthra Mulock & Co.Members of
Toronto Stock Exchange**Brokers
And
Bankers**12 KING STREET EAST
TORONTO, : CANADA

CABLE ADDRESS--CAWLOCK, TORONTO

**MONEY AND
MAGNATES****Particular Groups in Too Many Enterprises.**

DURING the past few weeks the outstanding feature of the Canadian financial situation has perhaps been the weakness in many of the securities which were brought on the market during the course of last year. This weakness has been due to a large extent to the fact that in most instances particular groups seem to have become identified with too many enterprises, with the result that their friends and they themselves are tied up to a very large extent, and on this account are perhaps not able to give as much support as is necessary to any particular issue if any liquidation of the securities arises from different conditions. In fact, this situation would seem to offer certain difficulties for some months to come, inasmuch as most industrial enterprises find it difficult to carry through the construction of their various plants in the time that was estimated by engineers at the outset owing to the difficulty there has been to get delivery of materials. As long as things are on the boom there is no difficulty in looking after such issues, because new buyers are coming in to take up securities which other traders are selling, but this is far from being the case when such issues are on the decline. In such cases it is the insiders who have to stand under and give their particular issues the necessary support, and if this is found wanting new securities of this class must necessarily be offered down several points before they find a buyer.

* * *

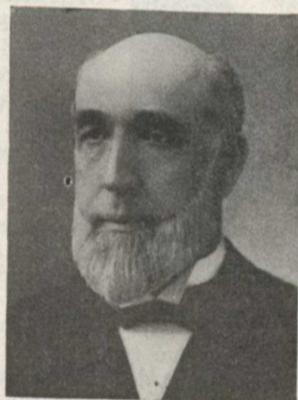
Hard for Banks to Hold Higher Officials.

BACK a few years ago all the Canadian banks were finding it very difficult to get enough juniors to train up to take charge of their various branches, but latterly the greater number of our leading banking institutions have been confronted with the difficulty of holding even their higher officials. One of the reasons why so many banking officials seem to have given up their posts is undoubtedly because so many bond and securities corporations are springing into existence and these concerns find it advisable to get men with banking training. Then, again, with the very large number of consolidations which have been effected many bank officials have found ways of making a good deal of money in underwritings, and, through being able to become fairly independent, are now willing to forego the attractions of the Pension Fund and take a chance of doing better for themselves in other particular lines of business. All this makes it all the more difficult for our banks to keep their forces intact and will undoubtedly have the result of throwing more and more responsibility back on the head office instead of upon the branch offices as heretofore.

* * *

His First Insurance Policy Was His Own.

SENATOR GEORGE A. COX the other day, when he was tendered a banquet on the occasion of his fiftieth anniversary in the Canada Life Assurance Company, was telling his friends how his first insurance policy was written on his own life when he entered the Company fifty years ago and was for \$1,000, dated December 10th, 1862. The premium on the policy was \$17.70 if paid annually, and \$9.10 if paid in semi-annual payments. Senator Cox has kept up these payments ever since. The cash surrender value of the policy at the present time is \$1,227, the life annuity \$168.75, and the amount payable in the event of death, \$1,932.51.



HON. GEO. A. COX.

It is sixty-five years since the Canada Life opened its doors for business in Hamilton, and it is one of the strongest institutions in Canada. Since 1899 it has paid over \$50,000,000 to policyholders. In the past ten years the assurances increased sixty per cent., while the assets increased over eighty. One hundred and thirty-five million odd dollars is the total amount of assurances in force. At \$2,000 each there are over 60,000 people paying premiums which with interest reached the enormous income of \$6,543,201. As the expense ratio was low and as fewer people died than mortality records would expect the surplus for 1911 was unusually large, the amount being \$1,293,597.

* * *

Big Clean-up in Winnipeg Electric.

THE members of the inner circle of the Mackenzie & Mann group have certainly made tremendous profits, on paper at least, in the remarkable rise which has occurred in Winnipeg Electric stock during the past year, and more particularly during the last few weeks. When the stock, after many spurts, got as high as 250, everybody thought it had got just about as high as it would go for a long time, but evidently in view of the big deal which was on some people found that they could easily pay more for it and make money on the average price of their total holdings, with the result that it soared quickly above 265. There was a general feeling that if the deal did go through for the sale of the property to a Montreal and New York syndicate, who have been dickering for it for some time, it would be on the basis of at least 300 a share against 250—the price at which the Mackenzie and Mann crowd offered the property to the City of Winnipeg.

What made it possible that the deal might go through was that it was known that one of the largest New York banking houses had looked closely into the Winnipeg situation and were willing to finance the transaction not so much from the immediate profits there would be in it as much as the large amount of money which would gradually be made out of the property over a course of years, in view of the size to which the city is destined to grow.

Of course one of the things which resulted in the advance being so sharp was that the floating supply of the stock is next to nothing, and if anyone

**Study of Leading
Canadian Companies**

Our Statistical Department has prepared a comprehensive booklet entitled "Standard Canadian Securities."

Among others, it contains studies of the following companies:

CANADA CEMENT.
DOMINION TEXTILE.
MONTREAL L. H. & P.
B. C. PACKERS.
SAWYER-MASSEY.
WINNIPEG ELECTRIC CO.

Copy mailed free on request.

McCuaig Bros. & Co.

Members Montreal Stock Exchange
17 St. Sacrament St., Montreal.
OTTAWA, SHERBROOKE, GRAND-
BY, SOREL, DANVILLE. 25a

Chief Office for Canada: TORONTO
ALFRED WRIGHT, Manager



IRISH & MAULSON, Limited
Chief Toronto Agents.

**The Title and Trust
Company,** Bay & Richmond Sts.
TORONTO

Executor, Administrator
Assignee, Liquidator

**We Recommend the Following
High - Grade Bonds
for Investment**

- Spanish River—
6% first mortgage bonds, to
yield 6 1-8%.
- Carriage Factories—
6% first mortgage bonds, to
yield 6%.
- Canada Machinery—
6% first mortgage bonds, to
yield 6%.
- Matthew-Laing—
6% first mortgage bonds, to
yield 5 7-8%.
- Belding-Paul-Corticelli—
5% first mortgage convertible
bonds, to yield 5 7-8%.
- William Davies—
6% first mortgage bonds, to
yield 5.70%.

**Dominion Bond Company
LIMITED**

Royal Bank Building, Toronto
MONTREAL :
Merchant's Bank Building.
OTTAWA :
Central Chambers.

Pinner's Hall, Austin Friars, London, England.

THE CANADIAN BANK OF COMMERCE

Head Office: TORONTO

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

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L.President
ALEXANDER LAIRDGeneral Manager
JOHN AIRDAssistant General Manager

This Bank having branches in all the important cities and towns in Canada, as well as in the United States, England and Mexico, is enabled to place at the disposal of its customers unsurpassed facilities for the transaction of every legitimate kind of banking business.

REMITTING MONEY TO FOREIGN COUNTRIES

All the branches of this bank are equipped to issue on application drafts on the principal cities and towns in the world, payable in the currency of the country on which they are drawn (that is drafts drawn on points in France are made payable in francs, etc.).

These drafts provide an excellent means of sending money to different countries.

NORWICH UNION FIRE

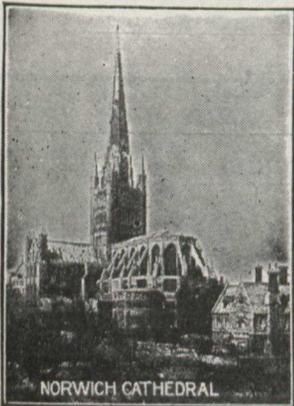
Insurance Society Limited

Founded 1797

\$125,000,000 PAID FOR LOSSES
\$496,900 DEPOSITED AT OTTAWA

Head Office for Canada, TORONTO

JOHN B. LAIDLAW, Manager
A. H. RODGERS, Branch Secretary



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

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

THE Safe Deposit Vaults of this Company are most perfectly equipped. They provide a convenient means of safe keeping for Bonds, Stock Certificates, Insurance Policies and Important Documents. Box rentals, \$3.00 a year upwards.

National Trust Company Limited.

Toronto Montreal Winnipeg Edmonton Saskatoon Regina

Davidson & McRae

CANADIAN NORTHERN RAIL-
WAY LANDS and TOWN SITES

Write for Information

OFFICES:

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

THE STANDARD LOAN COMPANY

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

Write for information.

Head Office: TORONTO, Canada

were to go in at any time to accumulate as much as 500 shares it would perhaps be difficult to do so without moving the price up from five to ten points.

* * *

Anxious to Solve LaRose Problem.

IT is doubtful if Mr. D. Lorne McGibbon ever had any problem which he has been so anxious to solve in a satisfactory manner as he is that of the LaRose Mining Company. As is now pretty well known, Mr. McGibbon got into the property as extensively as he is very much against his own will, but afterwards he felt that so many people had bought because of his connection with the property that from the very start he has been anxious to work it out in a way that would in the long run result even in the shareholders who paid from seven to eight dollars a share for their stock getting all their money back.

Of course, in view of the fact that the stock has been selling around \$3.50 to \$4.00 it is hard to see just how this can be done, but then Mr. McGibbon has spent a great deal of money in trying to develop the various properties of the Company in a very systematic and businesslike way, and these have worked out so satisfactorily that a surplus of one and a half million dollars has gradually been accumulated. If only some way of investing this surplus to advantage is found there can be little doubt but that it would help the Company to reimburse its shareholders in the long run in a very handsome manner. It is understood that Mr. McGibbon lately has been cutting away from a number of other enterprises so as to be in a position to give more of his time and attention to the LaRose proposition.

* * *

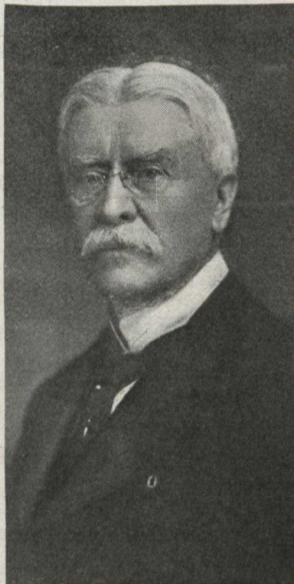
The Title and Trust Company.

AFTER four years of careful management the Title and Trust Co., with headquarters in Toronto, have declared their first dividend. On a paid-up capital of \$108,200 they earned in 1911 \$21,059.91, or about nineteen and a half per cent.—rather good for a young concern. Ten thousand dollars were put at rest, and over nine thousand added to the contingent account, a good move on the part of the directors, for while there are no contingencies to face a contingent account is a safeguard. With all these provisions a dividend of five per cent. was declared. One of the main sources of revenue last year was the handling of real estate for clients—and among the notable sales was Chorley Park for the new Ontario Government residence.

* * *

Confederation Life's New President.

AFTER being twenty years President and one of the original incorporators, Mr. W. H. Beatty retired at the fortieth annual meeting of the Confederation Life Association last week. He was succeeded in the Presidency by Mr. J. K. Macdonald, who for many years has been managing-director and grew up in the association. Mr. Beatty remains a member of the board, while Mr. W. D. Matthews is vice-president and chairman, and Mr. Frederick Wyld vice-president. Over \$8,000,000 in new business was done in 1911, and nearly a million and a quarter paid to the policyholders and beneficiaries. Nearly \$58,000,000 is the total amount of insurance at risk. The assets of the company have now reached the grand total of over sixteen million dollars, or about one-third of the amount at risk is covered by assets.



J. K. MACDONALD.

Mutual Life Continues Prosperous.

THE Mutual Life Assurance Co. of Canada had a very prosperous year in 1911. Its forty-second annual statement shows that the surplus earned during the year amounted to \$731,064, which is a very gratifying result of the year's operations. The insurance in force is now upwards of \$71,000,000; the assets over \$18,000,000; the income \$3,329,541; so that this Company has become one of the Dominion's big financial institutions. The combined effect of a good interest income and a favourable death rate seems to be indicated by the fact that the interest income would have been sufficient to pay the death claims more than twice over. The bulk of the Company's assets are invested in mortgages, debentures and bonds and loans on policies, all of which have proven themselves in the past to be safe and consistent with the investment requirements of an insurance company. The new assurances for 1911 were \$10,027,374.

* * *

Dominion Bank's Steady Stride.

THE Dominion Bank has not fallen behind other institutions in social prominence. Its President is now a Knight of the realm. Sir Edmund Osler has been connected with this institution for many years and is largely responsible for its recent success. At the forty-first annual meeting, held last week, an excellent statement was presented. After paying dividends at the rate of 12 per cent., over \$200,000 was added to the profit and loss account. This shows a very successful year. In July, 1911, a million dollars worth of new stock was issued at 200. This is not quite all paid up, but when it is the capital will be \$5,000,000, and the reserve fund \$6,000,000. The premium received on new capital stock during the year was transferred to the reserve account. New branches were opened at Welland, Ont.; Vancouver, B.C.; Calgary, and Norwood, Alta.; and Winnipeg, Man. Thus the Dominion has now more than one branch in each of the large Western cities.

* * *

Union Trust Co.

THE Union Trust Company has been doing things the past year. So great has been their Western business that they have begun the erection of a modern office building in Winnipeg to supplant their old offices there. At the annual meeting in Toronto last week the shareholders were gratified by the showing made in 1911. The profits were over 20 per cent. on the paid-up capital, and ten per cent. per annum has been paid to the shareholders. A hundred thousand dollars was added to the reserve, which now totals \$750,000. The number of directors will be increased from twelve to fifteen.

COUPON.

The Scrap Book

In Leap Year.—"Gee, but it's tough to have to tell a bright, pretty, attractive, fascinating girl, the fervour of whose proposal shows how undying her affection is, that you can only be a brother to her!"—Boston Globe.

The Ultimatum.—There was an elopement a short time ago, and after a brief honeymoon the bride returned to the parental roof.

"And you will give us your blessing?" she asked.

"Freely," replied the old man; "no trouble about the blessing, but board and lodging will be at regular rates."

He Who Hesitates.—"What makes you look so blue, old man?"

"Oh, Mabel has sent me back my ring."

"What's the matter?"

"We've had a quarrel."

"But what about?"

"Why, I hesitated when she asked if I was sure I'd have loved her just the same if we'd never met."

A Souvenir.—Old Gentleman—"Have you any hair the same colour as mine?"

Barber—"Do you require it for a wig, sir?"

Old Gentleman—"No! I want a small piece to give to a lady."—London Opinion.

In the Near Future.—Wife—"I see that Mrs. Ketchum has got a divorce."

Hub—"Confound it! That means another wedding present."—Boston Transcript.

Definitions.—To Renege: Not to follow suit.

To Reno: To begin suit.—Life.

Matched.—"I would like," said a book-agent to a busy editor, "to call your attention to a little work that I have here."

"Yes?" replied the editor. "Well, let me call your attention to a whole lot of work that I have here."—Exchange.

Operative.—Dr. Cyrus L. Cutler, the well-known Springfield surgeon, is a member of the Colonial Club, an institution that fines its members for talking shop.

Dr. Cutler, getting out of his motor-car, entered the Colonial Club the other day for luncheon, and, advancing into the restaurant, said to a lawyer, as he took off his goggles:

"Well, old man, how are you?"

The lawyer got Dr. Cutler fined then and there for talking shop.

The next day, when he arrived at the club again for luncheon, the surgeon, angered at what had happened, cut the lawyer. The latter then had him fined once more.—New York Tribune.

Lucky Family.—"I made a mistake," said Plodding Pete. "I told that man up the road I needed a little help 'cause I was lookin' for me family from whom I had been separated fur years."

"Didn't that make him come across?"

"He couldn't see it. He said dat he didn't know my family, but he wasn't goin' to help in bringing any such trouble on 'em."—Washington Star.

Terrible.—Louise—"Is your new cook troublesome?"

Julia—"Troublesome! She couldn't act worse if she were a near relative."—Harper's Weekly.

Improvement Needed.—"What you want, I suppose, is to vote, just like the men do?"

"Certainly not," replied Mrs. Baring-Banners. "If we couldn't do any better than that there would be no use of our voting."—Washington Star.

THE DOMINION BANK

PROCEEDINGS OF THE FORTY-FIRST ANNUAL GENERAL MEETING OF THE SHAREHOLDERS.

THE FORTY-FIRST ANNUAL GENERAL MEETING OF THE DOMINION BANK was held at the Banking House of the Institution, Toronto, on Wednesday, 31st January, 1912.

Among those present were noticed: Sir Edmund B. Osler, W. D. Matthews, James Carruthers, R. J. Christie, A. W. Austin, Barlow Cumberland, F. J. Harris (Hamilton), C. A. Bogert, Dr. Thomas Armstrong, H. W. Willcox (Whitby), James Matthews, Dr. Grasett, J. D. Warde, E. W. Langley, George Pim, D. J. McIntyre, C. S. Pim, W. C. Crowther, L. H. Baldwin, A. Munro Grier, K.C., W. K. Pearce, H. G. Gates (Hamilton), L. A. Hamilton, H. A. Foster, J. H. Paterson, J. F. Kavanagh (Hamilton), Charles E. Lee, Henry Gooderham, David Smith, E. H. Osler (Cobourg), F. H. Gooch, E. A. Begg, W. T. Ramsay, C. H. Edwards, William Mullock, H. B. Hodgins, Wallace Jones, J. K. Niven, Rev. T. W. Paterson, H. Gordon Mackenzie, W. Gibson Cassels, W. Cecil Lee, J. Gordon Jones, John Stewart, Alex. C. Morris, Peter MacDonald, J. H. Horsey, A. R. Boswell, K.C., H. Crewe, William Ross, Col. G. T. Denison James E. Baillie, Hon. J. J. Foy, F. L. Patton, William Ince, Aemilius Baldwin, William Crocker, D'Arcy Martin, K.C. (Hamilton), G. N. Reynolds, F. D. Brown, H. J. Bethune, W. E. Carswell, S. Jeffrey (Port Perry), W. L. Matthews, R. M. Gray, Andrew Semple, S. Samuel, J. G. Ramsey, T. W. Forwood, Leighton McCarthy, K.C. H. S. Osler, K.C., C. Walker, Victor Cawthra, Thomas Meredith, S. Nordheimer, W. H. Merritt, Dr. Charles O'Reilly, Robert Ross (Lindsay), H. S. Harwood, Jacob E. Finkle, W. H. Knowlton, A. H. Campbell, J. W. Murray (Belleville).

It was moved by Mr. A. W. Austin, seconded by Mr. H. W. Willcox, that Sir Edmund B. Osler do take the chair, and that Mr. C. A. Bogert do act as secretary. Messrs. A. R. Boswell and W. Gibson Cassels were appointed Scrutineers.

The Secretary read the Report of the Directors to the Shareholders, and submitted the Annual Statement of the affairs of the Bank, which is as follows:

TO THE SHAREHOLDERS:—

The Directors beg to present the following Statement of the result of the business of the Bank for the year ending 30th December, 1911:—

Balance of Profit and Loss Account, 31st December, 1910	\$305,067 56
Premium received on new Capital Stock ..	702,799 37
Profit for the year ending 30th December, 1911, after deducting charges of management, etc., and making provision for bad and doubtful debts	704,045 94
Making a total of	\$1,711,912 87
Which has been disposed of as follows:	
Dividend 3 p.c. paid, 1st April, 1911	\$120,000 00
Dividend 3 p.c. paid 3rd July, 1911	120,000 00
Dividend 3 p.c. paid 2nd Oct., 1911	129,706 50
Dividend 3 p.c. payable Jan. 2, 1912	139,290 90
Transferred to Reserve Fund ..	702,799 37
.....	\$508,997 40
.....	\$1,211,796 77
Balance of Profit and Loss carried forward.	\$500,116 10

RESERVE FUND.

Bal. at credit of account, 31st Dec., 1910 ..	\$5,000,000 00
Transferred from Profit and Loss Account.	702,799 37
.....	\$5,702,799 37

In presenting the Annual Statement of the affairs of the Bank covering the year just closed, your Directors have to report that there has been continued improvement in every respect. The Institution has shared fully in the widespread prosperity of the country, with a satisfactory increase in the net profits earned.

The following Branches were established during the period under review: Welland, Ont.; Granville Street, Vancouver, B. C.; Hillhurst (Calgary), Alberta; Norwood (Edmonton), Alberta; St. John's (Winnipeg), Manitoba.

In view of the steadily increasing volume of business between Canada and Great Britain, and to generally further the Bank's interests, a Branch was opened in London, England, in July last—the results already shown justify this action.

The new buildings at Calgary, Alberta; Saskatoon, Sask.; Brandon, Man.; Dovercourt Road and Bloor Street, Toronto; Lee Avenue, Toronto, and St. Clair Avenue and Vaughan Road, Toronto, referred to in the last Annual Report, have been completed, with the result that commodious and handsome premises have been provided at these points, which we anticipate will meet our requirements for many years to come.

It is the intention during 1912 to erect buildings for the following Branches in Toronto: Dufferin Street and St. Clair Avenue, and Deer Park—corner Yonge Street and St. Clair Avenue.

Arrangements are under way to establish new Offices at several important and desirable Canadian points during the present year, which it is considered will eventually prove sources of profit to the Bank.

The Branches at Summerberry and Melville, Sask., were closed in 1911.

Owing to the general expansion of the Bank's business and to provide for increasing demands for Circulation, it was considered advisable to offer to the Shareholders in July, 1911, \$1,000,000 of new Capital Stock at 200. Rights to subscribe for this issue expired on the 15th January, 1912, at which date \$975,700 of the amount was subscribed, and \$807,852.50 paid up. When full payment of the new issue has been made, the Bank's paid-up Capital will be \$5,000,000 and the Reserve Fund \$6,000,000. The authorized Capital Stock is \$10,000,000 and the unallotted balance, \$5,000,000, will be issued from time to time as conditions warrant.

The Balance Sheet of the Bank, showing the various Assets and Liabilities at the close of business on the 30th December, 1911, has been verified by your Directors, who, in addition, have examined and found to be correct, the Cash Assets and investments mentioned therein.

All branches of the Bank have been inspected during the past twelve months.

E. B. OSLER,
President.

The report was adopted.

The thanks of the Shareholders were tendered to the President, Vice-President, and Directors, for their services during the year, and to the General Manager and other officers of the bank for the efficient performance of their respective duties.

The following gentlemen were duly elected Directors for the ensuing year: Messrs. A. W. Austin, W. R. Brock, James Carruthers, R. J. Christie, J. C. Eaton, J. J. Foy, K.C., M.L.A.; W. D. Matthews, A. M. Nanton, and Sir Edmund B. Osler, M.P.

At a subsequent meeting of the Directors, Sir Edmund B. Osler, M.P., was elected President, and Mr. W. D. Matthews, Vice-President, for the ensuing term.

GENERAL STATEMENT.

Liabilities.

Notes in circulation	\$ 4,649,068 00
Deposits not bearing interest	\$7,096,594 48
Deposits bearing interest (including interest accrued to date)	46,451,270 57
.....	53,547,865 05
Deposits by other Banks in Canada	206,409 51
Balances due to Banks in foreign countries	577,633 79
Total Liabilities to the Public Capital Stock paid up	\$58,980,976 35
Reserve Fund	4,702,799 38
Balance of Profits carried forward	\$ 5,702,799 37
Dividend No. 117, payable 2nd January, 1912	500,116 10
Former Dividends unclaimed	139,290 90
Reserve for Rebate on Bills Discounted, Exchange, etc.	333 00
.....	153,237 85
.....	6,495,777 22
.....	\$70,179,552 95

Assets.

Specie	\$ 1,500,670 23
Dominion Government Demand Notes	6,753,220 25
Notes of and Cheques on other Banks	3,592,601 10
Balances due from other Banks in Canada	230,269 75
Balances due by Agents in the United Kingdom and Banks in foreign countries ..	1,604,913 49
.....	\$13,681,674 82
Provincial Government Securities	445,418 50
Canadian Municipal Securities and British or Foreign or Colonial Public Securities other than Canadian	634,788 84
Railway and other Bonds, Debentures, and Stocks ..	5,800,742 11
Loans on Call, secured by Stocks and Bonds	6,448,428 97
.....	27,011,053 24
Bills Discounted and Advances Current	40,492,726 32
Deposit with Dominion Government for Security of Note Circulation	190,000 00
Overdue Debts (estimated loss provided for)	124,081 01
Real Estate, other than Bank Premises	102,100 49
Mortgages	20,620 00
Bank Premises	2,234,000 00
Other Assets not included under foregoing heads....	4,971 89
.....	43,168,499 71
.....	\$70,179,552 95

C. A. BOGERT, General Manager.
Toronto, 30th December, 1911.

Big Ben



*If you'd rise early, just say when
And leave your call with me—Big Ben.*

BIG BEN has something to say to people who like to get up promptly in the morning. He guarantees to call them on the dot whenever they want and either way they want, with one prolonged, steady call or with successive gentle rings.

And he guarantees to do it day after day and year af-

ter year, if they only have him oiled every year or so.

There are 4,000 dealers in the Dominion who have known him since he was *that high* and who'll vouch for everything he says.

Big Ben stands 7 inches tall, slender, massive, handsome. He rings steadily for five minutes or intermittently for ten. He's pleasing to wind, pleasing to read and pleasing to hear.

If you cannot find him at your dealer's, a money order sent to his designers, Westclox, La Salle, Illinois, will bring him to you duty charges prepaid.

\$3.00

At Canadian Dealers.

Your Son's Education

Probably you wish to send your son to an agricultural college. As it creates an inducement for him to stay on a farm, it is a good investment. Make provision at his birth for his education by depositing a certain sum at regular intervals in a savings account for him. Discuss it with our local manager. 602

Capital and Surplus
\$6,650,000



Total Assets
\$52,000,000

THE TRADERS BANK

113 Branches in Canada.



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IN ANSWERING ADVERTISEMENTS, PLEASE MENTION THE "CANADIAN COURIER."

THE MAN AT LONE LAKE

(Continued from page 19.)

The after-glow was gone and the wind grew stronger. As he pushed out a figure glided between the trees. "You come back, eh?" said Francois. "I see the girl go in." His words cut the stillness like a whip.

The canoe stopped. "I knew you saw," Wynn returned, "although I didn't notice you about. It is safe to take it for granted that you always see, Francois; and that you are soundless—or almost. But the lynx makes no noise, and yet, somehow, I know when he is overhead."

The other drew in his breath sharply. "You hav tak your own time to come from de post," he rasped out. "You hav not been too dam quick. Me, I pack eighty pound from dat post in six hour."

Wynn dipped his paddle and sent the canoe on a few yards.

"My friend," he commented in his smooth voice, "I continue to wonder why the old man did not send you—this time."

An evil expression flashed across the half-breed's face, but he made no answer. His lithe figure melted into the blue-black of the spruce trees, while the bark boat made its way into the hill-shadowed lake. The water deep and cold and mysterious, mirrored the new moon fitfully, for like a golden canoe that had slipped its moorings and gone adrift, it was voyaging through storm-driven clouds down the sky.

The man went ashore and up to his shack. As he opened the door a small furry thing sprang onto his shoulder from out the darkness, startling him. He laughed softly, and lit a candle.

"The welcome sans ceremonie," he commented, "but there is no doubt about it's being a welcome. I am grateful. What is home without a chipmunk, eh, Silvertail? We will bring in wood, make a fire, and fry bacon—bacon, do you hear? Afterwards I will tell you things."

The wind blew the door wide as he went out, whistled through the shack, and died down. Wynn stood in the open, quite still, and listened. On his shoulder the chipmunk sat up, listening also. A great white owl buffeted out of its course, made way heavily through the night. Its eyes, like twin lamps, shone as it passed with green lustre. It swooped down, and a sharp, short scream tore the dark. Then stillness came again.

"He's a good executioner, Silvertail," Wynn remarked, touching him gently. "Kills with one blow. No ancient British headsman could do better. Ware owls, small one. They have beaks of polished brass, and beautiful steel hooks on their claws. Ware owls! You're on to them, eh? So far, so good. Hark to the wind! The wind that has blown down from the North Seas—where

"Ice, mast-high, goes floating by.
As green as emerald."

Listen to the frou-frou of the hemlock and balsam boughs, and the rustling of the birch leaves. It's an old sound, Silvertail. Old as Eden. Ever since I've been up here that sound has hurt. At night it has hurt most. Queer, too, for I like it. Yet sometimes it has made me feel as lonely as the ancient mariner. But to-night, to-night, small one, I feel as though I'd never be lonely again. The curse is lifted from Lone Lake. You want to know why? Come, I've told you enough. We'll make the fire, fry the bacon, and then sleep. Now, I come to think of it, I am tired, old chap. Dog-tired."

Twenty-four hours later there were no leaves on larch or poplar trees. On the ground below a coverlid of frozen snow crystals, the rusty brown and yellow of them was fast turning black.

The north wind had brought a sharp frost, and this had been followed by sleety snow.

Silvertail curled up in the corduroy pocket and lost interest in life. Some shreds of tobacco annoyed him there in the dark, and their perfume pre-

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All of the above can be obtained at most stores that sell toilet requisites.

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vented his entire ease; yet, better the pocket and the loathed tobacco, according to his views, than the best nut-stored, leaf-lined hole in any tree.

He was still in the coat when Wynn put it on that evening, pulled down his cap and started out. Fastening the borrowed canoe behind his own, he paddled down to the old man's ground, and went up to the log house.

Wanota let him in unsmilingly. The room was rosy with the reflection of an open fire, and sweet scented from the burning hemlock logs. Rugs of bear and blue-wolf skin covered the clay floor, and for furniture there were a couple of odd chairs, fashioned from twisted spruce roots, a table and a rough sort of couch, hidden by the skin of a grizzly.

On a shelf stood half a dozen books, and above a rack for guns and rods was fastened the skeleton head of a moose, its branching antlers throwing fantastic shadows across the room. Snowshoes hung on the log wall, the dangling strings of babiche new and unknotted, for the old man had made ready for winter before the stroke felled him. A beautifully carved spruce paddle hung by the snowshoes, and a poling iron and landing-net stood in one corner. Upon a chair was a beaverskin coat in the making, and a needle glittered in the fur where Wanota had left it. The pictures of Romeo and Peg Woffington were fastened up between McCullough's hunting license and a birch-bark calling horn. A sheet-iron stove at the end of the cabin was the one note of discord, but its usefulness warranted its existence, for life in a shack without a sheet-iron stove is full of trouble. There were a few cooking utensils shelved above it, and some tin cups and plates, amongst them a plate and cup and saucer of pink china.

Wynn stood with his back to the fire, and the details of the strange room printed themselves on his mind. He had not seen it before by fire-light, and he wondered still more just how the old man, unaided, had got the effect; how alone in the wilderness he had made such a home. Then Nance came in.

"O! Mr. Wynn!" she cried, holding out her hand. "I am so glad you are here! Granddad wants to come in by the fire, and Wanota and I are afraid to lift him, he is so big." Her lips quivered. "Francois is away, and we could do nothing. Granddad got impatient and determined to try and walk in by himself, but," lowering her voice, "you know he couldn't even stand without falling." The words broke and the blue-grey eyes lifted to the man's face filled with sudden tears.

"Don't," he said softly, bending down. Then with a quick change of tone. "Certainly he must come in here if he wants to. That's easy. He's a—well, he's a pretty husky boy, as we used to say at college, but I've been knocked around a bit at rugby and a few other things, and I think I can lift him in without breaking, or even bending him badly. Later in the fall he can try it alone."

He laughed his low boyish laugh, and Nance tried to join in.

"If you only could," she said. "We couldn't. The strength all slipped out of my arms—and Wanota is so little." "Wanota is," he consented. "That's settled then. Isn't this a jolly fire though?"

"If we only had some chestnuts now," said Nance. I have always wanted to roast chestnuts, as granddad says they do in England."

"You may yet. By the same token—speaking of nuts reminds me of this chap," returned Wynn. "I'd better get him out of my pocket," lifting out the chipmunk.

"Is that the one?" the girl asked, touching the little animal with a soft finger.

"That's the one," Wynn nodded, "and a more know-it-all, cheeky little beggar never lived. For cool nerve he is unsurpassed. The simple sincerity with which he speaks the unadorned truth may hurt the object of his friendly solicitude, but it accomplishes its purpose. I am positive that in a former existence he preached for a living. I've often wondered why I like him. Perhaps because he is so

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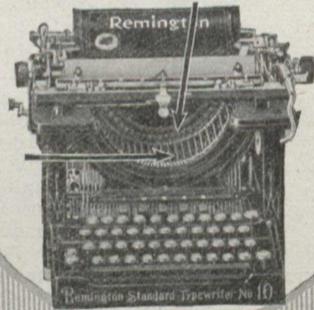


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intensely alive, so a-quiver with undying interest in things; perhaps only because he likes me, and is bent on my salvation. There's smoking, for instance—he's forever insisting that I cut it out." Lifting the chipmunk up on the bookshelf, the man turned again to Nance.

"If you will allow me, I'll pull the couch round. Yes. That's right. Now to bring in the old man."

In a few minutes McCullough found himself resting on the couch covered by the grizzly bearskin. Nance and Dick Wynn sat down beside him, and Wanota drew near, looking on with inscrutable sad eyes, but speaking nothing.

Neither had the old man any further desire to talk after he had thanked Wynn. The twisted smile had almost left his face, but his left side was no less helpless than at first.

Wynn thought him more gaunt, more sharply white, than on the day before. He reminded him of a giant spruce he had seen the bush, storm-felled.

CHAPTER VIII.

THE scented warmth of the hemlock fire brought the old trapper drowsiness. He shut his eyes in deep content, after listening while the two gave a jocund account of their voyaging. He asked no questions, but when they had done, roused and mentioned Francois, saying he had sent him to look at a bear trap set miles north of the lake; that he was to go still further over one line where snares and little steel martin-traps were already set, take the fur, and raise and bring in the traps.

Reaching out his right hand he touched the girl's dress as he spoke, and she clasped his fingers and understood. He rested awhile; then spoke again to Wynn.

"When you come over next time, boy, bring the fiddle. Nance would like to hear it, wouldn't you, honey?"

"Has he a fiddle then?" she demanded, opening her eyes wide. "Do you play?" to Wynn.

"I do," he admitted. "Oh, lovely!" she cried. "And it may be that you sing also?"

"No, I am a person of one accomplishment, and that one a trifle tarnished. But you—now I am convinced that you sing?"

"I remember a lullaby that was sung to me when I was a baby," she said half-wistfully, "and—Sister Mary Philomena taught me two or three little French songs. But they are love songs. The Holy Mother would have been distressed—she does not get angry—if she had known Sister Mary Philomena taught me those songs, or that she even remembered them."

"But memory is so elusive a thing," rejoined the man whimsically, gazing into the red heart of the logs, "so difficult a thing to capture and slay. What does the Reverend Mother do to prevent Sister Mary Philomena from—remembering things better forgotten?"

A troubled expression darkened the girl's face.

On the couch the old man slept, his drawn face peaceful. Wanota sat on the floor and stitched at the beaver coat. A candle stood on a chair beside her, and threw its yellow circle of light down on her work. She did not seem to heed or hear.

"Sister Mary Philomena," said Nance, dropping her voice, "fasts often and does much penance. She is only twenty-three, and she had a sweetheart—before—well—when she was in the world. I do not know what he did, but he is in prison, she told me; and it is for life. That is why she took the veil, I think, though she did not say so. She prays for his soul far more than for her own. She did a great deal of penance for telling me of him. Once afterwards I heard her crying in the night, and I understood." The blue eyes that were not all blue grew dark in the firelight.

Wanota drew her waxed pack-thread back and forth monotonously, as the Fates spin their web.

The man leaned forward. "I said you had a compelling way with you," he answered, pitching his voice low. "It is a charm born in you with the

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sea-color of your eyes, the bronze-gold of your hair, and the wave in it. It is a mystery, a queer, fatalistic thing—felt, but not understood, and so unmeaningly called 'magnetism.' One here and there is born with it. To some it is the gift of hell, to others—to you—a gift of the gods. Who knows why the pole star draws the needle? What explanation satisfies? Sooner or later you draw the secrets of those you meet from them. Always you will find people telling you of themselves, of their hidden ego. Not—heaven knows, because you desire that knowledge, but by reason of an impulse that drives them on to the comfort, the relief of just telling you. Perhaps it is that you possess a sympathy with all living things, or an intuition, a sweet insight, which makes you see clearly hidden motives, blurred truths, the causes of hideous mistakes and errors, and helps you to cover them with charity."

The low, rapidly spoken words stopped, and Wynn rose and stood by the fire.

Nance looked up at him, a look of soft surprise on her face. Her hands folded together, tightened.

"Oh, no," she said positively, "I am not like that. I am not ideal in any way. I make even more mistakes than most. I have no charm out of the common; you imagine it for some reason. People interest me; I know so very few, and I would rather be kind to those few than not. But they do not give me their confidence—always. Why," smiling a little, "I went so far as to ask you to tell me that story, and you have not."

"Not yet," he answered, "but I will. Now—if you still care to hear it. I have only been waiting for the chance. But, all last winter and the winter before I did not tell the old man, well as I knew him." There was a pause, filled in by the snapping and crackling of the fire. Then Wynn went on: "You wonder what has brought me up here to the boundaries when I am no trapper, surveyor, homesteader, or even waylaid gold-seeker making for the Yukon. You wonder why I live alone on Lone Lake—in the summer even, a man-forsaken place.

"I will tell you. I came here eighteen or more months ago to fight myself and save the remnant of my soul—and the rest of me—if I could.

"Do you remember, I told you yesterday—'yesterday,'" he repeated. "It seems a century ago—that I told you I had come out from England to take a Professorship in an American University?"

"I remember," she answered. "I had no people at home," Wynn continued. "No near relatives except an uncle. My father and mother died when I was a half-grown boy at Eton. I was a good deal alone later. This uncle I spoke of is quite an old chap, and not a very amiable character—at least, I never found him so. He happens to be a Baronet, and distressingly rich. What they call 'criminally rich' in the States. My father was his younger brother and in the navy. He had nothing much but his pay, and died poor.

"When I came to America my uncle was unmarried, and therefore as I was his next of kin—his all of kin, in fact—as things stood, my future looked tolerably rosy to outsiders. I always thought he would marry, in spite of his years and the pessimistic opinions he expressed regarding matrimony. I never wanted to count on the title or the beastly money."

"No," said Nance, slowly, "I understand."

"There was a girl in England I—well, I was in love with—I had known her since she was in short frocks, and she was very pretty. We were engaged. It had been a sort of understood thing for years. That was why I came out to make more money.

"My uncle had owed my father a debt, though not a monied one, and he put me through Oxford by way of payment of it. He pleasantly informed me that that was all I might expect from him until he was with the other laid-by Wynns in the family vault.

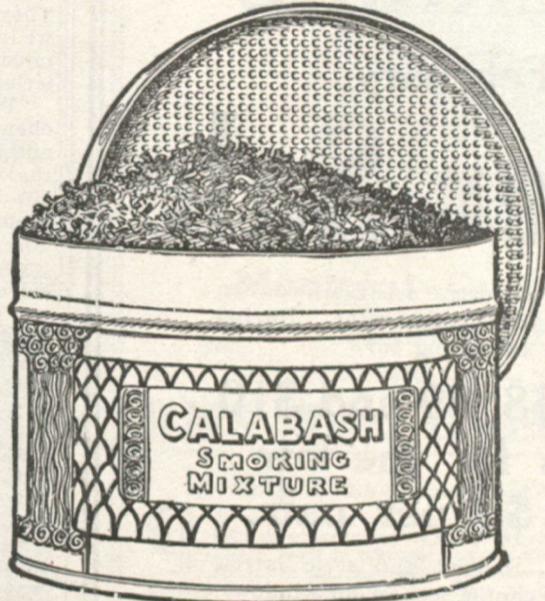
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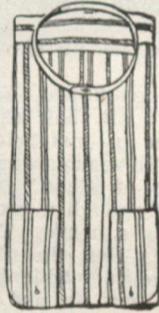


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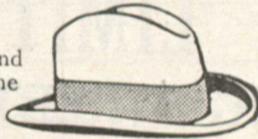
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mother, after a conference with my uncle, was not of her daughter's mind, but nevertheless the engagement stood. It all seems a great while ago." The man stopped.

Wanota stitched in the ring of candle-light, her smooth, dark head bent over the beaver coat. The old trapper slept heavily.

"Yes," questioned Nance, in the soft, eager way she had.

"I liked the American college," Wynn went on. The fellows were good students, good clean sports, keen quick-witted gentlemen all through. They were very kind in every way. They took me in as one of them, and we made friends—I'm coming to the middle of the story now," he interjected.

"There was an old professor of chemistry in the college who was an enthusiastic experimenter, and fired the students with deadly ambition. His laboratory was next to my classroom. One day there were half-a-dozen sophomores in that laboratory trying a difficult experiment by themselves. As I passed the door to go to my class, there was an explosion of chemicals in there, followed by fire. I rushed in to help get out the fellows who were down—they had been scattered in every direction, and the place was filled with gas fumes—when there was a second explosion. I didn't know about that. It bowled me through the room, and I struck on my head against an iron-bound locker. It might only have been the marble tiling, but I was unconscious so long they concluded it was the locker. There had been a great deal of glass blown to bits, and a few fragments of it struck my face. The surgeons assured me in the days that followed that they had got all the glass and saved the eye which was in the scrimmage." Wynn leaned towards the girl. "You can see the scars below the left eye."

"I saw them at first," she replied, "and wondered. But you need not mind; they don't spoil you."

He laughed and shrugged his shoulders.

"They were almost my finish. You see, the surgeons with all their skill left a bit of the glass in—just below the eye there. What Stevenson would have called 'a crumb of glass.' An infinitesimal thing, yet enough it proved to set up trouble in a nerve. The place healed outwardly—but the pain continued. It became a maddening unending horror, and put an end to sleep. I had not made a good recovery from the concussion of the brain, and could not think clearly or reason at all.

"So, because I was of no end of a trouble, or perhaps from the kindest of motives, they began to give me morphine hypodermically. Whenever they stopped the pain came back, a devil refreshed, so they gave me the drug steadily; increasing the dose. Months went by. The other men who were hurt in the explosion got better, and went home, but I was still in the hospital. My uncle had been good enough to cable that they were to look after me. Everyone was kind, but they got tired of asking how I was. Still more months went by. There was never any question about the morphine now. They gave it to me as a matter of course, or ordinary routine. I would have been in the country mad-house without it, and, just as probably, was tending that way with it. Still, it put an end to agony, and brought sleep of a sort, and indifference to fallen fortune.

"I drifted off to a little half-lost room in the big hospital, and in it lived and moved and had my being—such as it was. At first the College men used to come up, but I had a depressing effect upon them. They came less often—then not at all. I was practically forgotten; a man who had come, and gone. The hospital doctors lost interest in me, for no diagnosis seemed to fit my case, I was one of their failures, best out of sight. Even the nurses ceased to chatter over the obscure cause of the pain that continued unabated, when I was not drugged."

The man stopped suddenly. "Do I bore you?" he asked.

She gave him a queer little glance

that seemed to answer, for he took up the recital.

"Then a young house-surgeon—so extremely young that everything looked possible to him, and even old chronic cases, that neither died or got better, but hung like Mahomet's coffin, between heaven and earth, stirred him to endeavour—started to spend odd half-hours in my room. He took an inconsequent fancy to me in much the same fashion as the chipmunk did, and like him he lectured—appealing to anything that was left in me of strength, to give up the hypodermics.

"When I gave the morphine up for hours at a time to please him, he would watch me stealthily occasionally—trying to divert my mind at other times. At last he was convinced that I suffered in those undrugged intervals the tortures of the star-chamber, and—because he was so boyishly sure of himself, and in his bright lexicon was no word that stood for defeat—he determined to find out what caused the pain. He tried to arouse interest in others of the staff, but I was too old a story. So he worked the thing out alone. "There is a cause for such an effect, Wynn," he said. "Great Heavens—what can't be endured has just got to be cured! There's glass in there, yet, I believe!"

A nurse was in the room at the moment, and she smiled. It was a smile that maddened the boy. "Why do you smile, Nurse?" he asked savagely.

The surgeon who operated said he got all the glass. You know his rank in the profession. The other doctors agreed with him, and the wound healed perfectly," the woman returned in her unemotional voice.

"Not it!" the young doctor exclaimed. "Not by leagues! I'm going to operate again, Nurse. On the quiet, if Wynn consents."

"I consented, and he got the bit of glass. The pain stopped—. But—" The man's voice wavered, and went into silence.

"Oh, tell me!" said Nance.

"I went on taking the morphine. That's about all. My mind was still confused. I could not grasp figures; the simplest problem baffled me. I was worn out in body and mind. So I stayed on in my little lost room under the hospital roof and took the drug.

(To be continued.)

Selfish Unselfishness.—An ardent advocate during a campaign said: "A point upon which a great deal of weight has been placed is that women do not want the suffrage, and that it would be cruel to impose it upon them. The cry about cruelty to women reminds me of a dialogue that passed between Johnnie and his mother: 'Johnnie, your little sister has been hauling you on your sled for half an hour. Why don't you get off and haul her?' 'Mamma,' said little Johnnie, 'I am afraid she will take cold.'"

Genius, Fame, Poverty.

CHARLES DICKENS made \$200,000 on one lecturing tour; but his descendants, it is said, are now in want. His eldest son, Alfred Tennyson whose sudden death was recently recorded, had been travelling through the States delivering lectures in an endeavour to keep the family pot boiling. Tragic incidents of this kind are of daily occurrence, and yet they make as little impression upon us as the rain on the duck's back. One of our newspapers in commenting on the pathetic facts asked the significant question: "What is to become of us when we are old?" There is but one answer: A man must save in his youth if he will have a "nest egg" in the days when his locks are hoary and his earning powers have departed. But that is not all. He must adopt a system of saving which will not fail him in the hour of trial. This system has been provided under the Canadian Government Annuities Act, in regard to which you may obtain literature of your Postmaster, or by applying to the Superintendent of Annuities, Ottawa.

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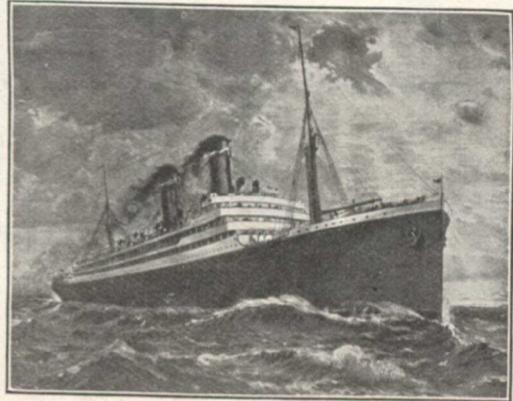
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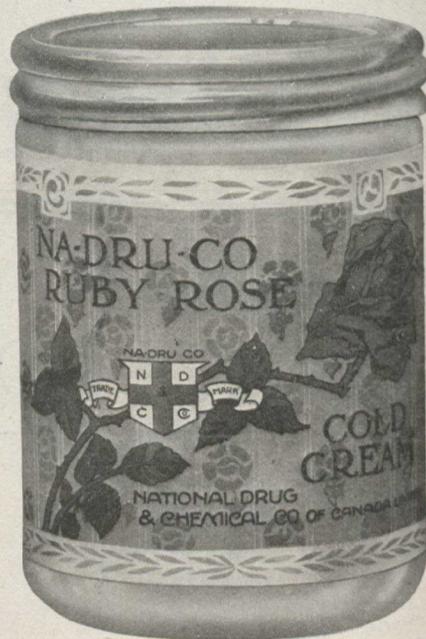
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