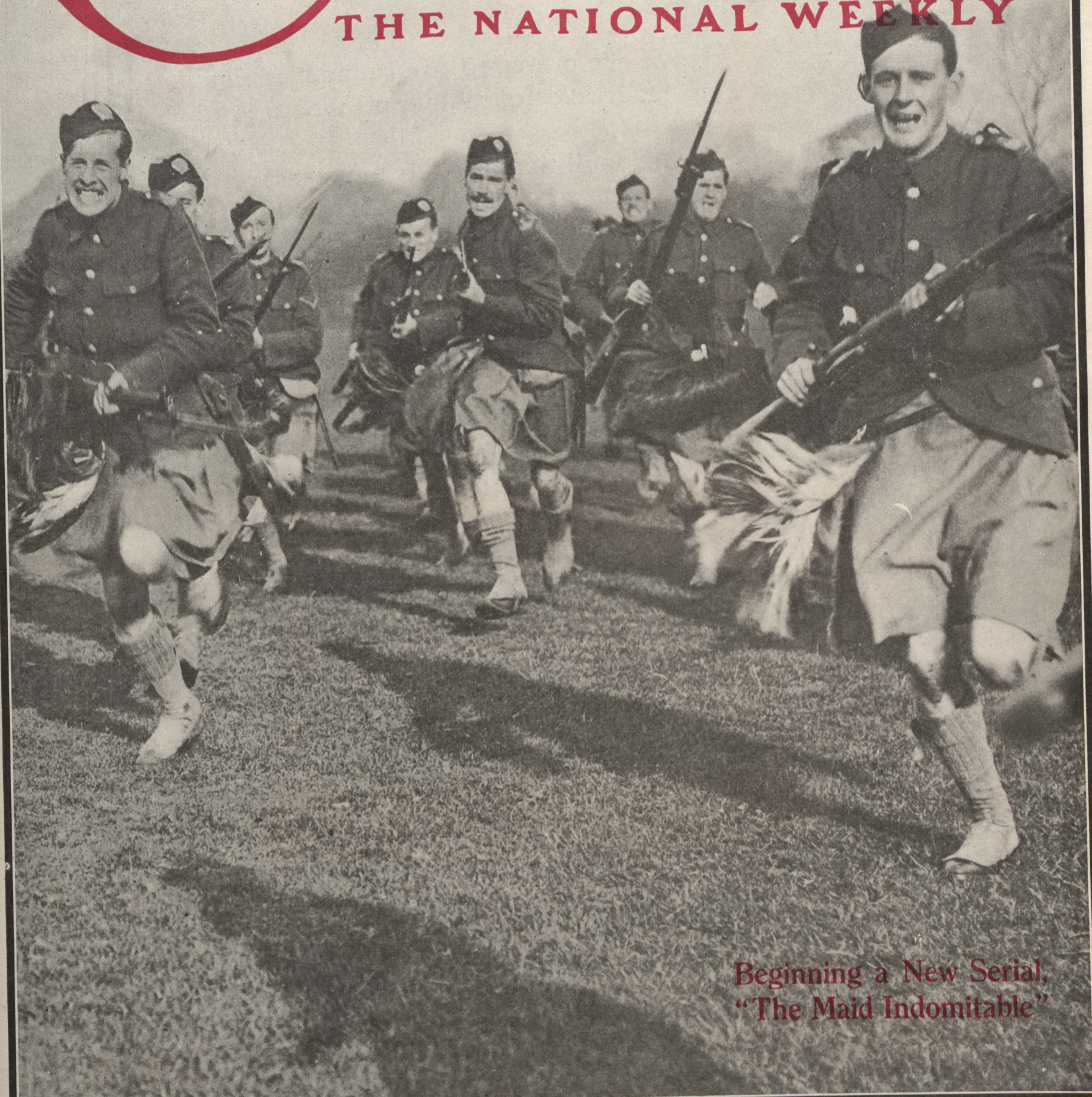


The Canadian

Courier

THE NATIONAL WEEKLY



Beginning a New Serial,
"The Maid Indomitable"

"WHA WILL BE A TRAITOR KNAVE?"

London Scots of the Second Battalion, Rehearsing the Impact of Cold Steel that Crumples up the Germans.

EDITED BY JOHN A. COOPER
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PICTURESQUE ALGERIAN CAVALRY



SPAHIS IN THE SQUARE AT FURNES.

The French Algerian cavalry are, perhaps, the most picturesque of all the units now fighting in the various seats of war. Their quaint head dress and long flowing capes have a very far-away foreign appearance to European eyes. The above illustration shows a body of these troops drawn up in the Market Square of Furnes, in West Flanders. The Belgian soldiers and the people of the town are taking the keenest interest in these picturesque fighting men.

EGYPTIAN CAMEL CORPS ON PARADE



WILL RESIST THE TURKS.

The Egyptian army includes such a corps as is shown in this picture. It may be called on to meet an invasion by the troops of the Sultan.

FRANCE'S PRESIDENT AND BELGIUM'S KING



INSPECTING BELGIAN CAVALRY.

On the left of this picture are President Poincaré of France and King Albert of Belgium, inspecting troops. Walking behind is Gen. Joffre, the head of the French army. The name of the place in Northern France is suppressed by the censor.

RUSSIA'S LEADERS



THE CZAR AND THE GRAND DUKE NICHOLAS. The Head of the State and the Commander-in-Chief of the Russian forces. The latter is winning glory in the field as a strategist.

PARIS EXHIBITS WAR TROPHIES



CAPTURED GERMAN FLAGS IN PARIS.

These flags, captured from the Germans, were hung in the Hotel des Invalides after an enthusiastic crowd had accompanied them from the Palais de l'Elysee. When first captured, the flags were sent to Bordeaux and were brought to Paris by President Poincaré on his visit to "the front." The flags are of silk and are nearly all torn and frayed.

Belgian Officers Were All Corrupted

German Money Bought Them All Except Gen. Leman the Heroic Defender of Liege

From the Canadian Courier Special Correspondent
S. N. Dancey

Rotterdam, Holland, October 23.

I HAVE just succeeded in getting to Holland after three weeks under the iron laws of German militarism. I even dared to go as far as Cologne and Dusseldorf, but I concluded that prudence was the better part of valour and came back to the more kindly light of a neutral land. I have covered every point of interest in Belgium and incidentally entered into the very heart of the flight of refugees from that stricken little kingdom.

And after all there is but one thought uppermost in my mind: If the Kaiser is truly the sword of God, and if his cause is, as he claims, divinely inspired, then I wonder if there really is a God. A defenceless people driven from their homes, innocent women and children brutally done to death, a whole land laid in waste and ruins, terrorism spread everywhere by means of fire and sword—that is the result of the Kaiser's divine mission in Belgium, and all because this heroic little people resolved to defend their neutrality against the evil designs of the War Lord of Europe. But Germany must and will pay a terrible price for her crime. Of that I am convinced. Civilization itself will impose that penalty.

Sometimes I wonder if the people of America accept seriously the published statements of the German hired assassins of public opinion who are now endeavouring to smother the truth and possibly win a little sympathy for their own cause—if cause there be? But then, again, my unbounded confidence in the intelligence and good judgment of my fellow Americans dissipates this thought. I have read many of these missiles flung at the heart and mind of Americanism, and when one sees with his own eyes conditions that confirm their falsity, then, and not until then, can he appreciate the seriousness of the wrong inflicted upon the Belgian people.

The saddest feature of all is the endeavour to fasten upon the Belgian people, and particularly Belgian soldiers, a reputation for brutalities and cruelties that far outstrip the worst efforts of the Germans. But the absurdity of this at once suggests itself. There is no people more kind-hearted and more generously disposed than the Belgian people, and in their war upon the common enemy they have done what Germany has absolutely refused to do—they have observed the laws of international warfare and have lived up to the highest standard of humanitarian demands. If a child should strike you with his rattle when in a spirit of childish glee, is that good and just reason that you should immediately proceed to cut off his feet and hands and to subject him to all forms of physical torture? The whole world cries out against the barbarous treatment of the non-combatants in Belgium, and if that is German "culture," then I pray to Heaven that culture will cease to be.

Eye-witness to German Atrocities.

I have seen little children with their hands cut off so as to destroy the possibility that in later years he would become a soldier. I have seen mothers brutally mutilated because they sought to defend their offspring. I have seen young girls violated by drunken German soldiers, and oftentimes with a bayonet thrust through the mouth. In Dinant, 837 civilians were passed to the mitrailleuse. In Termonde and Louvain and Alost, cruelties of a parallel order have been practised, and only the other day, in front of Antwerp, I saw a father placed against the wall of his little cottage and, in full view of his wife and children, riddled with German bullets, because he refused to give information to the enemy. I could recite for hours the record of the barbarism which I have seen with my own eyes, and German propagandists can labour from now until the millenium to wipe out the shame of the crime they have committed upon the defenceless little people of Belgium; but of one thing they must ever be mindful—"Truth once crushed to earth will surely rise again."

The fall of Antwerp has been heralded in the German press as a mighty triumph of German arms, but although at this particular juncture it would be folly to seek to discuss the truth in all its detail, I can give to my readers in Canada and the United States this one significant thought—that German money and German spies are a thousand times more effective than their big 42-centimetre howitzers. Antwerp was sold, as Namur was sold, by traitorous Belgian officers, and this only serves to add to the sorrow and suffering of the thousands of refugees who have been driven across into Holland or who have sought out a temporary home in England or France. Corrupt officers have been court-martialled and other forms of punishment have been inflicted upon those who preferred German money to their own personal honour and duty. After the war, the whole story of Antwerp will be published, and it will reveal to the world a record of treachery and treason that would baffle the most imaginative brain. In the meantime, you must content yourself



BUT BELGIAN SOLDIERS WERE LOYAL TO A MAN.

Even youths too young to fight are pressed into digging trenches for the army.

with the knowledge, which in itself is highly significant, that in many instances the Belgian troops are being officered by British or French officers. I am creditably informed that the British commander refused to proceed otherwise, and King Albert himself has given expression to thoughts that reveal a deeply wounded heart.

King Albert Inspires His Men.

The feeling amongst the Belgian soldiers against their officers runs very high, and it would be suicide for some of them to take a place before their own men. Of course there are some good officers. But of one man every Belgian has a right to be proud, and that is their gallant King. Facing difficulty and danger, he manfully stays with his troops. Heroic almost to a fault, his presence has a wonderfully inspiring effect upon his men, and evidence of this was found in the remarkable demonstration at Ostend the other day when he made a review of the reorganized Belgian forces—this same King who refused to leave with the members of his government for a haven in France, but preferred to stay with the Belgian soldiers. It was truly typical of this ruler, who, through his own pluck and daring, has fired the hearts of his gallant little army with a spirit of patriotism that the fiery sword of Germany can never obliterate.

And here let me pay a tribute to these little men of iron—the Belgian soldiers. The world expected something of these men, but little did it anticipate the magnificent record of bravery and endurance which they have created. I have been in the trenches with these men and I know what they can do. They do not know the meaning of fear, and I have seen them stay in the trenches for four long days and nights with but scanty provision, and then I have seen them rise and make a forced march to cut off a German column, and the dash and spirit of that charge would stir the imagination. If the German soldiery has played the role of barbarous savages, there is one truth that has been forced home to it on more occasions than one—that the Belgians can fight and they know how to suffer and endure. Ask any doctor or nurse in any military hospital where Belgian wounded have been treated. Unflinchingly and without a murmur, these gallant little men submit oftentimes to the most serious operations, and each breath carries that simple expression of a grateful heart: "Merci, Monsieur!"

And the Men Are Heroes.

And to think what these men have endured! Oftentimes betrayed by their own officers, they have fought on till death; and it was no uncommon sight in the field before Antwerp to see a whole regiment fighting without an officer to direct. I saw a regiment of infantry sent into the trenches near Lierre without a bit of ammunition, and when, under the withering fire of the German machine guns, they rose to flee to a place of safety, the inhuman officer sent them back to charge with the bayonet. I have seen whole sections practically sold to the enemy, their position being revealed to the German gunners by means of signals passed from a neighbor-

ing windmill; but defying their officers these men fought their way out though their losses were heavy.

The other day, near Mell, there were British, French and Belgians in the trenches. It was necessary to bring up the artillery. All went well until the hastening artillery was exposed in an open spot not far from the railway station. Suddenly, a man in an upper position waved a flag. The German guns had been previously fixed for that range, and the scheme worked most successfully. A large section of the artillery was destroyed. How often have British columns been led into the hands of the enemy by traitorous guides!

Ask any Belgian gunner how often their officers have run away, carrying focussing instruments and all, and leaving the helpless gunners to fire, they knew not where. And then it seemed that the climax was to be held for the last tragic hours at Ostend, when hundreds of thousands of refugees were jostling amongst the soldiers and wounded in an effort to get away from the approaching Germans. The Red Cross searched for hours to find autos to convey the wounded to the quays for transportation to England, but none could be found, and in most cases the poor wounded men who had fought and bled for their country had to drag themselves on foot to the steamers while they looked on at the officers, who whirled about the little seaside city in luxuriously equipped cars and in many instances carrying their fair admirers. It was scandalous, to say the least. Many of the wounded never reached a place on the boats, owing to the density of the crowds on the quays, and they trudged many miles to reach in safety the Holland frontier. I can quote one instance of this.

Correspondent Aids the Wounded.

I was forced, with thousands of others, to walk from Knock to Sluis, a distance of seven kilometres. All along the route I was passing that endless train of refugees fleeing to Holland so as to escape the torture of German occupation. Suddenly I came upon a number of wounded Belgian soldiers. To them every step was ever-increasing pain. I waited for the first vehicle coming along. It was filled with young and old. I ordered the men to descend. At first they demurred, but with the flash of a pistol they came down, and then I assisted the wounded men to a place in the machine.

By this time hundreds had gathered, for the report had circulated that I was an English officer. All agreed in the wisdom of my act, particularly so after I had read them a lecture on the care of wounded men. Some then commenced a systematic search along the route for other wounded, and, suffice to say, accommodation was found for all wounded men.

Would that I could give you a more elaborate picture of the trials and sufferings of Belgian soldiery; but by far the greatest pain of all was inflicted through the treachery of officers, many of whom were connected directly or indirectly with German families.

This same treachery was extended to British

ranks, and many a British soldier lies in a forgotten grave to-day because of the treachery and treason of Belgian officers. In fact, it is common knowledge that the long-delayed coming of the British to Antwerp was caused by the trickery and intrigue of a Belgian officer in the besieged city. In the retreat from Antwerp, a retreat which in every sense was carried out in masterly style, so much so that the Germans found nothing in the captured city, troops, provisions, ammunition and all having been safely moved elsewhere, there was an incident which claims attention.

Crossing the river, it was necessary to construct a pontoon bridge. This was mined for the especial benefit of the German pursuer. It held about 250 men at one time, and while it was loaded down with British marines an officer, in turning, saw to his consternation that a Belgian officer was about to blow the bridge up. A flash, and the Belgian fell with the British sword thrust almost through him, and the Belgians cheered the promptness of the British officer. On more occasions than one the Belgian officers ran away and left the British to their fate.

Even King Albert himself was almost handed over into the hands of the Germans, the Judas Iscariot in this case being his chauffeur. Every morning, it was His Majesty's plan to take a spin in his car and to visit the outlying parts of the defence works. On this particular morning, he noticed something suspicious in the conduct of his chauffeur. At one point he ordered him to stop, but he drove madly on until, with the King's pistol pointed at his head, he did bring the machine to a stop. Thereupon the King took the wheel, after handing the chauffeur over to Belgian guardsmen. One hundred metres away the Germans opened fire, but they did no damage. In the chauffeur's pocket were found several thousands of francs in money, together with German cheques for upwards of one million francs. He confessed that he had planned to deliver the King into the hands of the enemy, in consideration of this bribe, and he nearly succeeded. He was immediately executed.

Antwerp Deliberately Sold.

And, taken all in all, it would be wrong to say that Antwerp was taken. Antwerp was deliberately sold, and indisputable evidence now to hand proves that corrupt Belgian officers were more dangerous than German guns. In one case it was found that a high Belgian officer was actually a German. The whole network of fortifications was moth-eaten with spies and traitors. Every German officer before the fortresses held complete plans of the fortifications, internally and externally. Never a shot was wasted, for from windmills and housetops signalmen betrayed the position of the Belgian forces and incidentally furnished the range. Treachery within and a powerful enemy without—that is what the defenders of Antwerp faced, and, in light of it all, it is a miracle that the entire army, with all their supplies, as well as all the provisions in the beleaguered city, escaped the hands of the invaders.

In all fairness to the truth, let it be said that this same system of treachery was encouraged by the Belgian Government before the war—this Government which catered more to religion than to the weal and welfare of the Belgian people. They refused a system of adequate national defence. They refused the construction of a line of forts at Liege and Namur that German guns would never destroy. They turned a deaf ear to the appeal of the Liberals and the people in general to organize a system of national defence which would have given Belgium a fighting force at least twice as strong as that which took the field at the outset of the war. They neglected the equipment of the field forces, so much so that the organization of volunteer corps involved the appeal to England for adequate equipment. In every way this Government has played into the hands of Germans, and it is even claimed in highly-informed circles that Germany had been guaranteed a free passage through the country in the event of a war on France. This was borne out by the statement of German officers and men after Liege, when they told me that, before leaving Germany, they had been given to understand that there would be no resistance in Belgium. But, happily for Belgium, there still remained in the service a man of the heroic type of General Leman, Liberal though he was. He it was who saved France and all Europe—he and his gallant men at Liege.

German Spies Everywhere.

I could quote incident after incident of an authoritative character to support the charge against the Belgian Government, but that is not necessary. Ask any Belgian who knows political conditions in his own land; not only will he support everything I have said, but he will go further. He will tell you that through the negligence of the Government the whole system of the army was allowed to become the prey of German espionage plans, and this accounts for the large number of traitorous officers.

In the meantime, Germany cries to the heavens to support her claim that England was the aggressor, that she never violated the neutrality of Belgium, that this was first accomplished by the French, that she has found papers which support the truth of her charge, that the vandalism and massacre in Belgium was not the work of German soldiery, and this and that; but the world has a few thoughts upon which to ponder.

At Aix la Chappelle an excited woman, who claimed that she was English, told me in a burst of passion that England had made the war and that poor, oppressed Germany was fighting only for the maintenance of her freedom and her rights. This is a type of the palaver you meet with in all parts of Germany. It is gradually finding its way across the Atlantic in the hope of strangling public opinion in America.

They tell you that England is the worst of the worst, that she made the war out of sheer jealousy of Germany's expanding trade. In short, the whole force of German abuse is directed against the head of England.

But it would be well for Americans to bear one or two things in mind. Germany had long since planned on the violation of Belgian neutrality. Before Antwerp, Namur and Mauberge were found the already-constructed foundations for her big guns, a work that ordinarily requires six weeks. These rather innocent-looking structures were concealed under cover of daintily-arranged villas, for the most part occupied by German aristocracy, or in the cellars of Belgian peasants. The removal of the superstructure, and there was the concrete base for the big siege guns. Then, too, German troops had penetrated into Belgian territory before the ultimatum was served upon the Belgian Government. That network of strategic railways which flanks the borderland between Germany and Belgium is prima facie evidence of a pre-conceived plan. There are other evidences to confirm the fact that Germany deliberately violated Belgian neutrality, and the effort to shake off the stigma of the crime only

serves to intensify her guilt. Then, too, it is a coincidence that some of the big guns employed by German forces were amongst those previously ordered and paid for by the Belgian Government. The 200,000,000-franc order was never delivered. Belgium laid in ashes and ruins, her arts and treasures destroyed, her people driven from their homes to the shelter of a strange land, massacre and pillage carried to every recess of the little kingdom—that is the price Belgium paid for her defiance of the Kaiser's plans. And, incidentally, it may be accepted as truth of the disappointment in the heart of German militarism, a disappointment born of the failure of plans that had been carefully laid, and strengthened by a system of espionage.

Bismarck's Humour

PRINCE BISMARCK, who is credited with inventing the gospel of "blood and iron," had a deep, dry sense of humour which is sadly lacking in Germany at the present day. The numerous epistles in his Recollections to ambassadors and generals are full of caustic comment on affairs in Europe generally, and Germany in particular. In one of his many long letters to his friend, Gen. Von Gerlach, the iron Chancellor makes an almost Yankee observation about the German people.

"Where on earth," said he, "did we get our reputation for retiring modesty? Heaven knows there is not one of us in office to-day who does not think he knows a little of everything, from prosecuting a great war to picking fleas off a dog."

WAR IS ATHLETICS

SAYS THE MONOCLE MAN

WE are beginning to realize that war is an athletic event. No set of college boys would dream of sending their football team into action until it had—not only been taught to "play ball"—but been trained down as hard as nails by the most trying work, so that it could last out the day and put its skill and knowledge into effect. When two pugilists propose to pound each other for an hour or two, they get into training months ahead. This training is not intended to teach them to box. They know all about that before they issue a challenge. It is only intended to harden them, so that their wind and muscles will endure a couple of hours' hard usage. Yet you will hear people talk about sending men to the front in a great war like this, merely because they are good shots. Shooting, they say, is the essence of the contract; so, if a man can shoot straight, hurry him along to where he can draw a bead on a German.

THE good fight put up by the Boers has mischievously upset much of our costly education on the need of military training. They were absolutely undrilled; and yet, simply because they could ride and shoot and take cover, they held at bay the professional soldiers of Britain. But when we think of imitating this example with a city clerk, who can hit a "bull's-eye" four times out of five, we forget the great difference between the two men. The Boer is always in training. He was as hard as nails before war broke out. It was nothing to him to live in the open and find his food and sleep as he could. That had been his life. He was like the frontiersmen we used to have on this continent. While your city clerk would be quite knocked up by two or three days' roughing it in this way.

THE other day I watched a city regiment pounding in from a long tramp in the country. They did not need to be taught how to march—even the simple trick of keeping-step is not insisted on now, the military authorities having found that the broken step enables troops to march more at ease. But they did need the hardening. They must be able to cover great distances, carrying their kits and arms, without feeling undue fatigue. In a word, they must be trained for an athletic event. The hardships which our boys are enduring in England to-day have this effect. Those who cannot stand them, will be weeded out—and they should be weeded out before they become a charge upon the fighting lines at the front. Those who do stand them, will find much harder things to stand when they are sent into action. They are like a football team or a company of runners—they are being worked into condition to stand the pace.

THAT makes the difference between the first-line troops of the conscript nations, and their reserves. The first-line troops have been in hard training for a year or more. They can stand the marches, the long hours, the bridge-building, the digging, the fasting, the whole endurance test. The reserves—especially those who have not been too long out of the barracks—probably know as much about fighting as their first-line brothers; but they

lack the physical hardness to put through what they know. They are out of training—they have fallen soft. So they are set to holding permanent positions; and even there they are by no means as reliable as the fine-trained men who were in the ranks when war came.

THIS is one advantage that the professional army of Britain enjoys. Its men are always in training; and have been in training for years. They are like athletes coming from the gymnasium or the practice-field to the game. We must keep this need in mind in thinking of any system of military training for this country. It will not do to merely give our lads the "know how"; they must always get the physical ability to do. If we cannot arrange to keep a certain number of them in this pink condition, we will always be slow in arriving on the battle-field, no matter how many of our fellows have had the mental training necessary. And tardiness in mobilization is a most costly fault. It may cost us the victory. It would infallibly have cost the British Empire the victory in this war, if our unreadiness had not been covered by the splendid readiness of the French, the Russians and the Belgians.

IN the British Islands, they are emphasizing this need for treating the soldiers in camp as "athletes in training" very strongly. Lord Kitchener has appealed to all civilians to refrain from "treating" the recruits in the training camps, or exposing them to any other deleterious temptations. Lord Kitchener's idea is that local committees should be formed in the neighbourhood of camps to educate public opinion on this point. As the London "Spectator" puts it—"People should try to think of the soldiers as being 'in training' in the athletic sense. What is not too strict a regime for, say, the Olympic games, is not too strict when the prize is saving the British Empire and ridding the world of the intolerable German militarism."

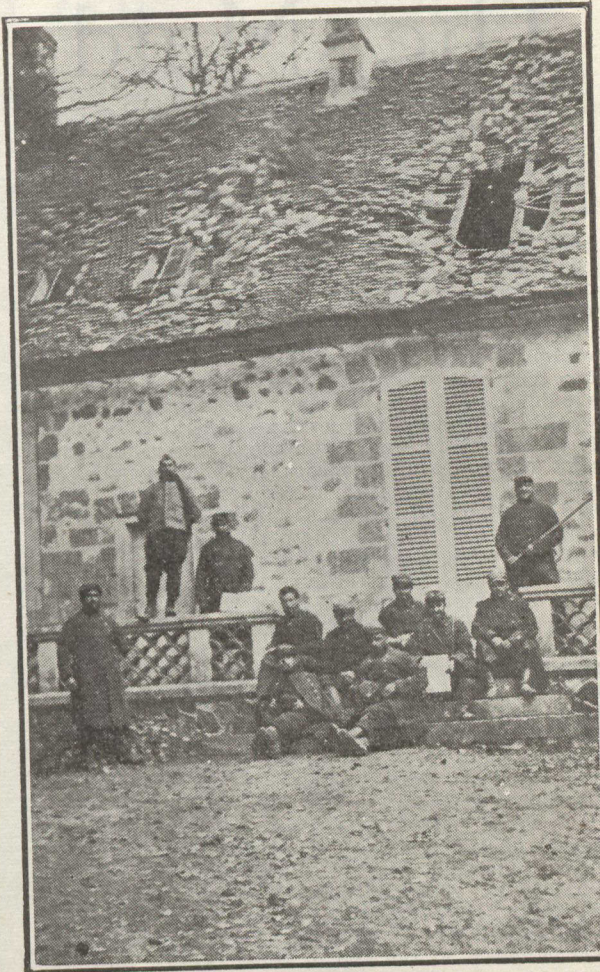
PHYSICAL condition has as much to do with winning victories as ability to shoot or any other military skill. And fine physical condition, of the sort that can endure hardship as a good soldier, cannot be hastily improvised. The lesson from this, surely, is that in any plans for military preparedness we may make when this cruel war is over, we must include sufficient hard work to keep our first-line militiamen in constant training. We ought not, on the outbreak of war, to be compelled to train our troops for weeks and months before they are judged fit to go to the front. We ought to have some men—as many as is our fair share in a democratic Empire—ready for instant trans-shipment to any scene of war. I am confident that plenty of young men can be got to join the colours on these terms, and will feel themselves bound to keep in steady training for that supreme "athletic event" we call war. They do it now for football, lacrosse or Marathoning. Those who do not "make the teams," and so are not required to take this training, are disappointed and envious of those who do. If the matter is put to them in the right light, they will do at least as much for the master-test of physical prowess—war.

WAR HAS UNDONE WORK OF CENTURIES



ONE OF MANY DESTROYED BRIDGES.

This photograph was taken at V—— from a pontoon bridge which had been destroyed three times.



THE LITTLE GRAY HOUSE AT P——.

MR. WHITNEY WARREN was invited by Gabriel Hanotaux, former French Minister of Foreign Affairs, to go with him on a trip to the front for the purpose of distributing supplies to suffering soldiers and civilians. These photographs, taken by himself, are a few glimpses of the devastation he witnessed on all hands. His own statement eloquently describes what he saw: "As the provinces which are now occupied by the Germans are vacated the conditions are going to be pitiable beyond imagination. What I have seen passes description so far as devastation is concerned, but, as the good Mayors and the good cures said:—'While we have suffered, it is still bearable in view of what has happened in other places.' For instance, Craonne, five kilometers beyond Beaurious, is absolutely evacuated, burned and pillaged. When the poor inhabitants return, think what they are to do—everything gone! In many cases even the walls of the houses, along with the floors and the roofs, and sometimes even the cellars, are caved in. "I know it will all grow up again—more beautiful than ever, let us hope—but it will be hard to duplicate these charming little French villages, the work of generations and of centuries of love and care. However, if we can help tide over these valiant souls—for they are admirable—we shall have done much to the resurrection and renaissance of that which we all love so much in France.

"I have absolute confidence in their tradition and loyalty, their generosity and amiability, their courage and their spirit of sacrifice. Let us help, to our utmost, therefore, to tide over."

In fact, it is easier to replace the population than to do over again the work of centuries in building these quaint villages, sacred to the hearthstones of many generations. Houses live on after the occupants are dead. A town or a village has its roots deep in the accumulated experience and thrift of generations. The wholesale destruction of homes and communities is one of the worst blots on the story of this war. Critics may say that many atrocities which the camera missed have been exaggerated. But the camera may be taken as good evidence of what the Germans have done to hundreds of towns and villages in the path of war.

Generations Yet Unborn Will Re-build the Ruins of France and Belgium—and Perhaps Germany Also. But They Never Can Replace All That Has Been Destroyed!



WHAT A BOMB DID TO THE HOSPITAL AT V——. Germans are notorious for their respect to Hospitals.



WRECKING A CABINET MINISTER'S HOME. The house of Mr. Gabriel Hanotaux, badly shattered.

A NEW SERIAL, By L. T. MEADE

The Maid Indomitable

CHAPTER I.

LONDON, crowded as it is, has its remote places, and perhaps of all the most unfashionable was a certain square, the direction of which had best not be mentioned. It was known as Hope Square, but why it had this appellation no one could tell, for it had a dreary and very empty sort of appearance. There was no apparent reason for this, for the square was large and open, the rents low, the houses very large and commodious, also well-planned, with perfect drainage, and by no means far from the really fashionable world; yet why should Hope Square have so few inhabitants? That was the question which no one seems able to answer. It is true there was a confirmed miser, an elderly man of unpleasant appearance, who occupied the entire of Number 1—but Numbers 2, 3, 4, 5, 6, 7, 8, 9—in short all the houses up to Number 15 were empty. They had that desolate appearance, which empty houses invariably wear and which must be the case more with the smuts and dirt of London than elsewhere. It was many years since Jasper John took possession of Number 1, and from that date all the other houses with the exception of Number 15 became gradually but surely empty and desolate. Number 15 was a boarding-house kept by three old maiden ladies, who just managed to subsist by taking in paying guests. They did their best to make their house look pretty and cheerful. They charged their guests very little indeed, and, all things considering, fed them well. But try as they would, struggle as they might, the paying guests of the Misses Croft never remained longer than a fortnight or three weeks at the most at Number 15. They departed. They gave no reason for this. They found no fault with their food or with their really excellent bedroom accommodation. Nevertheless, at the end of a few weeks, they took their leave to enter a boarding-house at quite double the expense and certainly half the comfort not far away.

The good Misses Croft—Miss Pen, Miss Tabitha, and Miss Sukey—quickly, however, refilled their house, but always to find it empty at the end of a fortnight or three weeks.

"Certainly," each dear little lady said to the other, "the whole matter is most peculiar," but Penelope, Tabitha, and Sukey did not intend to be defeated nor downhearted. They were not that sort of woman, they were brave of the brave, and they paid their scanty rent and ate their scanty food, and looked for better times.

"Sisters," said Penelope, "brighter days must dawn."

"Assuredly, sister," answered Miss Tabitha.

"We'll keep on to the end, whatever happens," said bright little Miss Sukey.

Now it was just when the prospects of these brave little sisters had reached the very lowest ebb and when they were really faint for want of food that a remarkable and unexpected thing happened. The miser, Jasper John, who owned Number 1, and who never called upon anyone, actually had the calm assurance to call one morning upon Pen, Tabitha, and Sukey, and tell them that he wished to ask their advice.

The ladies stared at the good gentleman. What could this visit portend?

"I HAVE had a bit of a shock," said Jasper John, "and the only thing possible is to turn it to account. Hope Square is supposed to be a desolate region, but personally I have always lived here happily and with profit. Number 1 is a large mansion and there I sleep, there I take my early breakfast and late dinner, there also I put my gold. Each morning I go to the City and return home in time for dinner at night. During these long years my gains have vastly increased. I keep no servant, but have a char in once a week to keep my noble mansion clean. I do my own cooking and make my own bed. My char's name is Hagar. I do not even know her other name, and I do not think she would give up her one day at my house for all that I am likely to offer. Well, now, dear ladies, for my shock; I feel that it will be a little shock to you. I have naturally noticed your boarding-house, and having eyes in my head cannot but observe how with all your care, your guests leave you at very short intervals. Now there must be a reason for this, for your house is large—compared to mine it is very clean. It has a bright, well-kept appearance, and I make no doubt that you feed your guests well and that your terms are not over high."

"They certainly are not," replied little Miss Sukey, "and we cannot in the least understand why our guests leave us as they do."

"Now, dear ladies, may I venture to ask a bold question," said Jasper John, his tiny eyes twinkling, and his little mouth screwed up in a crooked manner, which he always wore when he was doing what he called a "deal." "What do you charge your visitors for food and lodging? Pray do not answer unless you quite wish to."

"We are quite willing to tell you, Mr. John," said Tabitha.

"Is it wise, sister?" whispered Miss Pen.

"Yes, I'm quite sure we can trust Mr. John. Our charge for our most luxurious bedroom on the first floor, including all food and extras, is £1 a week. We give the same food to all, four excellent meals every day, but for the paying guests who occupy the second-floor rooms we only charge fifteen shillings, for the floor over that ten shillings, and for the attics, which are really very good, we charge

THE author of this story died a few days ago at her residence in Oxford, England. Mrs. L. T. Meade was for six years the editor of the magazine *Atalanta*. She was an industrious writer of novels, particularly for the most part of interest to young girls. Some of her most popular works were "Scamp and I," "The Cleverest Woman in England," "The Medicine Lady," "Stories from the Diary of a Doctor," and "Daddy's Girl." In "The Maid Indomitable" Mrs. Meade added to her repertoire a really new note, dealing as it does with the country for which Lord Byron sacrificed so much of his romantic, warlike energy and wrote the imperishable poem, "The Isles of Greece." *Antigone*, named after the heroine in Sophocles' great ancient drama by that name, is a character of tremendous fascination. The fact that "The Maid Indomitable" was the last novel written by the author gives the story an added interest.

seven shillings and sixpence weekly. We are forced to do that just to cover the expense of the mere food."

"Good gracious!" cried Jasper John. "My good ladies, my dear ladies, no wonder your guests don't stay."

"Do you think we charge too much?" asked Miss Pen.

"We have thought of lowering our terms a very little," said Miss Sukey; "but food and house-rent and taxes are dear, and the strange thing is this, Mr. John, we are ladies and do not wish to pry, but we have accidentally discovered that our paying guests, both ladies and gentlemen, on leaving us invariably go to much poorer quarters, where the expenses are considerably more. We cannot understand it." Here the poor little lady sighed deeply.

"YOU may well sigh, Miss Sukey," remarked Jasper John. "You may well look grave, Miss Pen, you may well look sorrowful, Miss Tabitha. The fact is this. You have made the most frightful mistake, you have undercharged your guests. Dear! dear! When will women understand these things. But now to talk about myself, for I assure you, kind ladies, I have not intruded on you simply for mere pleasure. I have already told you that I have received a shock, and hinted to you that I mean to give you a shock and a very severe one. I am not an affectionate man. I am close on sixty years of age, I am not a marrying man. I live for my beloved golden store, ha! ha! but at the same time I am a man with a keen sense of duty. I had one sister, Clementina was her name. She was

(Continued on page 20.)

What Happened to Jones

Exciting Adventures of a Canadian Camera Man at the Seat of War

By FRANCIS DICKIE

VERY much elated, Jones came out of the Minister of Militia's office at Ottawa. In his pocket rested a letter from the Minister authorizing him to take photographs of the Canadian troops.

Arrived in New York, Jones bought a ticket for England, and, armed with three varieties of camera, a toothbrush and an overcoat, went aboard the steamer. At Southampton he caught a Channel boat for Dieppe, and ten hours later was in Paris. Still armed with his three cameras, his overcoat and his toothbrush, he sauntered into the Gare St. Lazare. But that was as far as he ever got.

Nine successive times in half as many days he tried from various stations to board one of the trains outgoing to the front, and each time, gently but firmly, and with many apologies, a gendarme escorted him back to his hotel.

On his tenth attempt, while trying to make a train from the Gare de l'Est, the gendarme who seized him, instead of marching him to his hotel as former ones had done, walked him down the Place de la Republique to the quarters of the military commandant in the Rue de Rennes. Here Jones was unceremoniously thrust into a small, closely-barred room at the end of a long corridor.

The door had no sooner slammed shut upon the little photographer than he began making himself heard.

"Bring me the officer commanding! Take me to the officer in charge!" he shrieked over and over again. Soon his cries attracted attention. Two soldiers came down the corridor. As Jones saw

them come he dramatically thrust his hand into his breast coat pocket, drawing it forth with the Minister of Militia's letter. As the soldiers reached the door he waved this frantically. "What does this insult mean?" Jones demanded, standing to the full height of his five feet five. "I am authorized by the Minister of the Canadian Militia to take pictures. Here is my authority. How dare you insult a British subject and an ally by such treatment?"

Impressed, though not understanding a word of what Jones was saying, the soldiers hurried away. A few minutes later they returned, opened the door, motioning him to follow them. Jones was shown into a large bare room at the farther end of the corridor. Sitting at a table at the upper end of it was a middle-aged, white-moustached man who, from his appearance, Jones at once recognized as the officer in charge.

Once more Jones thrust his hand into his pocket, bringing forth the Minister's letter. Holding it in his left hand, and with right hand outstretched, he rushed across the room. The officer rose to meet him, and before he could make a move or say a word Jones was upon him. Seizing the right hand of the astonished officer, which rested at his side, Jones raised it up and began shaking it in regular pump-handle fashion, waxing voluble as he did so.

"How are you, Colonel; gosh, I'm glad to see you. How's all the family? I knew the minute you knew I was here that everything would be all right. Here's my passport signed by the Minister of Militia." Jones got all this out in one breath and, as he

stopped talking, dropped the soldier's much-shaken hand.

Taken by surprise, that worthy, in spite of his chagrin at the effrontery of this man who had nearly wrung his hand off, was forced to smile. Conversant with English, this asking after the welfare of himself and family by an entire stranger was so droll a proceeding that it appealed to his French sense of humour.

"Quel toupet," he remarked in French to his aide, who stood gazing wonderingly at the strange little man, at the same time accepting Jones' passport, which he scanned carefully.

To Jones he said courteously: "It is impossible, sir, to allow you to go to the front even with such exemplary papers as these." The faintest suspicion of a smile wreathed his countenance. "However, I shall be pleased to give you your liberty. One of my men will accompany you to your hotel."

Jones made another reach for the officer's hand, which attempt that gentleman courteously foiled by turning quickly aside to give an order to the soldiers standing at attention.

An hour later, a little disgusted at his repeated failures, but still undreaming of being discouraged, Jones took a saunter down the Boulevard St. Denis and suddenly in front of the Brasserie du Negre he spied something that made him halt. His hotel was but two blocks away, and hoping against hope that the precious thing he had seen in front of the cafe would remain in its place till he got back, Jones dashed madly for his hotel. Armed with his three cameras, his toothbrush and his overcoat, Jones, three minutes later by the clock, was back on the

(Continued on page 16.)

French-Canadians Rally to the Colours



THE LITTLE MILITARY CITY OF ST. JOHNS, P.Q., BRISTLES WITH LOYALTY.

The 22nd French-Canadian Regiment in the Second Canadian Contingent assembled in front of the Historic Parade Ground at the Barracks.

NOBODY who has not been at St. Johns, P.Q., can understand the military spirit of the place. Thirty miles below Montreal, and on a direct navigation route to the United States, this little city has for years been headquarters for soldiers in barracks. Less than half of the population are English; yet the two races live together in a condition of amity that would quite shock the Kaiser. At the band concerts the splendid citizens' band regularly wind up with "God Save the King" and "O Canada." Any day on the streets may be seen the booted and spurred representatives of the militia. St. Johns is one of the most fervently loyal towns in Canada. At present with the mustering of the 22nd Regiment of French-Canadians, who have voluntarily organized to help Great Britain and France in the great war, it becomes one of the history-making spots in Canada. There have been slurs cast upon the loyalty of French-Canadians. The city of St. Johns and the 22nd Regiment are the answer.

When Frenchmen from Canada go to war side by side with British and French troops it is not for the sake of France. The tie which binds all good French-Canadians to the Dominion of Canada is a stronger tie than that which binds the French troops to the British in this struggle. The town of St. Johns, P.Q., is a proof, even better than the great city of Montreal, that loyalty to Canada whatever Mr. Bourassa may say to the contrary, is a principle not only in war but in times of peace. In fact St. Johns, which knows Mr. Bourassa very well, is not listening to him just now. The 22nd Regiment is a very good rebuke to Henri Bourassa.

The 22nd Regiment has no sympathy with Mr. Henri Bourassa. It is fighting for the Empire.



Machine Gun Section of the 22nd Regiment drilling with small arms.



Col. P. E. Gaudet, commanding officer of the 22nd, at the left, with Major L. H. Archambault, second in command.

CANADA'S DUTY AND OPPORTUNITY

Ideas Which Have Been Emphasized by the War

By THE EDITOR

CANADA is at war and every Canadian is affected by that fact. There are certain new duties laid upon us and certain new opportunities offered us. Every man and every woman should realize these clearly, otherwise the total sum of the nation's obligations will not be reached.

Up to the present time, Canada has done well. The men have recognized their obligation to serve the Empire in its great and just struggle, and the women have risen magnificently to their opportunities in this respect. There is not a class in the community from capitalist to unskilled labourer, from the men of sixty to the boy scouts, which has failed to perceive that this is the day of national and imperial sacrifice. The unanimity in this respect has been wonderful. The national spirit has been exhibited in a unified manner which few could have anticipated.

IN regard to volunteering for service, there has been no undue delay on the part of British-born, Canadian-born, or French-Canadian. It was natural that the British-born should have formed a considerable percentage of the first contingent. The British-born have come more closely into touch with military and naval services than the Canadian-born, who are the products of a century of peace. The young Britisher who came to this country recently understood better what the call meant, and had no family ties on this side to hold him back. He could volunteer with only slight business consideration.

The second contingent now being prepared will contain a much larger percentage of native-born. The duty is now much clearer, the realization of that duty much stronger. The Canadian-born is now showing his mettle. His business and family relations have been arranged and he is freer to go. A third contingent will be almost wholly Canadian-born.

As for the French-Canadians, they were like the other Canadian-born. A century of peace had eliminated almost all military traditions. Even the grandfathers could not remember war, therefore the grandchildren could not be expected to realize the new conditions without an effort. But once the situation was made clear, their patriotism gave them the cue. Their duty was clear, and they met it magnificently. Everything considered, the French-Canadians have done all that could be expected of them. Their public men, with the single exception of Bourassa the outlaw, have exercised their influence to the full in helping the people to a realization of their duty to the Union Jack, to the cause of the Allies, and to the needs of the unfortunate Belgians.

THERE is no need to describe or dilate upon the many activities of Canadians in Red Cross work, Blue Cross funds, Patriotic Contributions, Comforts for the Canadian troops, hospitals and nursing. But there are other duties and obligations which may not be quite so apparent and hence are demanding more consideration at the moment.

The most important at the moment is the question of mutual help. This is a problem which concerns every man, woman and child in the country. No complete national system of self-help is possible without the co-operation of every citizen, great and small. If British and Canadian Christmas cards are to be given the preference over foreign Christmas cards, the women and children must be taught to make the distinction. It is the same with every other kind of product made by British and Canadian workmen, the people must know the distinguishing marks, and they must have clear ideas as to why they are to give these a preference. This means a campaign of education which will reach to the very limits of our population.

Much buying is a matter of habit, and it takes great stirring of individual spirit to eradicate the habits of a lifetime, even though the lifetime be scarcely begun. The children should know the basis of the "Made in Canada" and the "Made in the Empire" campaigns. Teachers should explain why these are not selfish and why they are necessary. It is not selfish to protect one's own in the hour of adversity, if one may do so with honour. This is the case in a nutshell, but it needs enlargement and explanation and driving home.

FROM such considerations as these, it will be clear that what is needed most is a development of intense British and Canadian feeling. The school lessons, the reading rooms, the lecture hall, the newspapers and magazines should all be active in creating this atmosphere.

One man shouts: "I am a thorough Britisher," and goes down town and buys a half-dozen Austrian collars, a German pen-knife, and a foreign magazine

containing the advertisements of foreign manufacturers only. Is he as British as he thinks he is?

Take the Canadian clubs for example. Have they risen to the height of their professions? Have they preferred Canadian history, Canadian art, Canadian literature and the study of Canadian institutions? Does any one think that ten per cent. of the members of the Canadian clubs have a volume of Canadian history in their libraries, except, perhaps, the primer they or their children had at school? Did you ever hear of a Canadian club going in a body to an exhibition of Canadian art, or encouraging a Canadian dramatic venture?

This is not to cast a stone in the direction of Canadian clubs. They are no better and no worse than the Canadians who are members of Empire clubs, Navy Leagues, Imperial Orders of Daughters and other so-called British organizations. The members of Canadian clubs are as good as the average citizen in respect of their practical patriotism. The trouble is that Canadians have been lacking in patriotism. They had so little self-esteem that anything produced outside of Canada was better than a similar article, picture, book, magazine, ornament, garment or machine produced at home.

This is now being changed in order that industrial and commercial activity be maintained. Canada has great financial obligations to meet, and trade must be kept at its highest pitch in order to enable us to pay our share of the war. Every time a man sends a dollar out of the country, directly or indirectly, he evades his supreme duty to the flag to which he owes allegiance. This may sound extreme, but it is absolutely necessary under war conditions.

A CANADIAN visitor from New York stated last week that Toronto had suffered less than New York from the war, and one reason he gave was that the creditors and lenders in New York demanded their pound of flesh, while in Toronto, as in London, men were given time to meet their obligations. Whether this is true or not, it ought to be true. Every Canadian should help every other Canadian when opportunity offers. All the help should not go to the soldiers and the unemployed. There must be sympathy for the man who owes us money, for the man to whom we pay wages, for the tenant who pays us rent, to the man who finds it difficult to meet his interest or his taxes. There must be a great Canadian brotherhood, the big brother sharing with the little brother for the sake of the common citizenship.

It has been said in days that are gone that Canadians were a race of knockers. They knocked the reputations of their fellow-men, knocked their own institutions, and knocked every worthy national movement. If this war stops that tendency it will have done the nation at least one bit of good. If it creates a spirit of brotherliness and neighbourliness, a spirit of mutual trust and admiration, an atmosphere of civic and national responsibility, the war may be a blessing in disguise.

Even this would be good policy, if there were no higher motive. Every time we help a fellow-citizen we increase the prosperity of the country as a whole and thus add to our own prosperity. No nation is prosperous, unless all its citizens are happy, well-fed and properly employed. National happiness and national prosperity are but the sum total of individual happiness and individual prosperity.

NOT long ago, a prominent Canadian preacher remarked that "God has not sent this sword across the face of Christendom without some good purpose." Perhaps the sword was "permitted," not "sent," but the purpose is the important matter. The world had grown material and pleasure-loving. It was a world of self-seeking; a world of frivolity. Selfishness seemed to be at its height. And German selfishness was the greatest of all. The Germans cared for nothing, respected nothing, regarded nothing except to prove their military efficiency. The treaty obligation, the brotherhood of man, the sanctity of women, the divine right of the helpless child to be respected, the sacredness of libraries, universities and cathedrals, the rights of non-combatants—all these they have disregarded because of their national selfishness and their military ambitions.

We see these faults clearly, and we are prepared for the greatest sacrifices in order that this selfish nation shall be taught a lesson. But let us not forget that we, too, have had faults. Let us therefore be learners as well as teachers. The pettiness of politics, the frivolities of a tangoing age, the foolishness of fashion and society-climbing should be eliminated—so that the serious matters of life will be able to claim a certain amount of our time and our attention. We should learn to distinguish the true from the false, the essential from the non-essential, the

noble from the base. If there is a divine purpose, it should be sought for and recognized.

A Splendid Spirit

THOUGH Canada has completed a hundred years of peace, the military spirit has been kept alive by generations of public-spirited citizens. The response to the call for recruits during the past two months has been splendid. The spirit of the people of Canada compares favourably with that of any other portion of the Empire. The only limit to recruiting is the number of rifles available for those who desire to practise rifle shooting and the number of uniforms that can be secured for those enrolling as militiamen.

Imperial Trade

HAS the cutting of the Pacific cable put the Canadian Trade Commissioner in Australia out of business? Reports from the Pacific Coast state that New South Wales is in the market for a large quantity of lumber for the new parliament buildings. Requests for bids have been received in British Columbia, but these have come through a commission in San Francisco and Aberdeen, Wash., to whom bids must be submitted. There's surely something amiss in that method of promoting Imperial trade.

War Calendar

DURING the week ending on Monday last there had been little to report in France and Belgium, except that the Allies were holding the Germans firmly. Yet, though no battle of importance was fought, the losses of the combatants would total as big as the losses in the Battle of Waterloo. So fierce and so extended is this struggle, and so huge the armies, that a Waterloo loss in a week is scarcely considered. Around Ypres, Bixchoote and Dixmude, the German losses were appalling.

In the Eastern area, the Russians continued their advances. The Germans tried a counter offensive between the Warthe and the Vistula rivers, heading south-east, and apparently were trapped. The Russians retired to let the German columns lengthen out, and then fell on them in force at strategic points. The Russians are satisfying all the expectations of the experts, and within a fortnight should be in possession of East Prussia to the Vistula and the whole of Galicia.

On the whole, the situation is most encouraging. Nov. 7—Russians drive Germans from Wirballen on frontier. Germans aggressive around Ypres.

Nov. 8—Russian cavalry enter German territory near Pleschen, 50 miles from Posen. Italy sends troops to Tripoli.

Nov. 9—Russians occupy Goldap. One thousand Austrians captured south of Przemysl. Ypres in flames.

First Canadian unit, Hospital Corps and nurses leave Salisbury for France. Asquith and Kitchener speak at Lord Mayor's banquet. De Wet active.

Nov. 10—Australian warship Sydney sinks German cruiser Emden in Indian Ocean; cruiser Konigsberg ashore in river Rufji, East Africa.

Nov. 11—British ship Niger sunk by a submarine. Germans take Dixmude. Allies capture village of Lombaertzyde. Riots in Constantinople. British Parliament meets. British casualties to date, 57,000, including missing.

Nov. 12—Turkish force repulsed in the Caucasus. Boer rebels defeated, 120 killed.

Nov. 13—Kaiser issues letter to troops to defend their homes. Enemy's attacks about Ypres less strong. British Parliament asked to vote £225,000,000.

Nov. 14—Lord Roberts died in France. Report circulated of sinking, on Oct. 27th, of H. M. S. Audacious off Irish coast, struck by mine.

Nov. 15—Germans driven back from the Yser. British seize Turkish forts at Sheikhsaid and Turba, in Aden protectorate. Russians advance in East Prussia. Officially announced that one Austrian light cruiser, five German gun-boats, one destroyer and one mine-layer were found sunk in Tsing-Tau harbor.

Nov. 16—Italy votes \$80,000,000 for war expenses. Khedive of Egypt announces his enmity to Britain. Cracow reported afire.

Nov. 17—Britain doubles income tax, and announces loan of \$1,125,000,000. Great battle in West Poland. Germans again taking offensive.

Nov. 18—German attack in Poland fails. More activity in Eastern France. South African rebel leader Beyers routed.

Nov. 19—Russians win small naval action in Black Sea. British defeat Turks on the Shat-el-Arab River.

Nov. 20—Russians capture German guns near Lodz.

Nov. 21—Petrograd reports further check to Germans in Poland.

Nov. 23—Turkish troops are reported to have reached the Suez Canal zone and a small battle at El Kantara. Two sons of De Wet surrendered in South Africa, with other prominent leaders. British airmen attacked Friedrichshafen, the Zeppelin factory near Swiss border. Great cannonading at Ypres, Soissons and Rheims.

A Dramatic Final Football Match



LAING AND PAISLEY,

McGill's two splendid half-backs. Both great punters. Laing's only two muffs resulted in two touch-downs, which was extremely unfortunate. The McGill line was as follows: Flying wing, Quilty; halves, Jeffrey, G. Laing and Paisley; quarter, Montgomery; scrimmage, Laing, Demuth, Ross, Reid, Williamson and Seath. Referee, "Sinc" McEvenue, Montreal; Dr. Hendry, Toronto. In deciding where the final game was to be played, a coin was tossed. Varsity won the toss.

A scene in the dramatic final between Varsity and McGill to settle the tie between the two teams for 1914. Each has previously beaten the other and both had beaten Queen's. Score: Varsity 17—McGill 14.

ON Saturday ten thousand people at Varsity Stadium were given a thrill never equalled on the stage. They saw a football match won and lost three times in five minutes. For the first three-quarters of the game the McGill team showed clearly that they were quite worthy to be collegian champions of Canada. They were outplaying Varsity in a first-class test match. The margin was small, but such as it was, it was McGill's. The Blue-and-White were nevertheless fighting hard and finally a touch-down by them made the score 7-7. McGill quickly scored two points, and it was 9-7 ten minutes before the end. Varsity bucked up, and getting into McGill territory, tried a drop kick to get the necessary two points to give them the lead. Laing, of McGill, playing a splendid game, made his only fumble of the day, a Varsity man had the luck to fall on the ball and the score was 12-9 in favour of Varsity with less than five minutes to play. McGill, in a few moments, were breaking through the Varsity line, and just as quickly secured a touch-down, making the score 12-14 in favour of McGill. There was only a minute or two left. Varsity secured the ball, Cassells went round the end and raced down the field to within five yards of McGill's goal line. One tandem trick and the ball was over. Score 17-14 in favour of Varsity, who were declared college champions. On the form displayed McGill should have won, but Varsity had the luck.

There is a question whether the kaleidoscopic changes of that last five minutes indicates that either team was up to championship form. Harry Griffith, the expert, attributed the sudden rise and fall of each team to nervousness. Each team, once it got behind, seemed to gather a fresh stock of determination. Then a rush followed and the team was ahead again. Two seasoned teams should not have allowed each other to do such "stunts." If Varsity had been as steady as it ought to have been, it should have been able to hold the score at 12 to 9. Up to that point the game was certainly of a championship nature. Then began that terrible five minutes with a touch-down for each team. McGill's final touch-down was due to a loose ball, and Varsity's to the same cause. Perhaps Griffith is right, and these two loose balls indicate nervousness in a most critical period. If so, the two teams may be credited with championship ball playing.

The game and its peculiar events will be discussed all winter and for many winters to come, like the story of a great battle.



CHARLIE GAGE,

Captain of Varsity, tall, strong, heady, dogged. Plays flying wing. Other Varsity players were: halves, Carr, Lindsay and Sheehy; quarter, Stratton; scrimmage, Horner, Gardner and O'Reilly; wings, Adelard, Hughes, McMullen, Bryans, Cassells and Sinclair.



This picture shows McGill (striped stockings) tandem bucking through Varsity line. Colours: McGill, red and yellow; Varsity, blue and white.



A GREAT BRITISH COMMANDER OF CAVALRY.

While taking off our hats to Gen. French and Gen. Smith-Dorrien, let us not forget Major-General Allenby, commander of the British Cavalry, the hero of many wars. Gen. Allenby is the figure in the centre of the above group.

Major Hamilton Gault is a Military Fan

Promotor of the Princess Pat Regiment is an Enthusiastic Student of War

THE young Montreal millionaire who is paying for the Princess Patricia Regiment and is with them just now as near the front as possible, is no new-comer in the military game. He is not the easy-chair, fat-cigar, limousined young capitalist who for the sake of passing glory wrote a check for a few hundred thousand to pay for a regiment, and let them go to the front to earn the money in the name of Canada.

Hamilton Gault is a far different sort of man. He has been a military fan for quite a number of his thirty-two years. Ten years ago he was studying war at Kingston, where one of his military colleagues gave this interesting personal sketch of the young militiaman, then only twenty-two years of age:

"I met him on several different occasions," said this colleague, "one being the divisional camp at Kingston in 1904, when he was galloper (aide de camp) to Colonel Gordon, who was the camp commander. Lord Dundonald was in charge of the Canadian militia at that time. He was a gallant soldier, to give the devil his due, but like all the Cochranes of his race, very hasty and hot-tempered and most over-bearing to his subordinate officers. We had a

big field day towards the end of the camp, and being on the staff, I was very near to the General.

"As he had no staff of his own with him, he naturally used Colonel Gordon's gallopers, with the result that Gault had to get it when the General put his wrong foot out of bed first in the morning.

"During the course of the manoeuvres, Dundonald told Gault to instruct the Cavalry Brigadier to bring the men past at the trot. Gault duly carried the message, and the cavalry duly carried it out. But as soon as the General saw them coming at the trot he turned and yelled at Gault, 'What do you mean, sir? Did I not tell you the gallop?'

"'No, Sir,' said Gault, 'you told me the trot.'

"'Silence, Sir,' said the General, 'I will not have you contradict me!'

"On this the Colonel, who did not like to have his pet galloper reprimanded for nothing, said to the General, 'I am perfectly certain that you said the trot, Sir.'

"This so put Dundonald out that he fairly sputtered with wrath. He still insisted that he said gallop and was exceedingly rude about it. The militia of Canada nearly lost one of their most enthusiastic officers that day. Gault had brought his two best horses from Montreal at his own expense, and had gone to a good deal of trouble to help make the camp a success. He did not at all like the way in which the English commander thought it necessary to impress his importance on the Canadians. But even then, the Service meant more to him than his personal pride and he remained, where another and smaller man would have resigned his commission."

Sport is the other active, man-making diversion of the young military promoter; and of all sports that which is most akin to war, the great game of polo. Hamilton Gault was for two years President of the Montreal Polo Club. In the saddle, playing the game he was a dashing, adventurous cavalier. Again, he was as fond of hunting as of polo; and he has hunted big game in parts of the world that have helped to make Roosevelt famous as a hunter.



Riding behind Col. Farquhar, commanding the Princess Pats, is Major Hamilton Gault, who organized the regiment.

Hamilton Gault was born in Montreal, where his father, with Scotch brains, established a great business, of which the young man has since become the President. But he was not pitchforked into the presidency. He began from the ground floor and worked himself up. He sold drygoods as a clerk and undertook to learn the whole office end of the business, as well as the practical handling of the goods, before he asked for or got any promotion as the son of his father.

In business, as in hobbies and in sport, young Hamilton Gault has put the loud pedal on self-dependence. Merely because he was his father's son and heir was no reason why he should begin precisely where his father left off. In going back to the root of business he developed in himself the qualities which have made it possible to come out in this crisis of the Empire with a gift of a regiment and of himself.

Von Tirpitz Threatens

But the German High Admiral Does Nothing Else

FOR a man from whom so much has been expected both by Germany and the world at large, Admiral Von Tirpitz is a great disappointment. This heavy-bearded Admiral, who has been photographed so often with the Kaiser, and who was on a friendly visit to the United States, even so far inland as Chicago, a few years ago, should be the most heavy-hearted man in the world. For nearly a hundred and ten days the world has been waiting for Von Tirpitz to steam out of the Kiel Canal and the coverts of Heligoland to smash the British fleet. He has not come. The Kaiser may have decided that the hour of Tirpitz has not come.

Not long ago, when the fall of Antwerp was announced, the world was told by Von Tirpitz, then at headquarters with the Kaiser, that he would transfer himself aboard his flagship almost immediately and proceed to make the Belgian coast a base of naval operations against England. Well, the Admiral may be on board his flagship all right enough. But since the fall of Antwerp the Kaiser has not carried out his arrangement with the Admiral. Von Tirpitz knew very well that he could not carry out his threat of invading England, even if he could hack his way through or under the British fleet, without the Kaiser getting him naval bases along the English Channel.

So for weeks now the Kaiser and his general staff in the west have been manoeuvring and slaughtering and hacking and shoving up with their siege guns to get hold of the coast cities. They have not succeeded. Von Tirpitz aboard his flagship has been waiting day by day for the message to steam ahead and smash his way out. The orders have never been sent. There is a very good reason; and they will never be sent. Winston Churchill has said that the German navy must be dug out of its coverts like rats from their holes. It begins to look as if that is the only way they will ever get out.

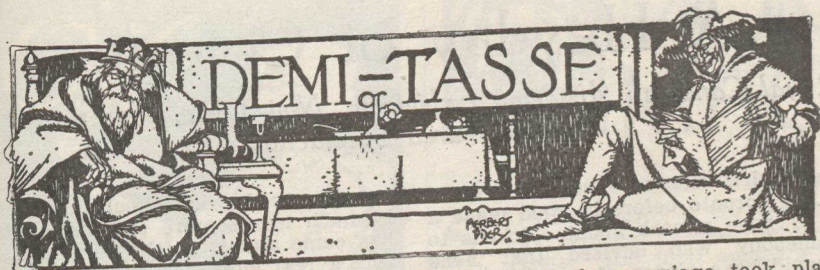
As to Grand Admiral Von Tirpitz, he has never commanded a battle fleet; it is nearly twenty years since he relinquished the control of the small squadron Germany maintained in the Far East in the 'nineties. He was a sailor, but after so many years of office work as Naval Secretary is he still? He will be 66 years of age on March 19 next, and nerve, endurance, and adaptability for a great sea affair do not come with grey hairs and bent shoulders.

Bismarck's Third Volume

Does it Contain His Opinion of the Kaiser?

BISMARCK'S third volume of his Recollections is said to be in the vaults of the Bank of England for safe keeping. The German editors have never seen it. The German Emperor has never read it. The volume presumably belongs to the Bismarck heirs, who may direct what shall be done with it whenever the time comes.

What that volume so honourably safeguarded by the Bank of England contains, probably no one living quite knows. But from the contents of the first two volumes it may be shrewdly surmised that it contains a good deal about the present German Emperor. In his second volume Bismarck made very cautious and guarded references to the present Emperor, who dismissed him when he found the old man too powerful among German counsellors. Writing in 1890, it is quite likely that Bismarck would have seen enough of William II's peculiarities to have his own sagacious opinions about the young man. In his first two volumes he gave a vivid picture of the old Emperor and did not hesitate to give his opinions about all the war lords in Germany as well as about the German people. In all probability, the third volume contains the whole explanation of the present war. Bismarck was too wise a student of national affairs not to foresee what must happen to Germany under the man who had so summarily deposed him from his dangerous height at the head of German affairs. Did he foresee that the time to give the contents of this volume to the world might be before the present Emperor's death, and after he had been removed from his "place in the sun"?



Courierettes.

DON'T be too ready to condemn lip service. One form of it is kissing.

When a man marries, he may figure that it's cheaper to get a divorce than to settle a breach of promise suit.

It's a clever politician who can put his foot in his mouth and still retain his dignity.

The price of carboic acid has taken a jump. However, it is not in great demand as a beverage.

Plays entitled "Life and "Experience" are now running in New York. Why not produce "Birth," "Marriage," "Divorce" and "Death"?

A man in Berlin, Ont., wrote the Mayor of Toronto asking him to pick out a wife to suit him. Mayor Hocken should make up as a very cute little Cupid.

A chorus girl in Toronto married a Washington conductor. Wonderful that he wasn't a millionaire or a social leader. What are the press agents coming to?

It is possible that an ill-natured widow may become a good-natured widow.

German prisoners have been taken to Tipperary. No doubt they found it a long way there.

Austrian bands are said to be practicing the national air of Turkey. Unprofitable employment.

"Connie Mack has model set of players," says a daily paper headline. But the Boston Braves improved on the model.

There's a fort in Armenia named Van. Its garrison would be properly described, no doubt, as a Van guard.

After reading some of the Kaiser's published statements to his troops we are convinced that he needs a Maxim silencer.

It must be awfully nerve-tingling to be a bystander in Europe just now.

Lots of Them.—There are people who think themselves very good and righteous folk, but they would rather give a dollar to the heathen than give the poor at home a pleasant look.

Too True.

This fact you will find
If you analyze sorrow—
The troubles that hurt are
The ones that we borrow.

Value Received.—People are willing to pay for good news in war time.

On the day that the news of the Emden's capture reached Toronto, the evening papers got out special editions featuring the glad tidings.

It was a harvest for the newsboys. One little Hebrew lad at a downtown corner was heard to exclaim:

"Gee, dat's a good paper. A man just slipped me a dime for it, and said he'd hand me a quarter if I had another paper like it to-morrow."

The Eternal Feminine.—"It is a secret. I vowed never to tell."
"All right, I'm listening."

Candid, at Least.—Pupil—"Do you think I will ever be able to do anything with my voice, Professor?"
Professor—"Well, it might come in handy in case of fire."

Modern Methods.

(It is reported in the press that an up-to-date lover proposed by tele-

phone, and the marriage took place in a balloon.)

In the golden maze of the dear old days
There was time enough and to spare,
The world was true and love was true,

Men brave and maidens fair.
A rose-grown cot was the happy lot
Of the bridegroom and his bride,
And a garden gay for a primrose way
And a moss-grown well beside.

But we've passed all that and a five-roomed flat
Is the home of our modern pair;
No driftwood's light on the hearth at night,
But a gas log's glittering glare.
No longer he waits at the garden gates
When she comes through the gloaming pale,
He watches her drift down the hallway lift
To list to the old, old tale.

He brings no flowers wet with fragrant showers
That he's gathered in the dell,
But violets coy by a messenger boy
He sends his love to tell.
He proposes by wire in words of fire.
Ten little words alone,
And she whispers "yes"—as you may guess—
Over the telephone.

Then the wedding day and the word "obey"
Is stricken from the vow,
For thus they mate in the up-to-date,
In the great Step-Lively-Now.
And "Lohengrin" is the joyous din
Of the pianola's tune,
And off they skim to the purple rim
Afloat in a big balloon.

The One and Only.—At a whist party an unmarried lady won a consolation prize which proved to be a small dressed doll in male attire. Unwrapping the toy, the donor discovered that the head had been broken off.

"Never mind that," said the good-humored lady. "I will prize it all the more on that account. You see, it is the first man who has ever lost his head over me in all my life."

No Comparison.—The farmer's son, after a few years of residence in the city, had become an ardent golfer, and while on a visit to his old dad, of course, extolled golf.

"You must admit, father, that it requires a great deal of skill to drive a ball one hundred yards," he said.
"Rubbish!" said the old man. "It don't require half as much skill as it does to drive a pig fifty feet."

Expert Opinion.—The commanding officer of a certain regiment was much troubled about the persistent untidiness of one of his men. Reprimand and punishment were alike in vain.

Then a bright idea struck the colonel.
Why not march him up and down the whole line of the regiment and shame him into decency?

It was done. The untidy warrior, who happened to be an Irishman, was ordered to exhibit himself and march up and down the entire regiment, and the men were told to take a good look at him.

After the ordeal was over the unabashed son of Erin halted, saluted the colonel, and said in the hearing of the whole corps:
"Dirtiest regiment I ever inspected, sorr."

Witty Answer Saved Him.—The effort of the present Czar of Russia to check intemperance in the army

recalls the fact that the late Emperor Alexander tried hard to put a stop to alcoholism, especially among the officers. Whenever a case of inebriety came to his notice he ordered summary punishment of the offender.

One evening an officer of the Guard, decidedly the worse for liquor, was driving home in an open "drosky" on one of the chief boulevards of St. Petersburg. Suddenly, to his utter horror, he saw the Czar in his open carriage coming from the opposite direction. Motioning the officer's driver to stop, and stopping his own carriage, the Emperor exclaimed, in an angry tone:
"Major X—, what are you doing here?"

Pulling himself together, partly sobered by the Czar's presence, the officer stood up, saluted, and replied, with shaky voice:
"Your Majesty, I am just taking a drunken officer to the guard-house."

This presence of mind and ready wit pleased the Emperor so much that he pardoned the officer there and then.

An Art Coincidence.—At the Royal Canadian Academy Exhibition, now open in Toronto, two pictures hung side by side. Nothing unusual about that. Pictures usually hang that way, especially in Toronto, where wall spaces in art galleries are always as crowded as a Toronto street car at rush hours. But there is a strange thing about these two pictures. They are by different artists who, as a rule, are quite different in style; C. E. Atkinson and J. W. Beatty. Each is called "Across the Valley." Neither of these artists knew that the other was painting a picture by that name. Neither knew that the other was doing a picture of that kind. But when the hanging committee came to hang the canvases, here were these two, same name, one looking like a continuation of the other by the same artist. One was of the Humber valley, Toronto; the other of a valley away out west thousands of miles from Toronto.

"What shall we do—change the name?" said one member of the committee.

"No, that wouldn't do," said another. "Let's hang the two valleys side by side."

So they hung them side by side; these two pictures by artists as different in temperament as the two valleys were different in geography. They look like twin sisters. But you could no more make these two artists feel alike than you could put green spectacles on the man in the moon. The only reason that can be given for the two artists using the same name is that there are more pictures than names.

An Apt Suggestion.—A certain street in the west end of Toronto has been in a continuous state of upheaval for the past eighteen months. First it was a big trunk sewer; next a side sewer; then buried telephone wires; and then, about a year and a half after the first rip-up, came a gang of men putting down new pavement.

"Well, it seems to me," said a frequent visitor to that precinct, "that it would be a good thing to put that street on hinges, so that they can pull it up more conveniently."

A Little Overcrowded.—Now that the street railway people are being hauled over the coals for alleged overcrowding of street cars, why not issue an injunction against the hanging committee of the Royal Canadian Academy for hanging four pictures on the walls of the exhibition where there is only room for two? Strap-holding is bad business for good pictures.

Diplomacy.—Jack and Mary were told that there were two apples on the table for them. Being taught to consider each other first, Jack said:
"Take your choice, Mary."

"No," said Mary, "you take your choice."

Each then kept on insisting that the other take first choice, until finally Mary broke the deadlock by taking the larger apple. Instantly Jack's eyes flashed, and he exclaimed:
"Put that back and take your choice."



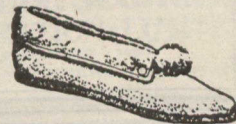
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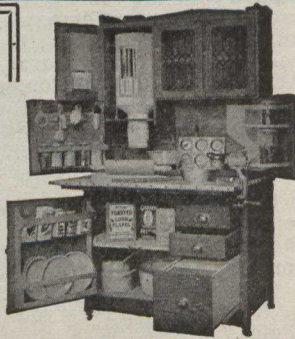
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A Heyday of Colours

Royal Canadian Academy Exhibition, Now Open, Has no Need of Coloured Spectacles

AN Irishman who used to live in Toronto before he died made a wise remark about chickens to somebody who advised that hens should have plenty of green food.

"Why not put green specs on the fowl and feed them shavings," said he.

Which is precisely the reverse of what is necessary when you go to the exhibition of the Royal Canadian Academy is now open to the public at the Art Gallery in the Public Library. This is the first Academy show that has been here for three years; and it is one of the most original the Academy ever had. Most Academy shows are rather gloomy, and to be appreciated by amateur eyes would require some kind of coloured spectacles. This one is almost a riot of colour.

An All-Canadian Show.

Something must have happened long before the war to make such a change in the colour scheme of the R.C.A. Of course this exhibition is not the same kind as the O.S.A. or the Canadian Art Club. It is not confined to one province or city; it has pictures from all over Canada. It is held in any one of a number of Canadian art centres, such as Toronto, Montreal, Ottawa and Hamilton. Every year, as the result of trying often enough to get pictures hung, certain artists are elected members or associates of the R.C.A. And the exhibition this year contains over two hundred canvases sent from points as far distant as Halifax and Winnipeg. The subjects of the pictures range from one side of the country to the other. And to judge by the average of the colours, Canada is no longer a land of fogs and greys and glooms.

Every Conceivable Colour.

Every conceivable colour is in that exhibition. Most of the blues are bluer than ever, the reds more dazzlingly red, the purples more daring, the greens more livid, the snows colder, the sunsets more brilliant. But the show as a whole has a freshness of subject and treatment that makes it appear almost juvenile in contrast to some of the stately, sombre spectacles of bygone R.C.A. exhibitions.

As usual, Toronto and Montreal furnish most of the canvases. Many of the biggest are from Montreal. The biggest is Maurice Cullen's "Ice Harvest." Cullen is fond of ice. His best picture at the R.C.A. is probably "Winter Evening, Quebec." J. W. Beatty is back again with some north-country and out-west landscapes, some of which he got on his trip to the Rockies last summer. His "Lake Lucerne in the Rockies" is one of the best he ever did. Jefferys, President of the O.S.A., has one little gem, "Autumn's Garland," a masterpiece of perspective where the sky is actually behind the trees and the leaves stick out as though you could shake them. An excellent thing from a new source in Winnipeg is "The Grey Cloak," by Mary Clay Ewart; a portrait of rare handling in the cloak and the plume with enough face to carry both.

More Surprises.

A. Y. Jackson, who used to be a Montrealer but is now in Toronto, comes up to his old standard of surprises in a dazzling north-country splash of crimson maple leaves with a river beyond. He has one or two others that would be very hard to describe. H. S. Palmer has gone clean away from his familiar pastoral note and has flung on a riot of purples and violets in a sky that hangs like a picture of war over a peaceful plowman landscape. Lismer has a daring poplar leaves thing with a guide's shack up in the woods; a very dazzling, dancing composition. Gagen is back with a number of his familiar fine old storm-tossed scenes with rockbound coast and angry waves.

Homer Watson has keyed himself up and let considerable light into his

canvases with good effect. Atkinson is much less sombre than usual and has come almost to the point of getting a real glow into his landscapes. Dorothy Stevens, clever always, has a scantily-clad lady reclining on a bed behind a finely-painted curtain. Gagnon has a number of glittering winter scenes as chaste as snowdrops, all done in French style. George A. Reid has broken away from his pastoral style and injected a lot of optimism into his landscapes. Mary Reid's "Hollyhocks" are real enough to pick. McGillivray Knowles has a fine bit of composition and colour with several figures, "On the Beach at Perce, Quebec." Mrs. Knowles has four, all characterized by her accustomed brilliancy. J. E. H. Macdonald, always grippy and masterful, has three, of which his "March Evening" is a dazzling high-key contrast to his Persian rug effect in "A Laurentian Hillside." Lawren Harris is never conventional, and in his "Winter Morning" he has depicted the north-land bush with a masterly, almost dizzy, hand. Emily Coonan, from Montreal, has a splendid bit of mediaevalism in her "Two Spanish Girls." Wyly Grier's golf portrait of L.A. Hamilton, Esq. is one of the best he has done since his "Master of Northcote." Harry Britton has the most audacious piece of color in the whole show, his "Faraglioni Rocks, in Capri."

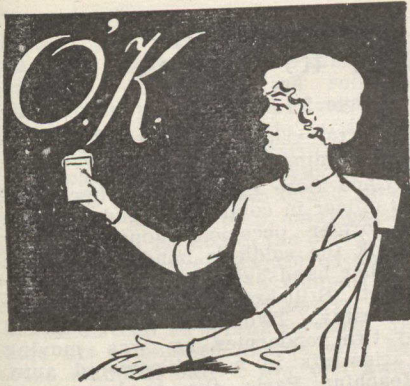
Many Poetic Variations.

Archibald Browne is on hand again with his surprising fecundity of poetic variations on the moon, the dream-haunted trees and the eternal silences. "Archie," as he is known to the craft, never slaps colour on raw. He believes in mixing the colours before they go on. Consequently his work is always elusive to a point of subtlety. The same method followed with less punctilious care characterizes the landscapes of Wm. Brymner, President of the Academy. He has a delightful tone-poem in this show which by its delicacy of treatment continually draws the eye away for a quiet contrast to the tropical colourings of some of the other canvases. C. M. Manly is seldom absent from any really good show, whether of the R.C.A. or the O.S.A.; and L. M. Bell-Smith, one of the oldest exhibitors, still keeps up his cheerfully virile treatment of customary themes, now and again varied, as it was this summer, by a trip to the Rockies. Horatio Walker, recently President of the Academy, has but one canvas in this year's collection, by no means up to his usual standard, from the Isle of Orleans. J. R. L. Forster has a chaste and stately portrait much decorated with diamonds and jewellery and not much after the manner of his usual work. A singularly good figure picture by Owen Staples is demurely corralled in a niche by the door, very characteristic of the artist's modesty.

And there are scores of others, all more or less strenuously ambitious to lift the R.C.A. out of its comfortable, placid atmosphere of repose and sometimes conventionality, and to make it more expressive of an eager young country panting to do bigger and more daring things in art. Altogether, it is a case of not needing the green spectacles to look at the shavings, but a collection of pictures that require to be seen more than once in order to make sure they are not in many cases more daring than nature. And above all things this exhibition proves that the R.C.A. has forever outgrown the cramped and melancholy accommodation afforded by Toronto art galleries. When are we to have a real picture gallery in Toronto? Echo answers—"When?"

Social Strangers.—Bank Teller (politely)—"I'm sorry, madam, but I cannot cash your cheque. You must bring in some one to identify you; that is, some one who is known to both of us."

Fair Customer (loftily)—"Indeed! I am sure our social spheres are entirely too distinct for such a thing to be possible."—Life.



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MONEY AND MAGNATES

Final Act in York Loan Drama

SHAREHOLDERS of the defunct York County Loan and Savings Co. have now received cheques for the third and final dividend on distribution of assets. The total amounts to fifty-five and one-half per cent. of their shares. Such a fortunate saving from the wreck could not have been hoped for at the beginning. But the officers of the National Trust Co., as liquidator, have handled the matter with excellent judgment. The principal asset was real estate. Six years ago the company was offered \$400,000 for the land then held. Many shareholders urged acceptance, but the judgment of the liquidator prevailed, and by careful management the land was made to realize \$1,400,000, a gain of \$1,000,000, for which the shareholders can thank the National Trust Co. The York Loan Company had an immense body of shareholders, over 115,000 claims being filed. During the course of the liquidation many of them failed to keep the liquidator informed of changes of address. As a consequence when the cheques for the first dividend were sent out 35,000 of them were returned, and over 45,000 of the second lot. These cheques represented a total value of \$480,000. Later the liquidator was able to locate the claimants to \$436,000. It is anticipated that of the cheques just sent out fully 50,000 of them will be returned for better addresses. The winding-up order was made on Dec. 16, 1905, and total realized \$2,342,555.

Settlement Safely Passed

THE long awaited settlement in London has passed without financial disaster in brokerage circles. The accounts covered transactions made between July 27th and 30th, when prices were crumbling for fear of war. As Canadian markets were closed for two of those three days Canadians did more than their usual amount of business in London, and were directly interested in the satisfactory settlement of these accounts. London brokers have now settled for all transactions occurring between July 27th and 30th, when the Exchange closed. The account which was in process of settlement on the 27th remains to be completed. New York Stock Exchange members settle daily; their transactions of the last day have also been settled. Toronto Stock Exchange members settled accounts for their last day's transactions the following day, but Montreal did not do so, and the business of their last day still remains open.

Exchanges were closed to prevent panic and slaughtering of prices. They will not be opened to permit panic. They are still, as it were, besieged by the war. But tunnels out are being gradually opened.

Lloyd George's Opinion

IN announcing his budget at the current session of the British Parliament, the Chancellor of the Exchequer gave his views on the outlook. He said he would have to find \$80,000,000 this year and \$250,000,000 next year, but that about four-fifths of the money would be spent at home. During the war and the period of reconstruction which would follow it, there would be no competition in the neutral markets of the world, except from America, and therefore, England would command those markets. He looked forward to a period of four or five years when the manufacturers of Great Britain would have an artificial stimulus because of the abnormal conditions. When that period was over the country would be faced by the most serious industrial situation it had ever had to face, as capital would be exhausted, and customers crippled and their purchasing power depressed. He hoped that there would be a great reduction in the cost of armaments after the war, but predicted that even for the first few years the country must expect heavy increased charges for interest on the sinking fund, separation allowance and pensions. As it would be easier to raise taxes in the period of the war, the Chancellor said he intended to commence immediately. There was no intention, he added, to levy taxes which would interfere with industry, but it was necessary to include all classes of the community.

Insurance Companies' Investments

ANNOUNCEMENT is made that security prices of June 30th will be accepted in valuation of the investments of insurance companies at the end of this year. The last occasion on which a similar condition arose was in 1907, when market values went off badly in the panic. The insurance companies then were permitted to use the average price of their securities for the same date in each of the twelve months and the last day of the preceding year.

Lessons from Depression

POLITICIANS are learning from present conditions that too much legislation, too much investigation, and too much suspicion of business reacts on the whole country. They are learning that the success of the railways of the country is an excellent barometer of general commercial activity. For this reason opinion seems almost unanimous that something will be done by the U. S. Interstate Commerce Commission to improve the position of the railways. The delegation of authority to commissions which are not subject to direct public control, may have been carried too far.

U. S. New Banking System

AN event of world-wide importance is the creation of Federal Reserve Banks in the United States. After years of investigation by experts as to the best method, and also years of discussion and attempted legislation, that country has now put into force the enactment of a Democratic Government. The aim of this legislation has been to at least get away from the antiquated banking and currency system adopted half a century ago to the conditions connected with their civil war. Instead of a volume of currency rigidly restricted by the volume of government bonds the banks could obtain to deposit as security for it, and therefore irresponsible to the varying demands of industry and trade, the new system provides for notes based on the assets of the banks and which will automatically expand and contract with the country's requirements. The change is an evolution rather than a revolution, and allows for freer use of commercial paper through rediscounting by these twelve new federal banks. The most expert foreign exchange member of the Federal Reserve Board is Paul M. Warburg, the New York representative. In his opinion, Nov. 16th, 1914, the date the banks began, promises to be as important in the economic life of the United States, as the 4th of July in its political life, and that coming generations will commemorate it as marking the foundation of financial emancipation. The new law promises to protect both capital and labor from irresponsible panics.

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What Happened to Jones

(Continued from page 8.)

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CONTENTS.

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pavement and hurrying for the cafe. As he again drew in sight of the street in front of the Brasserie du Negre, he breathed a sigh of relief. It was still there; a big, powerful-looking motorcycle.

Very calmly he approached it. With deft hand he bound on to the extra seat his cameras and his coat. Without apparent hurry, his foot sought the rear wheel rest, slammed it up into place, and, still unharmed by anyone, he started the car with a short run. Accompanied by the loud put-putting roar of the exhaust, he swung into the seat and the motorcycle went merrily chugging down the street.

Jones was an experienced motorist, so after covering about half a mile and satisfying himself that he was free from danger of pursuit, he stopped the motor. Dismounting, he examined the gasoline tank. To his immense satisfaction it was filled, and he judged that it was good for at least two hundred miles. Making inquiries from a passing pedestrian as to the best route to take out of the city to reach the Belgian frontier Jones was soon flying along over perfect country roads. All night he travelled, stopping occasionally at little hamlets to ascertain if he was continuing in the right direction. At daybreak, after a light breakfast, he pressed on.

It was almost noon when, from away ahead, he heard the roar of heavy firing. Immensely pleased, he shot the car ahead at its highest speed. Then, suddenly, a little way in front, a small detachment of troops came into view. Jones was yet within two hundred feet of them when he heard their calls and saw their signals commanding him to stop. But Jones, with the sound of the firing sweet in his ears and the near approach of the chance to take pictures, was not to be stopped. He slouched low over the handle bars and let the car tear. The soldiers scattered at his approach, and the photographer was just complimenting himself on a lucky escape when, with a muffled spitting the car came to a stop.

BEHIND him he heard the cry of the soldiers. In mad haste he ran eyes and hands over the machine, but the time was too short to find and adjust the trouble. In another minute half a dozen soldiers were around him. Standing thus, they awaited the coming of their commander.

Jones saw him coming, and in the interval did some quick thinking. Remembrance of the quick sympathy of the French and their chivalry came. When the officer was close the photographer rushed forward and, seizing the officer's hands, poured forth a very torrent of broken Canadian French.

"My wife . . . my . . . daughter," he said, brokenly, "they are over there." He waved his hand tragically toward the Belgian frontier. "They are la bas, perhaps in trouble, perhaps dying. I must get to them!"

A light of quick sympathy sprang in the eyes of the officer. Affected by the pathos of the story he embraced Jones and wept on his neck. Then, recovering himself, he issued a sharp command.

Twenty minutes later Jones was speeding forward toward the frontier in a Red Cross hospital auto.

Twice patrols stopped him, but, waving the letter from the Minister of Militia under their noses and informing them that he was trying to overtake the Canadian troops, he was passed on without further question. As he escaped the last one, Jones breathed a sigh of relief. Evidently they did not know that the troops in question had not yet left Salisbury Plain. "And the Lord knows I won't wise them up," Jones chuckled to himself.

Within two hundred yards of the firing line he jumped from the auto and started ahead on foot, unlimbering his camera as he went. As he neared the trenches he saw two men coming toward him. Jones pressed on, snapping his camera shutter as he went, but the men quickly overtook him. They seized him and, refusing to

listen to excuse or expostulation, they hurried him to a nearby tent.

Once more the photographer faced an officer in command. And, as upon a former occasion, Jones warmly shook the soldier's hand. This time neither handshake nor letter had any effect. Still expostulating, Jones was led away. Two hours later, guarded by two gendarmes, he was moving Pariswards in a high-powered auto. Reaching Paris, the gendarmes accompanied him to the Gare du Nord; there, seeing that he bought a ticket to London, they waited till the train pulled out, so that Jones might not detain.

Nothing daunted, Jones rode the train out, but dropped off at Amiens. Still equipped with his overcoat, his toothbrush and two cameras, he hung around the station, his desire to return to the fighting line only strengthened by the numerous rebuffs received during the past days.

ABOUT midnight a train loaded with wounded pulled in. Jones, from the top of a nearby refugee train, took a flashlight. Instantly a panic ensued, everyone around fearing a German bomb. As he closed up his camera, Jones saw a little knot of angry men approaching him. At the same time across the platform he caught sight of a gathering of soldiers whose uniforms and faces were decidedly British. Sliding from the roof and holding his camera tight, the photographer made a dash for them, and in their midst found safety.

Still with his eye on a possible chance of getting to the front, Jones hung around the depot and shortly afterward a train loaded with artillery being rushed to the front pulled in. Stealthily he approached it; swung up on one of the cars, crawling under a tarpaulin that covered a field gun. Safely ensconced here, he fell asleep. When he awoke it was morning. The train had reached Mons.

Half an hour after unloading from the gun train, Jones saw passing a troop of Highlanders. He borrowed a helmet and fell in with them. For four long hours under the scorching sun the Highlanders marched, and Jones, minus his overcoat, but still with one camera and his tooth brush, kept up with them until the trenches were reached. A scant half mile away the Germans were pouring a continuous fire into the line of trenches held by a detachment of English troops. It was to reinforce these that the Highlanders had come. Jones took his place in the trenches beside his Scotch companions.

Men began dropping on all sides of him. Shells screamed and burst in the vicinity, but Jones stuck to his camera snapping everything that would make a realistic picture and used up roll after roll of film.

Hard pressed and overwhelmingly outnumbered in spite of the reinforcements, the British troops began slowly to retire from the outer line of trenches. Busy with their fighting, the soldiers about the little photographer dropped back, and Jones was left disregarded and alone. He had a purpose in waiting. Sooner or later the Germans would leave their position and charge for the deserted trenches which the Highlanders had just left. So Jones stayed on; he wanted to get a picture of that charge.

Presently they did charge. Jones stuck; snapping fast and furious till the oncoming enemy had cut the half-mile intervening distance to two hundred feet. Then, leaping clear of the trenches, Jones turned and ran as he had never run before for the friendly shelter of the nearest line. A storm of bullets roared around him, but somehow, miraculously, he remained untouched and reached safety.

That night he bivouacked with a party of French soldiers farther down the line of fighting. And once more did his luck fail him. A French officer, after confiscating his camera, sent him back under guard to Amiens, with orders that he get back to Paris.

With his pocket full of precious films, Jones was standing at the depot watching the coming and going trains.

There still remained two long hours before the train would take him and his guards back to Paris. Regretfully, Jones felt the rolls of films in his pockets. There was not a chance but that, on his arrival in Paris, the military authorities would confiscate these. As he stood thinking sadly of this a train pulled slowly past him. It was a long, many-passenger-car train packed to the doors with refugees. As the cars moved slowly past him the door of a compartment marked reserved caught his eye. With a sudden leap he sprang forward. Before his astonished guards, who had been standing only a few feet away, could reach him, Jones was abreast the now quickly-moving train. Resting his hands on the sill of the open window of the compartment, he made a desperate dive inward.

His head landed in the lap of a woman, and together they rolled to the floor. Jones, recovering himself, looked up to see one of his guards attempting to climb in the window. The train was going faster and faster, but the man was making a desperate effort to come aboard. With a quick leap, Jones sprang to the window, dealing the fellow a stunning blow in the face. The man dropped to the platform without a sound. Turning, Jones met the half-angry, half-astonished stare of a very pretty and exceedingly well-dressed woman.

Evidently Russian, the photographer thought. "I'm a Canadian photographer," Jones explained, "and I must humbly beg your pardon for this unwarranted and hasty intrusion."

The woman smiled. "I had almost taken you for an American," she said, in perfect English, whose pleasantness was only heightened by the faintest of accents. "But to tell the truth, sir," she added, "your dress would confuse almost anyone."

Jones smiled in turn. The past week's hustling around had made many changes in his dress till now he stood arrayed in a brown Canadian army shirt, a pair of British officer's breeches, French puttees, and a Seaforth Highlander's helmet, which latter lay upon the floor, where it had fallen in his dive for liberty.

"Where is this train bound for?" "Boulogne."

"Good Lord!" Jones exclaimed aghast, "they'll search me there sure." However, Boulogne was still to be reached, and in the meantime Jones engaged the girl in conversation. She was of a high Russian family, he learned, and anxious to get to Petrograd. The Government had given her a compartment, but in the confusion preparatory to leaving she had lost her maid and her money, and consequently was terribly worried.

Jones saw his chance. "I want to get these films through to London," he explained, "but they're bound to search me at Boulogne. Will you hide them about you somewhere till we get to London."

"The danger will be great," the girl demurred, "but if you'll pay me I'll risk it."

"How much do you want?" "Two hundred dollars."

Jones gasped. Evidently the lady was not lacking in shrewdness and was going to make the most of his dilemma. He knew he had not that much currency upon him, but he pulled out what he had. American bills, French gold and an English bank note, in all amounting to fifty dollars, was the sum total of his wealth. As he explored his pockets his hand suddenly struck a paper roll. Wonderingly he brought it forth. It was an immense roll of tobacco coupons. Jones remembered now that he had tucked them away previous to his leaving New York. He had been about to exchange them for a briar pipe, but, being one or two short, had put them away till the required number had been gathered. He was about to explain to the girl that he had not two hundred dollars on him when he caught her eye gazing hungrily at the roll of tobacco coupons. Ever ready of ideas, he extended the real currency to her, at the same time remarking: "Here's fifty dollars. I'll give you the films and meet you at your hotel in London. When you deliver them to me there I'll turn over the balance." As

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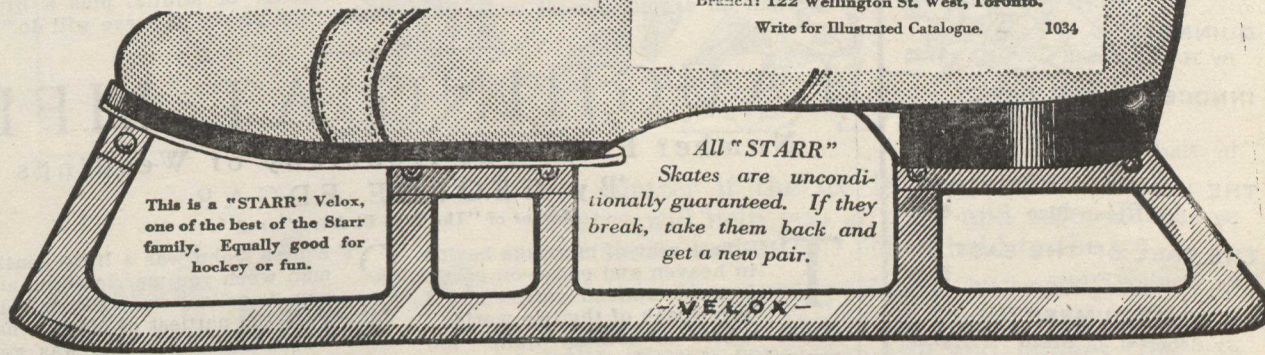
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he finished speaking, Jones allowed her a half glance at the green and yellow roll of tobacco coupons as he returned them to his pocket. "Is it a bargain?"

The girl agreed, and Jones turned over his films.

At Boulogne they parted. Here Jones was stripped and searched, but nothing being found upon him, he was permitted, after being delayed a day, to proceed on to London.

Two hours after reaching London, Jones emerged from the hotel of his pretty Russian friend. In his pockets reposed the precious films, while, up in her room, the girl, with smiling countenance, was counting over the green and yellow coupons. The words upon them were unintelligible to her, but they were money all right, for had not her Canadian friend assured her that these bills were Canadian war currency.

That night, seated at his hotel with a most excellent cigar between his lips and an exquisite meal under his

belt, Jones sat smoking happily. Twenty illustrated London papers had paid him handsomely for a hundred of his recently-taken photographs. Consequently Jones was happy, for within his pocket rested a nice roll of money.

Suddenly he sat up. Thought of the pretty Russian girl almost stranded in a strange land came to him. With the thought of her came a twinge of conscience. What would she do when she found out that his currency was nothing but American tobacco coupons?

Slowly, very slowly, after much thought, Jones counted out six five-pound notes, the balance he owed her on account. Then, tucking them in a side pocket, he rose and started for her hotel. "I guess she deserves them after all," he muttered as he went.

An hour later, once more back at his hotel, Jones, as he lazily stretched, remarked half aloud to himself: "By gosh, it's a corker what a letter from the Minister of Militia, plus a little acting, and plenty of nerve will do."

LAUGHING AT LIFE

Number Five—The Monotony of Weddings

By GEORGE EDGAR

Author of "The Blue Birdseye," etc.

THE first year of marriage begins in heaven and ends—on earth. I am a truthful person and I only speak of the two worlds I know. There is nothing quite the equivalent of the first year of mating. It begins so well and promises so much. Truth to tell, we ask life to give us more than it holds for any human being. We start with a balance of affection in the Bank of Hope, and drew upon it lavishly. And, drawing affection out of the Bank of Hope is very much like drawing money too freely from the more prosaic banks in the financial world. If you do not keep an eye on the balance, cheques are apt to be returned marked "no account" or "refer to drawer." Many an account, full of love, garnered in the Bank of Hope, has been quickly depleted. You can just as easily go bankrupt in the possession of affection as you can squander hoarded gold. The business of the married couple in the first golden year is—to keep an eye on the gold. I do not mean on gold minted into coin, but on the joint store of golden thoughts, memories, emotions—the golden quality of mutual regard.

Maying and Paying.

THIS is how I figure it out. Love and all the incidents leading to marriage are obviously compounded of pure comedy. One laughs at all the little follies and affectations of lovers and passes on. Flirtation, sweet-hearting, paying court, proposing, preparing for marriage, are all amusing steps in a game of make-believe—amusing, when we look back on them. One phase of life, its irresponsible youth, ends with marriage, and the great business of responsible living begins. There is nothing of the Scotch deacon about me, and I do not want to preach, but I always feel that when a young couple leave church in a shower of confetti, they close the door on a phase of life they can never recapture. They end for ever the time of maying, the period when one gathers roses as one lists, the years when one just flutters in the manner of the butterfly, taking all the sweetness from the flowers without paying. After marriage, one may gather sweetness by the way, but one has to pay. At first, paying comes ill to the young people who have been on the world's free list and taken their fill of pleasure in the manner of the theatrical dead-head. After marriage one pays, if possible, cheerfully. And you keep on paying more and if you are wise you become increasingly cheerful as you weigh out the advancing price. Miserable marriages, nine cases out of ten, are due to the stupidity of people who never learn one simple rule of life—that you cannot have your cake and eat it.

OF course, John was a little gentleman when you married him, and you, Angelina, were a little lady. John wore the nattiest of clothes, had a sound taste in neck-ties, was generous in providing theatre and ball tickets, chocolates, flowers, and the detail expenditure of outings. John found life was all a jovial song chiefly because of you and, really, life for him was entirely centred round you. As a matter of fact, he neglected his work for you, and the boss, who believed in John as much as you did, raised his wages, because he realized the sooner John married you, the sooner he would get back to business and pull the full load hanging to his particular collar. John was all right, but all the time, he was doing the butterfly act at someone else's expense. You—of course, you were delightful. The parents, who gave you all your chances, saw to that. Sometimes you were ungrateful and even asked for more, and the old man screwed up his lips—and still paid. Mother could make a yard or two of butter rag into a really dinky blouse—you recall, after, how many hours she spent sewing for you. Boots, hats, gloves, expensive odds and ends just came when you wanted them. Cook grew red over the daily dinner; the housemaid served the vegetables over your left shoulder, and was not above playing lady's maid and helping you prepare for the evening; and you had time for hockey, golf, tennis, dancing, theatres, holidays and outings, and the art of looking nice. Who paid? Certainly you did not, unless the people who served you considered the fact you were alive was sufficient recompense. Perhaps you were silly enough to think the same thing. Certainly, John thought so, too. You remember how you told him no one understood you but him, and how he believed it. Butterflies, moths round a light, both of you. After the honeymoon, you just have to wake up. Your business in life is to make up for lost time and to pay.

You never pay back—life is that way. One generation pays for another—the generation before carries you along until you are able to look life in the eyes and pay for the next generation. You learn this in the Golden Year, not all at once, and even acquiring knowledge in small instalments—hurts. "I'll go home to mother" is often the cry of the bride who has had a fall. She means she will go home to the woman who paid and ask her to pay more. And, on the rare occasions when you go home, mother, the only saint you will ever know, who has paid you into life and set you up with a stock in trade—who has paid to the limit and cannot pay more—counsels you to go back. And if you are of the stuff woven into the fabric of all good women, you go back and begin to understand just why John seems to be

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growing difficult, in the lengthening days of the Golden Year.

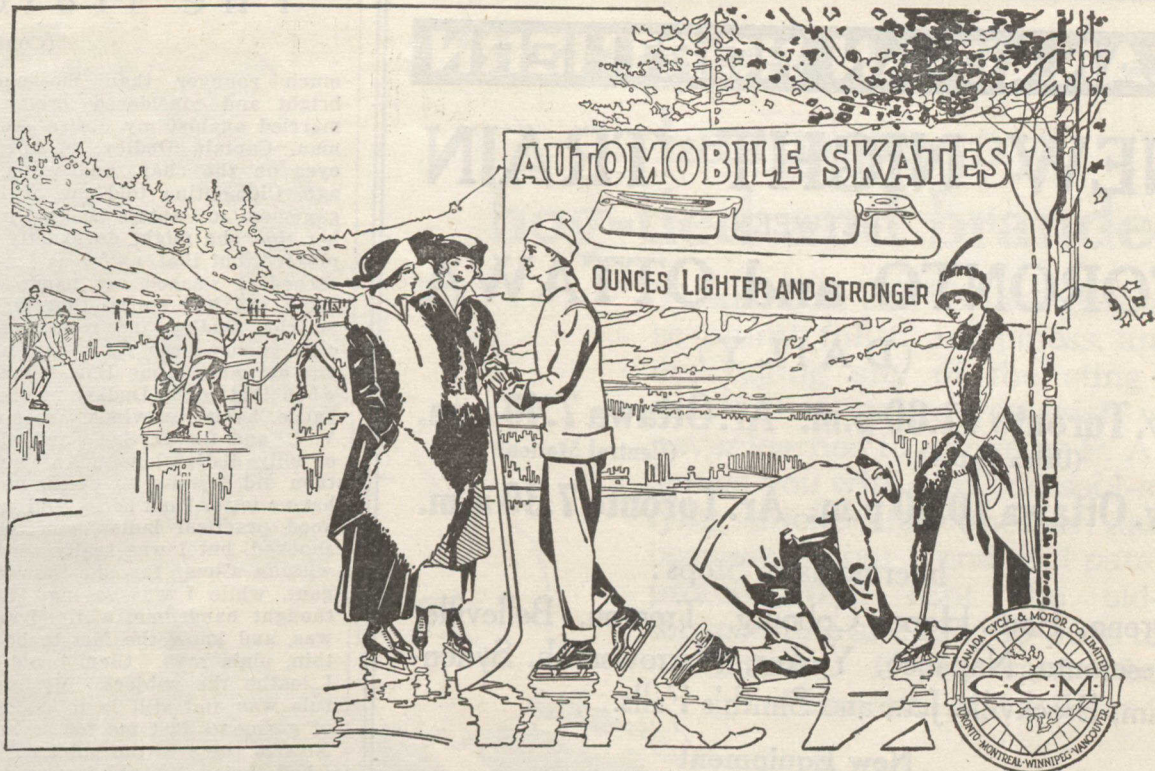
Drawing Blank Cheques.

Of course, you start as we all do, with lots of smart dresses, everything brand new in the house, and a balance in the bank. With the hired girl to do all the dirty work, your dear hands never need be soiled. You dawdle about the housework, and set the tea-cups a-tinkling amongst your friends in the afternoon, and you are just able to look your very best when John comes home from the day's work. You have the energy to meet him with a hop, skip and jump, three kisses and a bear hug; dinner is served on the fine new linen, with all the new plate a-gleaming, and John—the dear soul—considers it the best of jokes that you have paid spring chicken prices for old hens, or reduced a leg of lamb, at 1s. 2d. per lb. to a cinder. After, you get the red lamp-shade going, sit with the soft light playing on his favourite dimple, and tell John what a little gentleman he is. Or perhaps he insists on you sitting on his knee and he tells you how he could nurse you for hours, what a fairy you seem to be, how much better you are than other women, and generally convinces you that you are the best little lady on God's green earth.

Of course, it does not last. You are still drawing blank cheques on the bank. You are not paying, but simply continuing to receive. The little housemaid suddenly turns into an ordinary girl who can just do so much work and no more. And you find she eats—eats things worth real money, such as eggs at ten for a shilling and bread at four-pence a loaf. A gas-cooker which easily does such a lot of work, produces, in addition to grilled steak and omelette, a heavy quarterly bill. Beautiful linen costs real money at the laundry, if it is to remain beautiful. Lamb, at 1s. 2d. per lb. is too expensive to burn into a cinder, and is really bought for eating purposes. Your pretty new blouses give out and more new blouses cost money. You find, with increasing shock, that no one can make a decent tailor-made costume for less than six guineas—real matter of fact coins working out at twenty-one honest shillings to the guinea. The young wife finds out lots of little things of this nature.

The First Quarrel.

JOHN—he pays. With a laugh, of course—dear John! Little Doodlekins or Doodlekins is a wonder child still. She cannot have the experience of her mother or—his. His mother. Just about here, he begins to remember his mother. And you, dear heart—you had never heard of his mother. There had been only one mother in the world—yours. When you discover his mother, you cry and win. He pays with a laugh. Then you discover his mother again, cry and—lose. He pays without laughing, and does not kiss your wet face and call each tear a liquid diamond. Somewhere about here occurs the first quarrel. You make it up and begin again—May sunshine gleaming through April showers. But somehow, John seems to stay later at the office, and when he gets home, he is tired and really cannot think of dandling you on his knee. Nor does he stop at home every night, hear the favourite ballads, and kiss the pet dimple on your face. He is not so eager to get away from the men who want either his money or his job. You think he is neglecting little Doodlekins, but really he is growing keen on getting after the money and the jobs of the men who are after his. It is the only way he can see of making up for your shortcomings. Then you begin to sew—little garments for no apparent reason. You sew alone. John is more thoughtful now, loathes the red lamp-shade, wants white light and reads the trade papers dealing with matters relating to his job. He begins to talk vainly and gloriously of the way he got the Brook Contract over the heads of the rascally Push, Hardup, and Havem gang. When he talks like that, he looks as if he could kill things and you wonder how you ever dreamed he was a little gentleman.



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The Maid Indomitable

(Continued from page 8.)

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much younger than me—she was bright and considered pretty. She married against my desire—an Army man, Captain Dudley. I never laid eyes on the chap, and when, years ago, Clementina told me of her engagement to Captain Dudley, I said to her that she might do exactly as she pleased, but that, as far as I was concerned, I washed my hands of her. Well, she had spirit—that girl. She married Dudley and from that hour, over twenty-three years ago, we have not exchanged one line. Not even when that rogue Dudley was killed in battle, having previously received the V. C. and the D. S. O. and all kinds of silly distinctions. No, not even then did I write to Clem, nor did I have a letter from her. Well, my dear, good practical ladies, you may be shocked, but I was really very happy without Clem, for she was extravagant, while I was saving. She was thought handsome, while I am and was, and know the fact to be true, a thin, plain man. Clem loved dress—I loathe the subject. My invariable rule was and still is to make a suit of garments last me for seven years. Now to come to the point. Clem and I had parted, I hoped for ever. In one sense I was right. We have parted for ever. But, ladies, little could I guess the blow that would be aimed at me this morning. Clementina Dudley is dead and I have had a letter from her lawyer telling me that I am appointed without my permission guardian to her five girls. Think, dear ladies, of the horror!

"I could of course refuse this heavy burden, but I have mentioned to you that although I have no sense of affection, duty, as duty, appeals to me. Luckily they are only girls, or I could not and would not stand it. A young chap about the house would drive me raving mad. But still, think of it, kind friends. Think of my position! Five girls, varying in age from twenty-two to seventeen—all practically grown up—all, I have no doubt, horribly handsome—all, I have not the least doubt, passionately eager for dress—all, of course, arrant flirts. Clem died penniless, and left these creatures to me. When I say the girls are penniless, they have each, as Dudley's children, a minute pension from the Government. I vow that on that they shall dress, but I must feed them, I must entertain them, and if possible marry the whole five off as fast as possible. Dear ladies, I see how you feel for me. Shall I tell you their names. The eldest is Eve—doubtless in character like our wicked first mother—a tempter of men. Then there comes Freda, then Effie, then Joan, and last, but by no means least, Antigone. The very name makes me sick, yes, I nauseate at the sound, and the lawyer goes on to say that Antigone is a beauty, exactly like a young Greek. Oh! I shall have trouble with Antigone. That I clearly foresee. Dear ladies, pity the old man with a herd of five penniless girls thrust on him. Eve, Freda, Effie, Joan, and Antigone—I am nearly mad. Miss Pen, Miss Tabitha, Miss Sukey, there is only one way out. I must, in order to save myself, ruin you. I must start a rival boarding-house at Number 1. I know, of course, that it will destroy your last chance, for I assure you I mean to do the thing in style and will charge well, heavily, for what I give. Eve, Freda, Effie, Joan, and Antigone must run the house and attend to my paying guests. I shall have one or two ladies to give an air of propriety, and all the rest men. Nice men, young men, eligible men, for my ulterior, my sole object, is to marry off that terrible five as soon as possible."

MR. JASPER JOHN ceased speaking and fixed his small eyes on the three little ladies.

"You will indeed ruin us," said Miss Tabitha, in her soft, sad voice.

"But, sister dear, you must remember," said gentle Miss Pen, "that our neighbour has a right to do what he wills with his own."

Mr. Jasper John gazed very fixedly at Miss Pen as she spoke.

"Upon my word," he said, "you have a kind heart, dear lady. You, too, see the path of duty."

"I do," said Miss Pen.

"And so do I," said Miss Tabitha.

"And I am told," said Miss Sukey, "that the arrangements in the work-houses of the present day are not altogether uncomfortable."

"Good gracious!" cried Jasper John. "Do you suppose, kind ladies, that my path of duty is to drive honourable, sensible women like yourselves into the workhouse? Far indeed be that from me. I now come to the real object of this visit. Do you suppose that I intend to stay at home all day with these five romps? Do you imagine that they can really manage a large and expensive boarding-house or that I, Jasper John, know anything whatsoever about the business? Dear Miss Penelope, dear Miss Tabitha, kind Miss Sukey, I want you to give up Number 15; I want you to come and live at Number 1. You can bring any furniture you fancy and, in short, run the show. You have what, I perceive, is called taste, so you will redecorate my entire mansion. It is a great deal larger than yours, I may inform you. You will be paid for your services, you will have food of the best, rooms the most comfortable; and in addition I propose to give you three ladies seventy pounds a year each to look after the boarders and to keep those awful young scamps in order.

Meanwhile I'll receive the money from my paying guests and all necessary expenses which you are forced to incur for the scamps will be entered in an account book by you and will be paid back to you weekly by me. Tell me, dear ladies, is not this better than the workhouse? In fact, I owe it to you, for depriving you of your living. Do you agree to my proposal? If so, I can still pursue my own necessary work in the City and need not see the scamps or the paying guests oftener than is absolutely necessary. Dear Miss Pen, say yes—say yes, kind Miss Tabitha—say yes, Miss Sukey—and relieve the mind of an old man."

CHAPTER II.

THERE was a little, rather decrepit and very old man of the name of Peter Denton, who, day after day, saw Jasper John in his City offices. He was invariably called Peter. He was known by the clerks in the said offices, which were large and spacious, by the same name.

What he had to do with Jasper John no one could quite tell, but there is no doubt that he was in his confidence. Now he knew just as well as Jasper John why the paying guests left the good Misses Croft. He knew though he never spoke of it.

On the day after Jasper John's conversation with these good ladies, he had a longer conversation than usual with Peter Denton. During this conversation he informed Peter that in future his work would be altered and that he need no longer occupy certain hours of every night in a mysterious manner in Hope Square.

"You will have other things to do in future, Peter," said John. "You have been my friend for long years. You are in my deepest and darkest secret. You will be perhaps glad to learn that in the future Miss Penelope Croft—nice woman, Miss Penelope—Miss Tabitha and Miss Sukey—will come to live with me at Number 1. They have agreed. You are also perhaps aware—of course, you old scamp, you are—that the entire of Hope Square, that region so unfashionable and yet so easily made fashionable, belongs to me. I own the entire square."

"Yes, master," said Peter. "I know, master."

"You have observed, Peter," continued Jasper John, "that in the past for reasons which we both know my one aim and object has been to keep the square empty, but now, all things are changed. I have, I may say, ac-

complished my requirements. My wealth is, I need not tell you, Peter, enormous. I will keep on these City offices, but my chief object of interest in future will be **Hope Square**. It will be put into the most perfect order. The landlord, who is supposed to be a Mr. Griffiths, will repaint and re-paper all the houses. The garden in the centre will be gay with flowers and, I prophesy, that before a year is out not only Number 1 and Number 15, but every house in the square will be filled to overflowing. Griffiths, however, will make one bargain and one alone. Number 1 is to be the only boarding-house—the only house where paying guests will be received. Understand, old chap, or must I put your brains in soak?”

“Oh, yes, master, I follows—I follows. You are a wonder, master, you are a wonder.”

“**N**OW stop that ridiculous nonsense. Have you not before now clearly understood that I loathe flattery. Well, Peter, I have something more to say, Pen, Tabitha, and Sukey Croft will run Number 1, and your special object is carefully, slyly, and with no apparent effort, to secure for the said Number 1 two old ladies who will come to live there as paying guests. Now listen, Peter, they must be ladies, they must be elderly, they must be refined, they must have first-class references.”

“I know, master, I know,” said Peter Denton.

“I think you do. Now to proceed. I was not at the City office yesterday.”

“No, master, and I—I ventured to wonder—”

“You have no right to wonder, you old fool. I suppose I can stay away from my place of business when I please without consulting you. But don't be hurt, old chap. You are a good friend to me, and, in your way, clever, which means that you are unscrupulous. I adore unscrupulosity at times and I have secured it in you, Peter Denton.”

“I'm sure, master,” Peter began to rub his thin hands.

“Well,” continued Jasper John, “having always had you, you unscrupulous dog, in my confidence, I shall no more cast you out now, than I would ruin Miss Pen, Miss Tabitha, and Miss Sukey. They, as I have told you, are to move from Number 15, a comparatively small house, to Number 1, which, as you know, is very large.”

“Very large—enormous, master,” whispered Peter.

“It will be filled to the brim, Peter, to the brim. Those three old girls have agreed to put it into perfect order for me and you must get the two elderly ladies of respectable appearance and position, as paying guests.”

“Oh, yes, master, I can manage.”

“Now, you may well ask, I can see it in your eyes, why this change in my project—why do I at my age torture myself with a business which I know nothing about?”

Jasper John looked at Peter and Peter thought it best to remain silent.

“Well, my friend, I'll tell you. I've had a shock, Peter, old man. My sister, Clementina—you used to help her find wild birds' eggs when she was a child. Well, she married a man called Dudley, and is dead. For goodness' sake don't let me see you shedding a tear.”

Peter suppressed the moisture which was rising to his eyes.

“Peter Denton, think of the horror—she is dead, her husband is dead, and she has left me without a yea or nay in the matter as guardian to her five children. Luckily, they are all girls. But think of the horror, Peter, think of the horror.”

“Yes, Master Jasper, yes.”

“Now, Peter, these five girls, varying in age from twenty-two to eighteen, are therefore grown up and marriageable, and I'm told horribly handsome, also they are practically penniless. I must feed them, entertain them, and marry off the whole five as fast as I can. Now, Peter, comes in your business again. There will be room enough in the house for the girls, the three Misses Croft, the two elderly, respectable paying guests of the female sex,



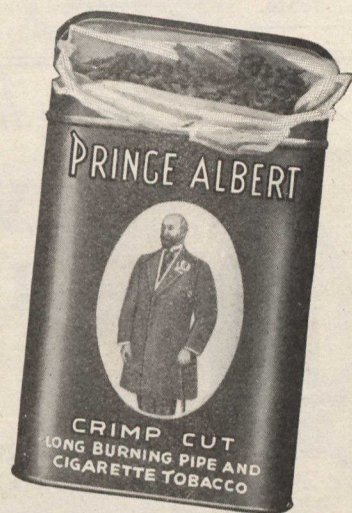
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but, Peter, of the rest, men must fill my mansion. Nice men, men of good character, yes I do bargain for that, young men and as rich men as possible. If we do our work properly, I count that I shall have married off the terrible five within a year."

"Oh, Mr. John!"

"Well, have you any objection? You also take up your abode in Number 1. You act as boot boy and watch the results. You must have eyes and ears for everything, everyone, and, first and foremost, before you become boot boy at Number 1, you are to secure these nice, handsome, rich young men as paying guests at Number 1. Now, set to work, you old rogue, and leave no stone unturned. The ladies will decorate the house. Gardeners will put the central garden of the square in order. All the other houses will be painted up and refurnished. At present my nieces are in rooms. I will not tell you where, but I want to get them into Number 1 as soon as it is possible to be done, and you take up your position there as boot boy and spy. Thus I am absolutely free. I pay you what I have always paid you. I go on with my own work day by day in the City. You, Peter, have to fill the house for me and put off your byway of gentlemanly airs; in short, I think you will make an admirable boot boy."

"Very well, master, I will do my best. I suppose you couldn't furnish me with a nice suit of clothes for this business. I can act the gent as well as any one, but I must appear to look the gent, musn't I, master?"

"To be sure, of course. Here's a line to my tailor. Get him to fit you out immediately for the work. Now, don't bother me."

Peter, the decrepit old man, went slowly out of the room. Jasper John watched him, and a smile quivered round his lips. "Peter will do it," he said to himself. "There never was a sharper chap than Peter."

Jasper John attended to his necessary business for two or three hours. He then told his clerks that he would give them all a half-holiday, that the place might be shut up, as he would be busy himself on important work for the remainder of the day. He then went himself to a very different tailor from the one to whom he had sent Peter.

He said to this individual, "I have a special reason for looking smart and as quickly as possible. Have you any suit of clothes by you that I can put on at once?"

NOW Jasper John was known all over London as a most successful City man. To be a successful city man is only another word for being a very wealthy man. One of the partners of this great firm of tailors nodded to the other, then came forward and said:

"I think, sir, that I am not mistaken when I address you as Mr. John of Hope Square."

"If it gives you any pleasure to address me in that way, you may," said Jasper.

"I only mention the fact," said the great tailor with the utmost deference, "because my partner and I happen to have just returned to us by one of our wealthiest clients, a suit, a morning suit, I mean, which does not quite fit, but we think, looking at your figure, Mr. John, that it will, without alteration or at least with very little, fit you to a nicety. You can pay at your convenience, of course, sir."

"I never run into debt," said Jasper John, "what is the total?"

The man named a sum which gave Jasper a series of small shocks, but after a moment's silence, he said:

"Fit the garments on, and if they suit me I'll take them."

"For ready cash, of course, there will be a considerable reduction."

Jasper made no answer. He was taken into an inner room. His exceedingly shabby, seven-year-old suit was removed. He was fitted by the amiable tailor with a correct shirt, correct studs, correct collar, and then the suit itself was put on.

It did fit to a nicety. Jasper was a well-made man and there was not a

crease in the back, nor in the broad shoulders, nor in the perfectly cut trousers, nor in the neat, fanciful waistcoat, which was of quite a different material.

Jasper looked at himself in a long glass and felt that he did not know himself. He was absolutely astonished and delighted by his appearance.

"Send those rags to Number 1," he said, pointing to the discarded garments. "They will do very well for Peter when he is boot-boy," so he soliloquised.

"Certainly, sir. Can we furnish you with anything else?"

"Another day most probably you will supply me with many clothes. Now I should be glad if you would recommend me to a first-rate hosier, a first-rate bootmaker, a man who sells hats suitable for a gentleman in my position, and last, but not least, to a barber."

The delighted partners were only too glad to give the names required. Jasper said:

"Kindly give me your account."

"Oh, really, Mr. John, it doesn't matter. Our customers never pay on delivery."

"This customer does," said Jasper John. "The account, please."

IT was given and the smart suit paid for on the spot. Then John went to the hosier, the bootmaker, the man who was to supply him with a suitable hat, the man who was to give him a smart umbrella and, having bought and paid for all these articles, he finally visited one of the most fashionable barbers in London. There his untidy beard and moustache were removed and his hair was cut to the required length.

"I wouldn't know myself," thought Jasper John, "and all for the sake of those minxes. I really feel—well, very nice. I had no idea I was such a nice-looking chap. Poor old Clem, how much I am sacrificing for you." His next business was to send a wire to his nieces and immediately afterwards he visited his bank. He withdrew from his account, his precious, his darling, his valuable account, the exact sum of two hundred pounds. He put this, in notes, into his waistcoat pocket and then drove to that low-down part of Bloomsbury, where the five Dudley girls were living, living alone, their mother gone, their darling no longer with them. He had his lawyer's letter in his pocket.

"Eve!" muttered Jasper. "Freda!" whispered Jasper. "Effie and Joan!" sighed Jasper. "Antigone!" whispered Jasper. "Dear! dear! dear! Oh, kind heaven, pity an old man, and help me to remember correctly who is Eve—who is Freda, who is Effie, who is Joan, and, above all things, who is Antigone?"

The five girls were expecting Uncle Jasper. They were not particularly anxious to see him, but their beloved mother had always spoken kindly of her brother.

"He will be good to you when I am gone, my darlings," she said.

"I don't want his goodness, I don't want him at all," said Antigone.

She had the ways and manners of a young Greek goddess. She was not in the least like ordinary girls. She was the youngest of the five, but she was far and away the most beautiful. Her eyes were large and had the peculiar colour of glacier ice. They were surrounded by very black eyelashes and brows. Her colouring was somewhat pale, but her hair was black as night.

The other girls—Eve, Freda, Effie, and Joan—were also good-looking. Eve was fair with brilliant colouring, Freda rather dark, Effie, again, fair, Joan particularly fascinating and dainty, but Antigone was the queen of this group of fair maidens.

They were too poor to dress well and they were in mourning. Not that any of them wished to wear mourning, for it did not suit them, and their mother had begged them not to put on black for her. Still, they thought they ought, and in their shabby black, with a nice tea prepared, the five damsels waited for Uncle Jasper. They had made their shabby room

as nice as they could with flowers, and they had prepared quite a dainty tea. Even with the small pension given to them by the Government they were now almost penniless, but they would work.

Antigone, with her remarkable face, was the proudest and firmest on this point. Still, it was kind of Uncle Jasper to come to see them, and darling, beloved mother had begged of them to be nice when they met him. She told them, her darlings, how much he and she had loved each other once.

"We had a quarrel, darlings, which I cannot explain," said the mother, "but I know my Jasper, and I am certain he will be good to you."

"Antigone," cried Freda, "don't look so ridiculously haughty. Uncle Jasper did not even know we were in London. He only got the lawyer's letter yesterday and he is coming to see us immediately. Be nice to him now. Don't spoil our prospects, you silly little goose."

Antigone gave a quick sigh. She would do nothing for Eve, Freda, Effie, or Joan, but she would do anything in the wide, wide world for that beloved mother who had passed on to a better and more beautiful home.

Then there came the sound of wheels in the little street below, the familiar sound of the stopping of a motor-car and immediately afterwards a very smartly-dressed, aristocratic-looking man was ushered into the presence of the five girls.

Antigone gave one brief sigh of relief. He was not the least like her mother, but he was a gentleman. Antigone stood a little apart, but Eve, Freda, Effie, and Joan crowded round.

On purpose he put on a jovial air. "Now I wonder which is which," he said. "Let's have a guess, nieces. I'm Uncle Jasper, dear old Uncle Jasper, and—let me see, is not this dear little girl Miss Eve? Ah, Eve, what mischief your mother did to the world. I see by your blushes, my child, I am right. But you, pretty creature, could not injure the world."

"I hope not, indeed, Uncle Jasper," said Eve.

"Well—now, let me go on guessing. This is Freda and this is Effie, this is Joan. But where is Antigone? Where's my Greek goddess? Ah, I see her. Come forward, you lovely thing. Let the old uncle have a look at you. Upon my word, upon my word!

EVEN Antigone's pride was melted by the agreeable manners of Uncle Jasper. Each girl gave the old man a kiss, but Antigone's was a very slight one and only touched his brow—it was a fairy kiss, but it pleased him somehow the most.

The six crowded round the shabby little table, and the five young maidens waited on Uncle Jasper. He was certainly much better than they had imagined. He joked, he laughed, he told them old stories about their mother. Finally he declared his intention of paying their lodgings while they were obliged to stay in Bloomsbury.

"And, my dear children," was his final remark, "before I go into my ultimate plan for us all, allow me to present you with this trifle."

Here he produced his two hundred pounds in ten pound notes.

"Now, children," he said, "all expenses incurred here will be paid by me, and this money is to provide you with hats and dresses, and what else you require on one condition, my loves."

"And what is that, Uncle?" asked Effie.

"It is this, dear little maid. My beloved Clem and I could not bear what is called mourning for the dead. Get pretty coloured things."

"You are a darling, kind old man," said Freda, who was most affectionate.

"And we none of us like mourning," said Antigone.

"Oh, Antigone," said Effie, "wasn't the mother right about Uncle Jasper? She said over and over again that he was the best man living."

"That's all right, children. I dislike praise. Of course, I adored your mother. Now, sit round me and let me propound my scheme."

(To be continued.)



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103

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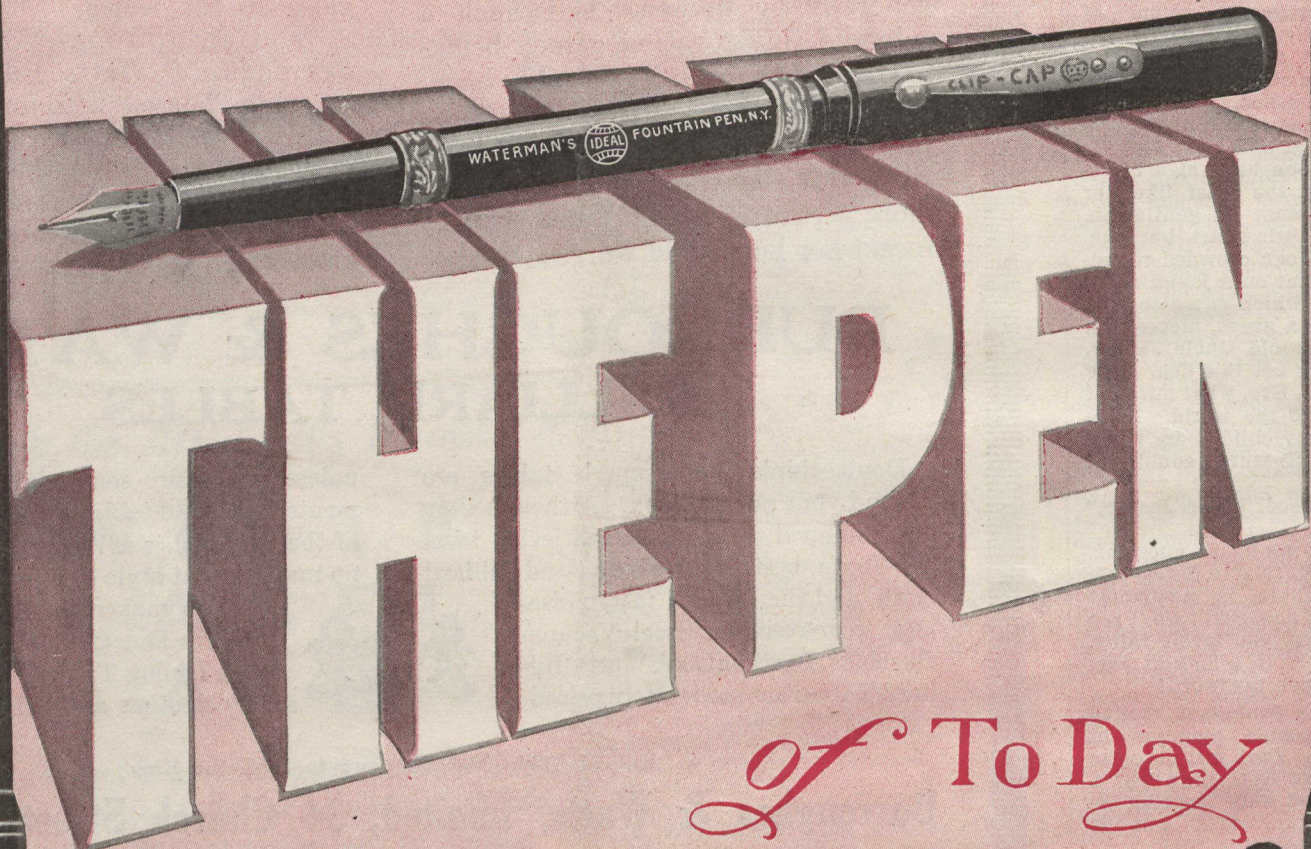
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