## The Canadian

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 THE NATIONAL WEEKLYA Lord of the Isles
STORY BY MORICE GERARD
How to Put People on the Land And Thereby Reduce the Cost of Living

## BY C. H. McINTYRE

Daghters of Cabinet Ministers
BY MADGE MacBETH
A Many-sided London Woman

BY LALLY BERNARD



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## Editor's Talk

THE whole world is facing a crisis-the food supply is none too large. As civilization advances, more people gather into cities where there are street cars, electric lights, and moving-picture shows. Since 1896 and 1897, the prices have moved steadily upward. In January they touched the highest point since 1884. In February, according to our own Department of Labour, they went up still further, from 131.4 to 134.3. Add to this the industrial unrest among the coal-miners of Europe and North America, and there is trouble in sight.
Is there a remedy? Most people think not. They fold their hands and face what to them is the inevitable. Not so Charles H. McIntyre, who contributes an article to this issue. He has been investigating this subject for years and has a suggestion to make. Not a cure-all, he admits, but a partial remedy which has helped in Ireland, Germany, West Australia and New Zealand. He would not only invite people back to the land, but he would provide them with capital on easy terms.
We should like our readers to study Mr. McIntyre's suggestions and to write us some letters of approval or criticism. What he says was prepared for the Province of New Brunswick, but his remedy might be applied in any one of the nine provinces in which this national weekly circulates.
There is little to be gained by lamenting the present prices for potatoes, butter, eggs, meat and general household necessities. There is little profit in saying that the farmer is lazy or asks too much for his wares. There is no benefit in cursing the wholesaler, the cold-storage warehouseman or the middleman. What the world wants is more food at moderate prices. How are we to get it? That is the question which the "Canadian Courier" would like to see discussed by men with constructive ideas.
We are pleased to be able to announce that Dr. Workman will contribute a third article entitled, "How to Make Religion Universal." These articles have attracted considerable attention and have led a number of readers to ask that more material of this kind should appear in the "Canadian Courier." A subscriber in St. Catharines writes as follows:
"With much pleasure I have just read the two articles on religion by Rev. Dr. Workman. Allow me to thank you for providing articles of this character. Surely the things pertaining to the religious life of the community are of enough interest and moment to provide good copy now and then.
"May I add that your paper is a credit to our country even if you usually do rub me all wrong when you get into the regions of missions, theology and temperance reform."

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extensive use of drop forgings; ideal spring arrangement; perfect braking system-there are dozens of $\mathrm{R}-\mathrm{O}-\mathrm{H}$ f features that must be seen to be appreciated.

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extra wide front seats. Wheelbase- 110 inches. Full equipment quoted above.

## R-C-H CORPORATION OF CANADA, Limited, Dept. E., Walkerville, Ont.

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## March 23, 1912

No. 17

"Girl With a Bowl," by Florence Carlyle (Copyright.)

## ART IN ONTARIO

$A^{\mathrm{N}}$ exhibition by the Ontario SoA ciety of Artists is usually equal to an exhibition by the senior body, the Royal Canadian Academy. There are those who go so far as to say that the present collection now on view in the Public Library, Toronto, is superior to any art show ever held in Canada. There is considerable reason for this assertion. Seventyfour artists are represented by one hundred and ninety-eight pictures, drawings and etchings. Thus the collection is unusually large. Further, the average of quality is high. There are few weak spots.
Three of the outstanding pictures are reproduced on this page. Among other notable canvases are several by J. W. Beatty; four splendid studies by Princess Patricia; three excellent pictures by George Chavignaud; "The Valley," an ambitious western sketch, by C. W. Jefferys; "Tracks and Traffic," by J. E. H. MacDonald; "The Drive," by Lawren S. Harris; and good representative pieces by several other well-known artists.


Principal MacKay, by E. Wyly Grier, R.C.A.


Ontario Society of Artists' Exhibition-"The Coming of the White Man," a Decoration by G. A. Reid, R.O.A.

M
ANY remedies for the existing state of agriculture have been proposed. Some are excellent, some impracticable. I will not stop to discuss them here. But the question arises, what is the remedy for this situation in country life and agricultuxai affairs? What is the most effective means of settling people on the land regenerating our rural life and promoting the welof this problem, I have come to the conclusion that the most effective agency of revival would be cheap capital on long terms of credit. There are many other necessary things, but without the living wate f capital you cannot achieve any substantial results Farming to-day has become a business which re quires not only knowledge, but money. The turnver of the cultivator, in these provinces at least is not rapid. He cannot be cramped with short times of credit and high rates of interest, which, sooner or later, lead him to the poorhouse. Speak ing generally the average young man without funds cannot purchase a farm and from its proceeds redeem himself from debt before is the busines is a wrong state of affairs, and the state to correct it as speedily as possible.
The present banking system of the country is not adapted to the nécessities of farmers. It does not encourage people to settle on the land and it does not provide the capital or credit they require. The private wealth of the country is not available in sufficient amounts at cheap rates and for long terms. Business men in other callings can secure a rapid return of their loans, and naturally they will not wait upon the farmer for years. Another thing the farmer requires is moderate payments at fixed periods. If these are within his ability he can ascend the ladder of achievement and rest secure. Here, then, is where the Province must step in with the united credit of all thot.

## How to Raise the Money.

$\mathrm{B}^{\mathrm{U}}$UT how can the Province raise the necessary funds? This is the fundamental query of all. My answer is-she can raise it in one of three ways: First: At the present moment there is on Savings Banks, at least $\$ 5,000,000$ derived from the savings of the people. The Finance Minister of the Dominion holds this fund as a part of the Consolidated Revenue of the nation, and allows depositors 3 per cent. interest. It is largely an unprod the credit of the Province, for agricultural loans. This would require an arrangement by which the Province could borrow annually from the fund the necessary amounts, securing the Federal Government by issue of Provincial bonds or other obligations at say $3 \mathrm{t} / 2$ per cent. on long terms. At the same time the Provincial Government should establish what, for want of a better term, I would call a Land Settlement Commission. The funds received from the avings account of the Dominion Government could then, through the Commission, be loaned out to farmers, fruit growers and other persons engaged in agricultural pursuits. The Commission would con sist of three members who form a body corporate, and manage the business side of the operations.
Second: Another method of obtaining the funds would be for the Province to issue its own debentures at say 4 per cent. for long terms, and from the proceeds of their sale, would turn over to the Land Settlement Commission such amounts annually as the Lieutenant-Governor in Council would approve. The funds so received by the Commission would be lent out again as above described.
Third: A third method would be for the Land Settlement Commission itself to issue bonds upon the guarantee of the Province, for such amounts and terms as the Government might approve. The funds so received would be used by the Commission in exactly the same manner.

The methods described appear to me desirable in the order named. The first is the most simple and by far the most economical. It is absolutely safe and in my judgment perfectly feasible. All it requires is a slight amendment Province can be loaned to the Government of that Province for use in agricultural pursuits only. The Province could pay the Dominion Government say $31 / 2$ per cent. on all such loans, and it could again lend the money out, at say per which the be a margin of $11 / 2$ per cent. upon which the La When I stumbled on this idea, a few years ago,

## And thereby Reduce the Cost of Living to all who live in Tomns and Cities. A Land Settlement Policy based on the Experiences of Germany, Australia and New Zealand.

By CHARLES H. McINTYRE

I supposed it was original with me. But I was mistaken, for, on further study, I discovered that this identical proposal had been tried in Germany. It is curious to see how men in different parts of the world, in groping around for ideas, will stumble on the same scheme. In Germany, the Imperial Government has loaned the proceeds of State Insurance, not only to the State Governments of the Empire but also to municipalities and associations engaged in erecting cottages for working men. It has been successful beyond all anticipations. In this very year the same thing has been recommended by the Massachusetts Homestead Commission, and a bill is now pending in the Massachusetts Legislature, whereby certain moneys of Savings Banks deposited with the State Treasurer, may be loaned posited with the State Treasurer, may be loaned to the Commission for the erection of working men s cottages. This is the first experiment in the United States. But, as I shall show a little later, the same thing has been tried in the Australian States. There, however, each state has power to grant charters to Savings Banks and the savings of the people are used by an Agricultural Bank for the purposes I have described. In Canada the Federal Govern ment alone can grant a charter to any bank, anc that is the fundamental reason why I have sug gested the establishment of a Land Settlement Commission, by which the Province could launch the scheme. But the principle at bottom is the same in both countries, viz., that the savings of the people should be used by the Government of the Province for agricultural development. There a state can for ditectly here it must be done indirectly, by arrangement with the Federal Government.

By the Second and Third methods, the Province could raise the money, but not so economically. You would probably have to pay 4 per cent. on long term debentures and the price of their flotation would be apt to bring up the rate to $41 / 2$ per cent. on the money realized. The margin between $4^{1 / 2}$ per cent. and 5 per cent would be small, and the chances of profit on the loan operations of the Commission would be reduced. Under these methods it might be necessary to raise the rate on loans from 5 to $51 / 2$ per cent or 6 per cent. But even then capital would be supplied on very cheap and easy terms.

## Details of the Plan

OUR Land Settlement Commission or some similar body having been set up and received the funds, would commence operations. Loans would be made say from $\$ 100$ up to $\$ 3,000$ for agricultural purposes only, at periods say from twentyfive to thirty years. I would prefer the latter period, and commence to collect your first payment at the end of six months. They should manage the business side of the operations and give to the project their entire attention. All political functions would be reserved to the Government, and the two func tions must be kept absolutely apart. The loans would be so arranged that a borrower would-pay fixed sum every half year and no less. Part of this amount would consist of interest at 5 per cent. (or whatever rate is established) and part in reduction of principal. As the loans continued, the amount of principal upon which interest is calcuated would be reduced by the partial payments every six months, and at the end of the perio would be extinguished. For example, if John Smith should borrow $\$ 1,000$ he would have to pay a fixed sum of $\$ 32.35$ every six months for thirty years, intil his loan, with interest at 5 per cent., was fully liquidated. Or if Smith would prefer to pay an even sum of $\$ 10$ every six months, he could borrow $\$ 309.08$ and in this manner pay it

## years, with the interest at 5 per cent.

## Experiences of Other Countries.

FORTUNATELY, in this matter, my arguments do not rest wholly upon theory. They are in different parts of the world. Let us, therefore, for a moment, consider some of these experiences and their results.
I have already referred to Germany, where the
credit of the nation has been used to much greater
extent, than is necessary for our project. In addition to the loans of the Imperial Government, the cities and towns of Germany have for many years advanced money to societies and individuals for the construction of workingmen's dwellings. In 1900 the city of Dusseldorf established a department to loan money on land and borrowed over $\$ 4,000,000$ at 4 per cent. to promote the building of dwelling houses. At the same time it instituted a Land chase Department, with the loan of $\$ 1,250,000$ as working capital and proceeded to buy houses directly. In the following year more than 800 applications were received for 140 dwelling houses that had been completed. Dr. Suedekum, a member of the Reichstag, is authority for the statement that out of $\$ 238,000,000$ received from the workingmen's insurance over $\$ 156,000,000$ are loaned out on workingmen's homes. These efforts to provide healthful homes for workers have been a considerable factor in the reduction of the death rate in Germany from 29 per M. in 1871 to 19 per M. in 1908.

In France a law was passed in 1910 providing for the acquisition and development of small rural properties through long term individual loans.

Little Denmark has also adopted a law to encourage the acquisition of small rural holdings, and the result has been the creation of a large number of prosperous farmers. By her system of small holdings and co-operation, she has actuaties back to the current of about $5-6$ of her property is the country, and abocholders. Many owned by small freenolanized for the collection, sale and exportation of produce.

In Brazil the government authorizes the Savings Deposits in the Banks, to be loaned directly to building companies for the erection of workmen's homes. The houses must be constructed according to Government plans, and they are sold out again to tenants on long terms of credit. This is very generous. But I only advocate this lot of Prosavings Banks Deposits on the it is safe in Brazil to lend such funds to private companies, why isn't it perfectly safe here to lend them to a Provincial Government? To state the question is to answer it.
Turning to England, our mother country, we find many acts of legislation authorizing the borrowing of money on the public credit, for the erection of dween given freely to acquire land either by agreement or compulsion, and to loan money to associations and individuals for the erection of dwellings. For such purposes even municipalities have been authorized to borrow from the government or in the open market. Most of this work, of course, has been done in the slum districts of the great cities, but the operations, as a rule, have been conducted with profit and satisfaction. In many instances the action of the government has stimulated private enterprise. Under the sed 167000 Acres. The allotment is intended to supplement the earnings of the agricultural labourer or the town artisan, and in June, 1911, there had been organized not less than 162 Small Holdings Societies. The London County Council has recently acquired some 225 acres of land and proposes to erect over 5,000 cot tages which will house some 42,000 people. While the housing problem in Great Britain has not yet been solved, as a result of these systematic efforts by the state and municipalities, a remarkable de crease in crime, disease, and death has followed.

## Transformation of Ireland.

BUT the best illistration for our purpose may be found in Ireland. There the British Government has not only advanced money to tenants for the purpose of acquiring their farms, in fee simple, but thas also advanced money for the erection of couve been made through a as I have suggested should be done in New Bruns wick, and in many instances the loans are repaid by annual instalments extending over a period of 49 years. That is much more radical than anything which I would suggest. As a result of this polic in Ireland the number of tenant purchasers in the was 198,000, represe 331000,000 andes made an a enormous sum of $\$ 331,000,000$ and covering an areof $6,000,000$ acres. Even the rural councils in Tre land are permitted to obtain advances from the Land Commission out of the land-purchase funds, and already by one form or another of governmen
credit not less than 34,000 cottages have been constructed in the country districts of Ireland. At the present time over 5,000 more are under construction. For the erection of such buildings the enormous sum of $\$ 25,000,000$ has been sanctioned. There the Government has not sold the cottages, but has rented them at a very small cost, and an agricultural. labourer can rent a fairly good house with an acre of land, for 26 cents a week. So far as I am aware, the peasants of Ireland have universally kept up their payments to the Government, and very soon the greater portion of the farmers in Ireland will be the absolute owners of their land in fee simple. The effect upon the country has been extremely encouraging, and Ireland to-day is enjoying a prosperity which she has never known in all her history.
But the experiments to which I call your most careful attention, are those which have been conducted in the great British Dominions of Australia and New Zealand. Notwithstanding the natural wealth of those countries, it has been found necessary and desirable for the governments to adopt apolicy similar to one which we are discussing here. Six of the seven Australian Colonies have adopted in some form or other the principle of Government advances in order to settle the people upon the land. In 1893 the State of Victoria passed a law providing for advances to settlers to make improvements or to pay off old debts. The money was obtained from the Government Savings Bank at 3 per cent., and was loaned at $4 \mathrm{I} / 2$ over long periods. There the borrower paid $41 / 2$ per cent. on his interest and $11 / 2$ per cent. on the principal annually
until the loan was extinguished, and the total advances which have been made amount to $\$ 5,600,000$. The scheme has been successful and no serious loss has been incurred.
In 1894 Western Australia adopted a similar law, authorizing loans to settlers at 5 per cent. for improvement purposes only. Borrowers had thirty years in which to repay the loan in fifty semi-annual instalments, beginning five years after the date of the advance. This is a very liberal extension of credit, and goes farther than I would recommend. For the capital raised the government paid 4 per cent. and the funds are turned over to an Agricultural Bank which operates the system. There is barely a margin of 1 per cent. between the cost on the money raised and the interest received on loans, but notwithstanding this fact the profits of the Bank's transactions for the year 1910 amounted to $\$ 34,000$. That State has a population of only $281,-$ 000 , considerably less than this Province. Since the Bank was established in 1894 it has advanced to settlers the enormous sum of $\$ 6,250,000$. During the year 1910 the Bank advanced to borrowers \$1,250,000 and in the same year the repayments to the Government amounted to $\$ 750,000$. Through the instrumentality of this Bank and government credit not less than 600,000 acres of land have been cleared, 213,000 acres cultivated, and improvements of one kind or another have been effected at a cost of over $\$ 7,000,000$. A reserve fund has been established for the redemption of the bonds issued by the State, and altogether the operations of this Bank are to my mind a complete answer to any objections that may be urged against a similar experiment in this
country. If that state, with a population of less than 300,000 , can carry out such a project successfully, for a period of seventeen years, why cannot the same thing be done here in any province of the Dominion?

## New Zealand, the Wonderful.

LAST of all, I should like to cite the achievements of New Zealand, the most wonderful little commonwealth that now exists. Many years ago the conditions in New Zealand were much the same as those now prevailing in New Brunswick. Cities and towns were filled with the unemployed, the congestion was producing slums, and vast areas of the land in the country lay idle. In 1894 a law was enacted providing for advances to settlers, and on terms varying from 20 to $361 / 2$ years. The system is operated directly under State control, and in this respect it differs from the plan in some of the Australian States. The chief officer is known as the Superintendent, who is advised by the Board. Altogether, for the purposes of this law, some $\$ 75$,000,000 have been raised on the credit of the State. The funds have been raised at 4 per cent. and are loaned to borrowers at 5 per cent. plus the payment on the principal every half year, which brings the charge up to about $61 / 2$ per cent. per annum on the money lent. A sinking fund is created by the annual contribution of 1 per cent. on the total capital liability at the time of payment, and the fund is held by a Public Trustee for the redemption of bonds. New Zealand has also adopted a policy (Continued on page 27.)

## The Daily Parade on Parliament Hill

## More Snapshots of the Members ubo Wrestle with the Nation's Problems in the House of Commons



A Liberal between two Tories-A. A. McLean, of Charlottetown; Dr. E. L. Cash, of Yorkton, Sask.; and David Henderson, from Halton, one of the Oldest Members of the House.

W. B. Northrup, from Well Dressed.

J. P. Molloy, of Morris, Man.; W. H. White, of Fort Saskatchewan, Alta.; and James $\frac{M}{W}$. Douglas, of Strathcona, Alta.-three strong


Two French-Canadian Members from Montreal-Mederic Martin, of St. Mary's Division, and Alphonse


East and West-William Chisholm, of Antigonish, and W. E. Knowles, of Moose Jaw, both Staunch iberals.

G. H. Barnard, of Victoria, represents the

## A Lord of the Isles

How Joy Came Where Tragedy Had Threatened By MORICE GERARD

JOHN GLENDINNING ascended slowly to the summit of the bare hill which formed the highest point of the island. Having reached the top he stood quite still, drinking in the and surveying the scene with his clear blue eyes, which seemed to reflect the very hue of the open wind-swept sky above him. In front was the broken edge of the indented shore; beyond that again the sea foamed and creamed, flinging itself into the innumerable small bays which the shore presented to its attack. He could hear the deep reonance of its multiform voice as it sang the dirge of the ages; he could understand that it might be full of menace-the harbinger of coming storm, the rophet of winter-but to-day sea and air were in heir mildest mood, soothing, singing a joint lullaby that might have formed the cradle-song of some Viking child, or offspring of a bygone race of giants.
Glendinning himself almost suggested such an ancestry, so fine and strong a man, so stalwart, big of frame and muscle, lean, with a determination bout his mouth and chin, which was mellowed and,解 glance under the rugged brows.
Having looked his full of the seascape, he turned and surveyed the land behind him. At the foot of the hill up which he had come that morning lay his house. Glen Tower-his house, it belonged to him, he hardly yet realized the fact. He had made fortune and some fame in far distant lands, prospecting in South Africa-a poor man suddenly enriched; then he had returned to England, only to be apprised by his lawyers that his cousin once removed, Malcolm Glendinning, had left him Glen Tower and the islands adjacent, extending for some twenty miles along the north land, in the country of his ancestors, but which John had never himself visited or expected to inherit. He shrewdly suspected that if he had remained poor and unknown the great estate would never have come to him; for distant relatives resemble Fate itself, in that they often heap benefits where they are least needed, and omit to notic the less favoured of their kin.
Glendinning had only arrived at the Tower two days ago. Yesterday had been spent in exploring the island on which the house was built, the largest
of a group of six. This morning he was minded to extend his survey.
A yacht lay at anchor in the small harbourage which had been constructed at the same time as the Tower was built, by the then Lord of the Isles, in the most protected bay which that stormy coastline could afford. On the yacht were a couple of men who knew the tide and inlet, every current and wind, of that ever-changing climate, in a district comprising the islands and the mainland across the narrow estuary.
Glendinning was not inclined to take the yacht out. He was a strong and skilful oarsman-the rowboat of the yacht attracted him-and he wanted to do his own prospecting, undisturbed by information and comment volunteered by those who had been familiar with the scenes visited from their youth up.

Glendinning had sent his servant Brewer with a basket of provisions to be placed in the boat, which had been let down from the deck of the yacht and was now tossing on the face of the sunlit water,
attached by a rope to the stern of the larger vessel.
Brewer had executed his commission, and was now standing with the two Scotch yachtsmen on the top of the shelving beach. Glendinning ran down the slope of the hill, feeling more boyish than he had done for twenty years back. The light breeze stung his eyes, filling them with moisture Before him lay a broad fissure in the rock, which he leaped gaily. He exchanged salutations with the sailors, Donald and Martin, then he got into the boat.
"The tide and the wind will like be strong against you, sir, when you, are coming dack, if you are
"I shall probably go sou'-west to the mainland. I can see all the islands from Carrick Ness, I imagine?" As he spoke he poin
a headland across the estuary.
"Ye can weel, sir," Donald responded.
Round Glendinning's neck was hanging a silver chain with a whistle attached to it; he had inherited it with the Tower. John held it up. "If I blow this," he said, "you will come to me wherever I am, but I do not reckon to use it to-day."

As he spoke the sunlight seemed for a moment
to die away from the sea and landscape; a cold wind swept across the water, making him shudder. He was not given to superstition, far from it-just a cheery, fair-haired Saxon-but at that moment he was conscious of a foreboding, as if some voice were speaking to him the storm-winds lurked in the great caverns of the coast ready to be let loose at a moment's notice, that the sky would be black with clouds, that a Power uncontrollable lurked in the shadows of the mountains, ready to issue forth and prove man's impotence.
"Ay, ay, sir," Martin, who had not hitherto spoken, responded; "we ken that whustle weel, but we dinna like to hear it, for more often than not it has sounded when the laird and his forebears were in stress of some kind."

John had recovered; the sun shone again warm and bright, kissing the damp mouth of the waters.
He laughed: "I shall use it for more ordinary purposes, to save my arms when I am tired; so don't be afraid if you hear the call."
With a nod he swung away, heading the bow of the boat towards the open water, so as to skirt round the furthest point of the island and thus reach the open channel, and crossing it arrive under the lea of Carrick Ness. His strong strokes, aided by wind and tide, sent the boat flying through the water with a great ripple of white foam breaking away on each side. There was a mast with a sail attached to it lying on the cross-thwarts, but John preferred to do all the work himself; his arms were aching for exercise, his whole body longed for, and enjoyed, the exertion.
As Glendinning drew to the mainland he became conscious of two figures, belonging to the opposite sex, standing on a rock some dozen feet above the lighest point the tide reached. One of them had evidently been bathing, for her hair floated out at the back untrammelled, drying in the sun; the youth ful figure, the slim, graceful form, the suggestion of fresh charm, conveyed themselves across the intervening space to the oarsman. He was glad that his coming had been timed to happen when it did, hat he had not arrived rudely and unexpectedly on the desolate scene a little earlier, when his presence might have caused a shock of surprise, a species of alarm, even terror, to the girl who had believed herself secure from all human observation except that of her companion, whose dress showed that she belonged to the higher order of domestics.

What should he do? This was the obvious land-ing-place in close proximity to that rock; if he passed by he could see that a long distance would have to be traversed before he could avail himself of a favourable opportunity for stranding the boat.

He hesitated; a strange shyness was upon him for which he could not account. He felt it incumbent upon him to go on, yet desired to stop; such a conflict of irresolution was unusual, foreign to his nature, generally so strong and decisive. He ceased rowing, leaving it, as it were, to fortune to decide for him. If the tide carried him on, he would bow to the decision; if not, he would accept that also-the alternative.

THE boat grated on the shingle; unless he did something it would turn sideways, and perhaps upset. The prospect did not please him; it would be an unpropitious, not to say undignified, method of arriving at a solution.

His irresolution vanished. With a powerful stroke of the oars he drove the boat well at the shelving beach, then, shipping them, sprang out, and dragged the little vessel high enough up to prevent the tide floating it again.
Glendinning looked up, the rock was empty, and he was sensible of a feeling of disappointment; the landscape which had seemed full had grown suddenly empty. He looked round on either side; there was only one path down which did not lead past the place where he was standing; the whole of this was in view. The other side of the rock was precipitious; a goat would have hesitated to scale or descend it.
Unless there was a way through, the feminines he had seen must have retreated to the cave. With a twinkle in his eye, John determined to await whatever might happen. He unloaded the basket and laid it by his side; then he sat down, and, filling a pipe, began to smoke. From the way of the wind
he calculated that the aroma from his briar would
be carried into the recesses of the cave; it would fford a delicate intimation that the newcomer had no intention of departing for the present.
In a few minutes his stratagem was rewarded. The young girl, followed by her companion, issued from the cave; her hair had been reduced to somehing like order, and a red Tam-o'-Shanter was mounted on the still rebellious locks; a blush almost ivalled the colour of her cap. Glendinning was conscious of the sight which met his gaze, the crowning beauty of a landscape which afforded it a setting not out of harmony. He felt his own colour rise under the bronze and $\tan$ of his skin. He stood up, and removed his hat. In London they would have been unconscious of each other's presence, but in that far-north countree it would have seemed the veriest affectation.
The girl stepped down to him.
"I must introduce myself," he said. "I am John Glendinning!"
ou could be no one else," she assented; "men are few and far between." She spoke with an accent, a softening of the vowels, a slight sibilation which to her hearer added to her charm. "I am Sheila Mackown; my father is Sir Hector Mackown, of Uick; people about here call him just Uick."
"You are my nearest neighbours?"
"Yes, almost the only ones; my father will be coming to give you a welcome; we knew your cousin well."
"I shall be delighted."
"This is my foster-mother; she has no English"with a wave of her hand Sheila had included her attendant, a tall, bony woman, evidently endowed with much physical strength. "I am generally either in the water or on it," the girl added. You managing, a boat cose to "t, so !"
"You don't happen to be hungry?" he suggested; "this basket is well packed." He lifted it up.

## She shook her head.

"A sandwich?"
"Not even a sandwich; I must be going."
She extended her hand. John held it for a moment; directly afterwards they were gone.
From the first meeting Glendinning knew something had come to him wholly new, never experienced before, yet he had looked upon women of many lands, paying them but scant attention; in what did the subtle difference consist?
$S^{I R}$ HECTOR MACKOWN paid ar early visit to Glen Tower. Lunching with John, he spent some hours in his company, after the informal fashion which prevails in unsophisticated parts of the earth. The Lord of the Isles was not slow to return the courtesy paid him. In the weeks that followed, friendship grew between the two men Glendinning also got on capitally with Lady Mackown, a quiet, gentle little woman, rather out of place on that wild seaboard.
Sheila? Sheila presented a problem hard to solve. Glendinning had plenty of time to spend in en deavouring to find a solution; there were the long nights, during which he was alone; there were the days of mist and rain, when the sea was shrouded from sight, and the land became nebulous in shape and outline.
Sheila drew herself in. Their acquaintance ee th it have advanced rittle beat first meting John kept away arrived deock at the times when John kept awhe from the girl would be likely to indulge fancy for breasting the waves; but once or twice in the distance, he fancied he saw the twinkle of white feet, otherwise she was draped from head to oot in like a beautiful seal into the creamy surf below.
The girl was most natural when in her boat, the White Heather, with the husband of her foster mother, Dave Seabright, to manage the sail; she challenged John to races in his more clumsy craft, aughing merrily when she surged ahead and won, as the White Heather always did.
Two or three other men found their way to the hospitable table of Uick. Glendinning's eye sharpened by his own feelings, saw that they, too, were drawn by the maidenly attractions of the daughter of the house, but even his jealousy could find no fuel of fire. Sheila paid them little attention
Was she equally indifferent to himself? Thato fever-heat as the days grew into weeks, and the weeks into months.
"Have you heard the news, Glendinning?" Sir Hector asked one day, well knowing the answer.
"What news?"
"The Home Fleet is to pay a visit to our waters; they come to the mouth of the estuary every other (Continued on page 30.)

## THROUGH A MONOCLE

## REPORT OF M. FRANCOIS MARCHAND

IDO not know whether you have seen the repor by Monsieur Francois Marchand, a Special Commissioner of the Quebec Government, appointed to investigate the French-English schools in the Province of Quebec. If not, it would be quite worth your while, as an English-speaking Canadian and a believer in "equal rights" and evenhanded justice, to take a look into it. You will at once notice that Monsieur Marchand has obviously been instructed to discover the best means by which English-speaking children, coming from Englishspeaking homes, can be drawn or driven, seduced or tricked, into abandoning their own language and adopting French. It never seems to occur to Monsieur Marchand that possibly the parents of the children might prefer that they should always regard English as their "mother tongue," and secure French only as an accomplishment. No! English rench only as an accomplish
is to be ruthlessly obliterated.
BUT we had better quote a little. "The transition from English to French," says Monsieur Marchand, "is best made gradually through the method of double teaching. According to this plan, a lesson is first taught in English, and then repeated or reviewed in French. During the first part of the lesson, the child is expected to become familiar with the subject matter of the lesson; during the second part, his attention is mainly given to grasping the thought and expressing himself in French." Thisyou will notice-is shooting French into the poor kid with a gatling gun. It is not pretended that he learns the lesson the better for it. In fact, Monsieur Marchand admits that this teaching of a child in a language not its mother-tongue, makes much stronger the tendency "for the lesson to degenerate into the mere recitation of verbal formulas."

THE Commissioner of the Quebec Government seems to have met some stout champions of the rights of the English-speaking minority in his travels. He says that "some of the teachers I met argued somewhat strongly for the retention of English as the language of instruction throughout the
course, contending that since the child thinks most naturally in the mother tongue, he is greatly handicapped in pursuing a course of study when there is placed upon him the added difficulty of acquiring and using a strange language. These teachers would continue French as a subject of study to the end of the course." Now what has Monsieur Marchand to say about this. Does he argue that they are wrong as to the rapidity with which the pupil will learn his lesson? Does he contend that this constant "forced feeding" of French into a child born of free English parents does not retard its born of free English parents does not retard its
educational progress? Not for a minute. He does not meet the protesting teacher on any of these points. What he says is short and sweet-and, I presume, so far as his bigotted masters are concerned, decisive. His sufficient comment is-"The results, in so far as the learning of French is concerned, condemn it." Do you get that? Nothing else matters except the early inoculation of these English-speaking children, some of them natives of Ontario, with Quebec French!

IN some respects, Monsieur Marchand seems prepared to speak French to the pupil without much regard whether he understands it or not. He says"French can be used in giving commands, directions, etc., in the ordinary routine of the school." Yes, French is the language of "command." "Little ones of five years pick up in a week or two the meanings of the terms used and follow the general directions of the teacher without difficulty." The great thing, however, is to speedily get French used as the language of instruction. That he thinks can usually be accomplished when the child has been five years in the school-a school in an English settlement, supported by English tax-payers, attended by the children of English people. By persistent effort, these children can be given a new mother tongue-a "mother tongue" their mothers cannot understand-in five years.

OW, of course, where the parents desire their
children to change their language in this way, no one can object. It is possibly good, for the chil-
dren. A knowledge of French in the Province of Quebec must be of great commercial value. A knowledge of French anywhere is an accomplishment. But what I find hard to stomach, as an Eng-lish-speaking Canadian, is that this "forced-feeding" of French is done by the Government and not by the parents. If the parents wanted it, they could have it without being dragooned into it by a French-speaking Government. Here is the pressure of the State deliberately employed to uproot the language of a section of the people, in spite of the protests of those people, because the majority in the Province affected, think that it is good for the children of the minority to adopt a new "mother tongue"-that is, the tongue of the majority.
I WISH that the Government and people of Quebec could take the broad-minded and tolerant and liberty-loving view of these questions so characteristic of Ontario. Why should they not leave their English-speaking schools to the control of the English-speaking people? Why does the French ma-jority-just because it is a majority-presume to dictate to our English-speaking brothers in their Province as to how they shall educate their own children? That is not "equal rights," surely, as we understand it in enlightened and progressive and British Ontario? If French parents claim a right to say how the schools for their children shall be run, and then deny that same right to English parents, how dare they mouth the sacred terms of "equal rights," justice and fair-play? Nor will they escape by showing that it is good for English pupils to learn French in a French Province. Granted! But it is for the parents of every child to say what is the best use he can make of his school time-to say how much attention he shall pay to Frenchto say, in short, whether he shall continue to be an Englishman speaking French, or become by coercion of the State a Frenchman of English parentage.
YOU should get that report of Monsieur Francois Marchand. You might write for it to the Hon. Dr. Pyne, Minister of Education, Toronto. As he escaped the "forced feeding" of French, being brought up in free and tolerant Ontario, he will understand what you want better if you ask for the report of Francis W. Merchant. This gentleman's report on the bi-lingual schools of Ontario was recently "laid on the table" of the Ontario Legislature.

THE MONOCLE MAN.


## REFLECTIONS

By THE EDITOR

## The Bourassa Pamphlet.

WILE I am not a "jingo-imperialist," as Mr Bourassa understands the term, I cannot understand that learned gentleman's attitude towards Great Britain as set forth in his pamphlet on the Navy question issued this week. In the opening chapter he condemns the British Government for having "apparently renounced their umpireship in the great conflicts of the world." This information he gathers from Sir Edward Grey's January seech on foreign policy. He then condemns the British Government for not having consulted the colonies before taking such a step. From these two promises he concludes Canada is not a nation and hence should not have a navy. Nor should we contribute to the British navy. It is hard to see jus why this criticism of Great Britain's policy should decide Canada's naval programme

If Mr. Bourassa were to argue that Canada should not contribute to the British Navy until we had some voice in its control and direction, there would e logic in his argument. Or if he argued that Canada should not contribute to the British naval expenditure until some arrangement was made to consult us on British foreign policy, he would be logical. But because Great Britain's foreign policy is not of our making, does not seem to afford round for the wide-reaching decision, that we hould neither contribute to the British naval expenditure nor have a navy of our own.
However, every reader interested in this subject should get a copy of Mr. Bourassa's interesting and valuable pamphlet from Le Devoir office, Montreal, and see for himself whether or not Mr. Bourassa is convincing. He maintains:

1. Great Britain has been a grabber and a conqueror.
2. Great Britain has abandoned the work of keeping other nations from being grabbers and conuerors.

The British fleet is inefficient (quoting from Lord Charles Beresford and Sir William White).
4. The Colonies have nothing to expect from Great Britain or her fleet.
5. It is impossible to combine colonial fleets with the British fleet (quoting Lord Charles Beresford) Canada has no voice in the making or unmaking of British wars. Mr. Asquith told the Imperial Conference last year: "That authority cannot be shared."
7. "Let Canada first be looked after."

Therefore, Mr. Bourassa would neither contribute to a British or Imperial fleet, nor build a Canadian fleet. To my mind, his whole argument is against contributions and in favour of a Canadian navy. That is, if Mr . Bourassa drew the logical conclusion from his own arguments he would agree with the Canadian Couriers policy of a Canadian navy.
The trouble with Mr. Bourassa seems to be that he came to a conclusion before he gathered his information or framed his arguments.

## Both Policies Condemned.

MBOURASSA condemns both the Laurier and the Borden naval policy. Of the former he says
The minister, whom Lord Beresfords criticism has followed up and forced out of office, is that same Mr. McKenna who prepared the plans for the Laurie: navy. Out of his hands, Mr. Brodeur received all cooked, and accepted blindly, the scheme which Sir Wilfrid Laurier endeavoured to impose on Canada."
Of Mr. Borden's pre-election policy, he has this osay:
"Those models of dreadnoughts, inferior to German, Japanese and American ships, are precisely those which Mr. Borden wanted us to adopt and construct hastily, at a-cost of some twenty odd milions. Once constructed, the Canadian dreadnoughts, thanks to the 'betrayal' of the British Admiralty and their neglect to build proper docks, would have been exposed as their British prototypes, to all the daners if sea warfare.
And then Mr. Bourassa concludes in italics as follows.
"Let tl. Navy Act be repealed."
"Let ou. nilitia be thoroughly reformed."
"Let the 'efence of our harbours and shores be organized."

Just how we are to defend our harbours and shores without Canadian warships, Mr. Bourassa does not say. His lofty, philosophical outlook enables him to overlook this minor detail. His statesmanship has more to do with theories than facts, with legislative principles than administrative practices.

## A Western Protest

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TRANGE, but true. When a man living in Toexpresses an opinion, it is a Toronto opinion. When a similar opinion is expressed in Winnipeg or Vancouver, it is a "Canadian" opinion. Even if a Toronto man has been in every city in Canada, he is still accused of having merely "Toronto" views on public questions.
Mr. A. E. White, of New Westminster, sends me a letter telling me that I have taken the "Toronto" view of the Sikh question. He passes over the article by Mr. Baer, of Victoria, which was much more of an argument on behalf of the Sikhs than anything I have written. He then goes on to say: "If Toronto wants the Orientals and they can be shipped through warranted not returnable we will readily waive all objection; but for British Columbia, not any, thank you.
It is rather peculiar that here is a man in New Westminster, the third city in British Columbia, who presumes to speak for the whole of that province. Yet when I express an opinion on the same subject, he calls it a "Toronto" opinion. If he can speak for British Columbia why cannot I speak for Ontario at least?

I sympathize with Mr. White when he says, "Selfpreservation for the white Canadian is the issue pure and simple." I am a white Canadian myself. My father and mother were also white Canadians. There are several hundred thousand white Canadians in Toronto. Why haven't we the same right to our opinions as the White Canadians of New Westminster?

## A Nova Scotia Plaint

A
CORRESPONDENT writes me from Halifax to express his disapproval of a remark of mine about the Maritime Provinces being fond of "their petty systems of petty patronage." I stand rebuked. I should not have said it. Yet it has been made in my hearing so many times by leading citizens from the Maritime Provinces that I had almost come to believe it. I am glad to know that such is not the case-though I gather this rather from the spirit than from the letter of the communication.

Then my friend goes on to make a most scathing attack on Confederation. He says:
"I wish to state right here in regard to Nova Scotia, which is the wealthiest Province in natural resources in the Dominion for its size, that a terrible affliction was put upon its people when Nova Scotia ntered into Confederation. In pre-Confederation days Nova Scotia boomed, industry simply hummed all over the Province. What have we gained by Confederation? Absolutely noting. The life blood and Canada has done what treasure out of Nova scotia hack to build the us in return? Our money has helped to build the Canadian Pacific, the Grand Trunk Pacific and the Canadian Northern, and we have not a mile of these oads in Nova Scotia in a transcontinental way

Can this go on forever? No! There is now an agitation starting in Halifax and throughout Nova Scotia for the withdrawal of this Province from the Dominion and in time will accomplish results.
Now what do you think of that? And just after we had elected Mr. Borden, of Halifax, Premier of the Dominion!
But to be serious. I believe that Nova Scotia is loyal to Confederation, but I also think that something should be done to keep Nova Scotia's sons at home. That is the root of any dissatisfaction which may exist, and there must the first remedy be applied.

## Spurning Democracy.

XTONDERFUL isn't it how strong our belief in democracy when we speak theoretically and how keen our disbelief when we are working practically. When we parade our opinions before the newspaper reporters and the public we
speak of DEMOCRACY; but when we think about its faults and its weaknesses, we speak of it as little as possible.
point. For several years those estimable A case in point. For several years those estimade Beck, M.P.P., and Mr. W. K. McNaught, M.P.P., have been preaching about the people and their rights. They have talked DEMOCRACY, preached it as the greatest system of government yet devised by mankind. Indeed one might infer sometimes that they thought it divine. In their work as HydroElectric Commissioners, they used the credit of the Ontario Government to introduce competition in the Niagara Power supply business. Their intentions were honest; they wanted to give the people cheap power. But neither of these gentlemen ever really believed in democracy; they simply used democracy to improve what they thought was an imperfect economic situation. Democracy was their tool.
Last week, the Hon. Adam Beck introduced into the Legislature at Toronto a Bill which provide that the control of the lighting systems in all the lowns and cities doing business with his commission shall be taken out of the hands of the people. The mayors, aldermen and people cannot be trusted They do not know how to manage an electric ligh business. Every electric light company, says Mr Beck, must be placed under special commissioners in order to get rid of "the influence of local councils" as one of Mr. Beck's newspaper organs puts it
Spurned, despised, trodden upon-poor old Democracy. It is abandoned by those who placed it on the highest and broadest pedestal ever built in Ontario. Now, over it goes because Hon. Adam Beck has found, as every honest investigator finds, hat Democracy, like every other human institution, has its limitations.

## The Budget Speech.

AST week, the House of Commons decided to give Manitoba its new territory without any conditions as to separate schools, and the Budget Speech was delivered by the Hon. W. T. White, Minister of Finance. These were important items and indicate that the Session of Parliament is rapidly drawing to a close.

As for the Budget, there was little in it that was contentuous. The surplus for the year ending March 31st, 1912, was estimated at thirty-nine millions. This would, as last year, provide enough cash for all capital expenditures, including payments for the new Transcontinental Railway. In other words, Canada is doing much in the way of building permanent railways, wharves, canals, public buildings and providing military equipment, and is liquidating all these capital expenditures out of current revenue. This is prosperity with a vengeance.
Whether a government is justified in paying for permanent improvement out of current revenues is a moot question. The writers on Public Finance condemn it. They lay it down as an axiom that no government should collect more taxes than are sufficient to pay current expenditures, interest on the public debt, and provide a reasonable sinking fund. All Canadian cities follow this rule, and Canadian governments ignore it. Personally, I do not think that the Dominion Government is justified in having a surplus of thirty-nine millions. There should be a reduction in customs duties. The surplus is entirely too large.
f the city council of Montreal, Toronto or Winnipeg were to collect two million dollars of unnecessary taxes there would be a terrific outcry in the city affected. Why should we apply one rule to our city government and another rule to our federal government? In Great Britain, Germany, France and the United States, it is not done, although Great Britain has always made it a rule to pay for its naval expenditures out of current revenue

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## The Cost of Our New Citizens.

A
LEADING Conservative organ had a news article on its front page recently headed "Large Sums Spent on Immigration." Any one glancing at it would get the impression tha some more public money had been squandered and that retrenchment was in sight. Careful examination of the article shows that such an impression would be wrong. During the past ten years, the Dominion Immigration Department has brought in immigrants to the number of $1,768,138$. The total cost of the Department in that time was $\$ 8,402,598$, or five dollars per immigrant. Are not these new citizens cheap at five dollars each?

If some person will go to Premier Roblin or Premier McBride, or Premier Sir James Whitney, and offer to supply them with bona fide immigrants of a guod class for five dollars per head, I imagine these gentlemen would jump at the offer.


An Unusual Railway Accident Which Occurred near Ottawa Recently. A Passenger Train Was Backing Up and Was Struck by a Freight. Two Passenger

Cars Were Telescoped. Photograph by Pittaway.

S. S. Bruce From Newfoundland Coming up Sydney Harbour Through the Ice. Note the Automobile Keeping it Company. The Courier is Indebted to Mr. L. Cunningham, of North Sydney, For This Unique Snapshot.


The Welsh Miners Seem to be as Stubborn as the Welsh Mine Owners. This Interesting Group Was Taken When the Men Quit Work at Cwnbach.

Photograph by Topical.


General Booth Continues to Travel Despite His Great Age. Here He is Starting on a Trip to Holland.

Photograph by L. N. A


Two Pit-boys Leaving Work near Pontypridd. To Them a Strike is Not a Serious Matter.


Mr. Ernest Thompson Seton is visiting England, Where He is Receivad as Becometh the Chief Boy Scout of the United States.

# The Man at Lone Lake 

## by viran sheard

## CHAPTER XIX.

THEN began the journey along the river way to the post, Dick Wynn pulling the toboggan which Nance affirmed nothing could ever induce her to ride on again. He acquiesced pleasantly enough to this, but absolutely refused to part with the toboggan-and so they went over the white
weariness forgotten.
The old priest of the Mission Church of St. Elizabeth officiated at but few weddings, and those usually among the converts at the Indian reservation.
As a rule he had found them dull affairs, at which it saddened him to observe even the con tracting parties showed but a languid interest.
The marriage of Richard Wynn and Nance McCullough, which was solemnized that evening in the rough wooden church, crowned by the golden cross, was, he marked with pure joy, of another sort. Not in a long life had he seen two young people more to his mind.
In the heart of the white-haired priest stirred old dreams, and the scent of roses that bloomed in a garden of long ago, seemed to drift to him across the altar as he repeated the well-loved ritual.

- A small Cree orphan, much hampered by his cassock, saw to it that no candle failed to burn, and another untiringly swung a small copper cencer till the place was fragrant as Araby the blest. The Mother Superior and Sister Mary Philomena and others of the Nuns sat in their places in the choir looking on with mildly wondering eyes; and they sang the bridal hymns and chanted the chants.
The French-Canadian Factor and his heavy Cree wife, with all their children, came into the church and listened.
An Indian and a passing trapper entered also, and two of the North-West Police-who had been way-laid at the Mission Station by reason of a lamed horse-followed these, their red coats bright against the gloom of the church, their spurs jingling cheerfully.
Joris trotted silently, but persistently, up and down the aisles, as on a quest, and no one thought of stopping him; while the young orphan Crees, and half-orphan half-Crees and otherwise, after escaping from the Mission House, clustered together at the church door, their eyes round with curiosity; for had they not known Nance McCullough, and chased her often around the Mission Garden? Yes, and even sometimes caught her; and was she not the very same now? Only in the candle-lighted church more beautiful. But never, never had they beheld such a man as the one beside her! No trapper that had ever come with his dog-train in the early spring, was as tall or fine as this one! And when he smiled it was as when the sun shone suddenly out on a dark day.

When the Sisters had chanted their last orison, the bride and groom came down the aisle and greeted them one and all, as old friends.

The Factor would have them return with him and his family to the Post, for it was, he told them, verily as built of elastic, and served as an Inn for many a passing traveller.
To-morrow, they had planned to be driven far on the road to the nearest station of the Canadian Pacific Railroad-that ribbon of steel that ties the little lonely scattered settlements of the wide continent to the cities of much light.
The Factor's wife graciously made ready the wedding supper, and if it was in some respects a trifle unusual, why so much the better thought Dick Wynn.

He was as one quite at home there at the Factor's table, round which gathered so many dusky heads. With easy mirth he took them into his confidence, and related thrilling tales that were re-told in that neighbourhood for many a long day.

The placid-faced mother automatically, as it were, poured a continuous flood of black and bitter tea into the tin cups which were passed and re-passed to her by her flock, and Dick Wynn himself drank of that abundant fluid that night as though it had been the nectar of the gods.

If the bride was quiet, no one noticed it except the man beside her, and he was content when he saw the shining in her eyes, and the tender tremulous
smile on her lips.
It was when the supper was quite over and the small half-Crees by reason of the unusual festivity, or the many potations of black tea, had allowed the French side of their nature to gain the upper hand and were indulging in mad revels without let or hindrance, it was at this point that the Factor's eldest son entered, carrying his gun and a brace of spruce partridge.
f he was astonished at the hilarity, or at the presence of guests, it did not disturb his serenity. The eldest son of the Factor resembled hyn and slowly smiled at
"She cam back?". he said briefly.
The man assured him it was true, though she had not returned quite as he had fortold.
The boy sat down to his supper evincing no curiosity as to the details of the story. With him, he incident was closed.
The dusky mother by some bromidic process quieted her noisy brood, and one by one they vanished into an inner apartment of the elastic house.
The Factor having smoked until the air was blue, lay down on a bunk in a shadowy corner, and proclaimed himself asleep.
The Cree boy apparently melted away after consuming his supper. There were only the two left alone by a fire that burned low on the hearth.
"That boy, Nance-the one who came in last," said Dick Wynn, in an odd voice-"that is the boy who came to the log-house when you were away."
She looked up. "What brought him so far, and at that time-Dick?" she hesitated over the name that was new to her lips. "You did not give me any reason for his coming, did you?"
" $O$ he came to bring me some letters, sent through with the Mission post-I didn't open them. It didn't seem worth while just then. Lawyer's letters or banker's letters-or even publishers' let-ters-what do they matter at Lone Lake? And anyway I had other things to think of."
"Yes!" she cried softly, "but they do matter! Letters always do. I would love to get some letters some day!"
"You shall," he said smiling.
"Why not open them now?" she insisted, answering his smile.
"Not to-night," he returned. "And yet I don't know-the envelopes are atrociously dirty-I don't enjoy having them in my pocket."
He took the letters out gingerly and tore one open, glancing down the page. There was a scarlet seal on it and a mighty crest.

Presently he gave a low whistle and the paper fluttered to the floor.

## N <br> ANCE looked at him, her eyes wide. It was as she had thought then

"By Heaven!" he exclaimed-then stood gazing unseeingly into the fire.
"Perhaps you would rather not tell me," she said, "but I'm simply wild to know !"
"Tell you? Rather. It concerns you-you, too. It's a lawyer's letter. My uncle-my uncle is dead. He always would ride dangerous horses."
"She shook her head slowly.
"Dick," she answered, "I cannot be very sorry about him. I did not like him. But-it is sad forfor the little twins, isn't it? Of course they would think he was all right."
"It's very sad for them," he said, with a queer short laugh. "O very, Nance-there was a mistake in that cablegram to me announcing their birth-there must have been. In this letter the lawyer, and I know him-he is a most tediously infallible person-this lawyer refers twice to those twins as girls-girls, do you understand?"
Nance clasped her hands very tightly. She looked intently at the ring on her third finger. It was one that Dick Wynn had always worn till that day, and was an odd wedding ring many times too large.
"Then you are-you, Dick are?" she began inadequately.
"Why yes," he nodded, laughing softly, as he usually did when the situation became too tense. "Why yes-it does look that way, And you are too-as far as I can see, little lady.
Then Nance laughed with him
Then Nance laughed with him, though a trifle doubtfully, for it all seemed so like a fairy-story. Afterwards she drew a deep sigh.
"Are you entirely sure things would have been just the same if you had opened that letter at first, Dick?" her voice wistful, vibrant tender, stirred lim as no other voice had ever done.
He took her two hands and drew her close.
"Sure," he said, passionately. "Sure as that I I have made port after stormy seas."
The Factor's house was very quiet. Through the windows they could see the soft radiance of the Northern Lights. The man looked into the embers of the fire.
"I never did care much for titles," he said, reflectively, "but perhaps you may rather like them, so it's all right. Anyway there's the old place at before him ; you'll be sure to love the house." A look of remembrance came to his eyes. "There's one thing, though; it will be decidedly pleasant to feel safe among the trees in the park. That sensation of watching for bullets," he stopped short, for she had lifted her eyes wonderingly, questioningly. "I'm talking arrant nonsense," he said, smiling down at her. "And do you wonder at me, sweetheart?"

## CHAPTER XX.

UP in his teepee in the hills Francois slept heavily through the night that Nance escaped, and until the sun was high.
Into the hot and biting tea that Wanota had ed to him with his evening meal, she had dropped a little of an innocent looking fluid bottled and concealed in the deep doe-skin pocket that al ways swung against her skirts.
No Indian medicine-man of all the Crees, Tuscaroras, Sioux or Chippewas knew more of herbs of the field and roots and bark of trees than Wanota. With old simples and lore of wild growing things she had wrought many cures among the blanketed folk of her tribe, and she was cunning and quick enough to make capital out of their profound belief in the magic of her voice and touch. A very small portion of that harmless-looking fluid the squaw dropped into Francois' drinking-cup would have brought him the longest sleep of all, therefore she measured with a steady hand, and counted the crystal clear drops as they fell, for she could count up to ten. Less than ten had fallen into the tea, but they would serve to make the half-breed's sleep a peaceful one. He had been restless and irritable of late-and there was whiskey hidden in the teepee, Wanota knew, and Wanota dreaded the time when he would drink it.
Incidentally, if Francois slept soundly she would have comparative freedom for a space, and she wearied of being kept close to the shack. When everything was quiet in the trapper's teepee she stole out on the hills, and it was then she had heard the faint echo of Wynn's voice calling her name, and been compelled by some strange force to follow and obey it. She had known her escape with Nance would not be discovered for long hours. Francois slept peacefully, proving thereby the sleep of the unjust may be quite as untroubled as that of the just. A little distilled night-shade will give them both the same dreamless quiet.
As for the other trapper, he was away tending his trap-line, and days might elapse before his return. He, like Francois, was a half-breed, a fugitive from the Mounted Police, and a past master in the Indian art of covering his trail. The two had drifted together in the wilderness, led by common interests and need of companionship. They found each other after the way of all things created in the same likeness. The law of attraction has never been explained, and probably never will be to anyone's entire satisfaction. Men know as much as little of it as was known in the days of Abraham, but they know it is only the weaklings of their kind who are influenced by propinquity or force of circumstances. The strong either to do right or wrong find each other no matter what bars the way
So it came about by reason of Wanota and her potion, that Francois slept late that winter morning. A snow-shoe rabbit pushed its nose beneath the teepee, and, though quivering with fear, wa sufficiently overcome by curiosity to inspect with it's blinking pink eyes the man's figure dimly outlined in his furry sleeping-bag, then it loped away. A red deer nibbled at the hanging moss on a spruce tree, whose branches almost touched the tent; then it, too, scented the air and trotted off; but a whit owl taking blind and uncertain noonday flight struck against the moose-hide tent, and the soft thud of it's heavy body stirred a benumbed sense of insecurity that always lived in the half-breed's brain. He stretched, yawned, and raised himself on his left elbow.
The teepee was cold' and he was hungry. More over, a dull unrested iceling pervaded him, and his (Continued on page 28.)

## The Editorial Table

## The Coming of a Countess.

THAT sprightly and purposeful lady, the Countess of Warwick, has arrived in Canada, and is enlightening the feminine mind concerning the aims and ends of Socialism-as an aristocrat interprets Socialism. It is announced that the distinguished lecturer intends to make a tour of the United States and Canada, speaking in various cities on behalf of the Cause. There is no doubt that the lady means well, but a countess in velvet and ermine, declaiming on the rights of the Great Unwashed, is a more or less amusing spectacle. We have all heard about the royalists who are more royal than the King. When the fair aristocrat takes to the thorny path of socialism, she becomes more of a radical thail the socialists born to the homespun. The Countess in question has actually gone so far as to call Mr. Lloyd-George a Tory (which is ( on is rather puzzled to know just what she wants. The English audiences listen with a fair show of respect-for the speaker is a feminine aristocrat and an extremely handsome woman in perfectly fitting gownbut it refuses to take the Warwick poli tics with enthusiasm, and it declines em, phatically to call the "Man from Wales" anything so picturesquely mediaeval as a Tory.
The Countess made a tour of certain cities of the United States some years ago, and gave the women of that favoured and much advice on politics and purticularly grateful, as the women of the Land f the Free are not nearly so keen in th of the transatlantic friends. Socialism and such magnificent domain as belongs to the House of the "King-Maker" refused to be ascoc'ated, and the Countess is regarded by most of her listeners as a charming but incomprehensible propagandist.

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## When Clubs Are Played.

SAID a Canadian woman to an inquirsingle club a never could see any sense in belonging to one. I don't see why can't be a patriot, or be interested in music, art or literature, without rushin off to join a crowd of others, who ma ori to jointer in the same way, not be interested in the same way, a all. It's my opinion that we're just or ganized to death. Clubs are a deadly bore, with their officers and minutes and committees for every subject under the un. Besides, the members always quar rel, and then you are glad that you stayed out of it. If I feel a kindly impulse towards anyone whom I think I can help, it is worth far more to me than membership in some charitable organization, which loses all sense of the individual. No-let the others do as they please-but I don't and won't belong to any club-literary, artistic, dramatic, philanthropic or patriotic. I'm just a human being.'

That was a refreshing bit of individualism, wasn't it? Yet most of us belong to a club of some kind and find the membership worth while. As to quarrels, well, they are likely to occur anywhere, and club controversies are neither so frequent nor so frenzied as they are painted. The chief matter to remember is not to thrust your club on others who are not in the least concerned with it. I know a timid and yielding woman who was almost coerced into becoming a member of a Shakespare club when she was secretly pining for progressive euchre. Too much club" is ex hausting for the most energetic woman, but, on the other hand many a lonely soul has found a book club or an art circle the necessary variety in the day's work. But we cannot escape clubs after all, for everyone of us belongs by right of birth to that ancient and honourable organization known as the Daughters of Eve, whose flower is the apple-blossom, whose crest is Feminine Curiosity rampant, and whose motto is "Take a bite"-and the original lodge was the Garden of Eden.

## An Unusual Case.

A BREACH-OF-PROMISE case in the courts is generally a mat-
 world refuses to see anything pathetic in order to obtain a salve for her wounded affections. Love
letters may be the most touching epistles in the world when read in the dignity of solitude by the person for whom they are intended. When they are exposed to the inquisitorial gaze of lawyers and judges, they become the most absurd productions which humanity ever penned. Think of such epithets as "ducky" and "darling, to say nothing of more highly-sweetened terms, being lightly bandied about the courts, while the luckless writer of all this tenderness blushes in helpless confusion

It is almost invariably the injured lady who sues the faithless swain. Consequently, we read with some surprise that Judge Martineau, of Montreal, in the Supreme Court, granted a dejected gentleman more than two hundred dollars' damages against a fickle lady, because the latter broke her promise to marry him. The plaintiff produced in court a tabulated and itemized account of all he had expended on the lady, and asked five hundred dollars, part for his financial outlay and the balance for his mental anguish Wasn't he the careful sweetheart? Consider, for a moment, the prudence which made possible a tabulated account. So many pounds of chocolates, so many ice cream sodas, two dozeu pairs of gloves, ever so many roses-and perhaps a few bunches of forget-me-nots! This forethought on the part of the Montreal gentleman is enough to make any mere woman grow chilly with apprehension. To appear before the public as the con sumer of unlimited confectionery and the wearer of a wholesale supply of loves is no pleasing prospect. Wherefore, faithfulness is a virtue to be cultivated, even at the sacrifice of that variety which is the cinnamon and cloves of our existence. The disconsolate lover's mental anguish seems not to hav been taken into account by the Judge. We wonder why.
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## In Obnoxious Word.

D URING the last half century, that clause in troducing the word, "obey," has been criticized frequently, but the Churci authorities have refused to take the protest seriously. In London, England, at a recent suffragette wedding, when a brave man wedded a fair woman, the bride refused to promise to obey her husband, and the ceremony proceeded without that time-honoured pledge. The suffragette evidently took the verb more suffragette evidently took the verb more
seriously than her sisters, for it may be seriously than her sisters, for it may be
questioned whether most brides regard questioned, whether most brides regard
the "obey" feature of the marriage vow as anything but a quaint survival of the days of the poke bonnet and the powdered wig, while the bridegroom would never dream of issuing commands to his higher-educated wife.

This decided negative on the part of the sprightly suffragette has led to a serious consideration of the clause by the Lower House of Convocation of the Province of Canterbury, and a resolution has been adopted to the effect, "that the Scriptural form of the last exhortation in the marriage ceremony be revised." The Dean of Canterbury objected to altering "an exhortation which contained passages from St. Peter and St. Paul on the grounds that these apostles were wrong"

It must be admitted that most women have little liking for the opinions of St. Paul regarding their sex. He was undoubtedly the greatest missionary who ever lived, but he had small regard for the woman who desires to attend lectures and vote. His calm relegation of woman to seclusion, and exhortat ons to meekness are not in keeping with an age which has produced Dr. Mary Walker and other great men. However, though the word "obey" may disappear from the ritual, the bridegroom of the future need not fear for the domestic peace, as the Eternal Feminine does not alter in a dispos'tion to do the will of the husband-provided that it appeals to the taste, liking and temperament of the lady herself.

## $\% \%$

An Accomplished Woman.
M RS. A. W. McDOUGALD, a pecture of whom appears on this page, has been prominent in organizing the Imperial Order of the Daughters of the Empire in Montreal, and is a prominent member of the Montreal Women's Club. Mrs. McDougald was formerly a Toronto woman, and is the daughter of the late James Bethune, Q.C.

## From Coast to Coast

## Chronicles of the Capital．

THE month of mourning，observed by the Vice－ regal Household，for the late Duke of Fife， caused a temporary cessation in the fes－ tivities at Rideau Hall．However，the week before Lent was quite gay in Ottawa society，espe－ cially among the younger set．The luncheon is a popular form of entertainment in the Capital，and fairly contests for fashionable honours with bridge parties and teas．Miss Pelly，Lady－in－waiting to Her Royal Highness，the Duchess of Connaught， paid a brief visit to Montreal last month．Princess Patricia＇s birthday，which fell on last Sunday，St． Patrick＇s own＂blessed day，＂was an occasion for congratulation to the popular daughter of the Connaught household，whose＇enjoyment of Canada＇s outdoor life is an example to all Canadian girls．
The＂girls of the Cabinet，＂as the daughters of the Ministers are called，have spent a most enjoy－ able Winter，with bridge，dances and theatre par－ ties，and have entertained with a graciousness and ease which promise well for the Canadian hostess of the future．
One of the most interesting events in winter sport was the Minto Club skating competition at the Arena Rink，on the last Monday in February，when the entire Royal party were present．The junior competition and the competition for Count Molen－ ski＇s cup were held during the following week． Skating is seen in its most skilful and artistic de－ velopment at the Capital．
The Montreal Opera Company had an especially good week at the Russell Theatre and the Royal box was occupied for each performance．
The orphans of St．Patrick＇s Asylum profited by the sales of＂Shamrock Week，＂when，from March 11th to 17 th，the shamrock was royally exploited for the benefit of that institution．
The Executive of the National Council of Women met at Ottawa on March 1st and 2nd to arrange for the annual convention which will be held in Lon－ don，and which will be opened by Her Royal High－ ness，the Duchess of Connaught，on May 29th，the occasion of the first vice－regal visit of Their Royal Highnesses to that city．
One of Ottawa＇s most popular girls，Miss Winni－ fred Gormully，was married on March 6th to Mr． W．D．Erwin，of Riga，Russia．

On the first Monday in March a most picturesque skating party was given at Rideau Hall，when Their Royal Highnesses，the Duke and Duchess of Con－ naught，received their guests in the small tea room of the skating lodge．

## The Rose Ball．

A
POPULAR and picturesque form of entertain－ ment is the rose ball，which has found favour in several Canadian cities during the last few years． The Rose Ball，given by the Winnipeg Daughters of the Empire last month was most successfully carried out by a committee under Mrs．Erskine Hoskin＇s supervision．As a result of this brilliant affair at the Royal Alexandra，the Winnipeg Daugh－ ters found themselves in possession of several hundred dollars which will be devoted to the Ninette Sanitarium．Those who assisted the Lieutenant－ Governor and Mrs．Cameron in receiving were the three regents，Mrs．Colin H．Campbell，Mrs．C．E． McPherson and Miss Edna Campbell．

Toronto Daughters of the Empire reserve Shrove Tuesday for the occasion of the Rose Ball，and this year＇s event was of unusual brilliance，when three hundred guests assembled in the ball－room of the King Edward Hotel for the merriest dance of the season．Mrs．Albert Gooderham，President of the Order，received，with Mrs．P．D．Crerar of Hamil－ ton and Mrs．F．E．Fetherstonhaugh．His Honour， the Lieutenant－Governor，Lady Gibson，Miss Gib－ son，with Major Shanley in attendance，honoured the event with their patronage．

## The Local Council in Vancouver．

$\mathrm{A}^{\mathrm{T}}$the annual banquet of the Local Council of Women in Vancouver the chief topic of dis－ cussion was a suitable home for the working girl． The ordinary cheap boarding－house is a most cheer－ less abode and affords no outlet for a girl＇s social activities－and Vancouver is preparing to do some－ thing on a truly Western scale of liberality and completeness in erecting a suitable residence for the girls who earn a livelihood．Archbishop McNeil delivered an effective address on the subject in his
speech at the banquet given by the Catholic ladies to the Local Council，and public sentiment has been aroused to the importance of providing such a home默

## Western Gaieties．

THE milita
turesque of all in inves
 ＂bal militaire＂will not disappear from the list society＇s diversions．During February，the first ball given by the Seventy－second Seaforth High－ anders in the Hotel Vancouver was one of the most brilliant social events of the winter．Repre sentatives of all the regimental，consular and civil


The Countess of Warwick，a Fair Socialist，Who is Now on a Lecture Tour in Canada and the United States．
services were present，and among the patronesses were Lady Tupper，Mrs．W．H．C．Book，Mrs． Ewing Buchan，Mrs．G．A．Campbell，Mrs．W．L． Coulthard and Mrs．Ivan Senkler．A decidedly in－ teresting dance was that given by the Vancouver Ladies＇Hockey Team to the visiting team from Vic－ toria，the guests being Misses Grant，Fisher，Dun－ can，Summerville，Kirke，Wieker，Kearns and Shakespere．

Curling is one of the most popular winter sports in the West and the women are not lacking in appreciation of its advantages．This season，the successful Winnipeg skips in the competitions of the Ladies＇Strathcona Club are Mrs．F．R．Munro， Mrs．J．A．Cheyne and Mrs．S．A．Campbell．The trophies are the Stewart Cup，the Sharp Cup and Birks＇Cup．

Many Canadian towns and cities will be envious when they hear that the Amateur Dramatic Society of Edmonton gave several excellent performances of＂The Mikado＂in the Empire Theatre of that city last month，under the leadership of Mr ．Vernon Barford．When such a society in any community is well－organized and devotes itself to such delight－ ful material as the Gilbert and Sullivan operas，the result is worth a whole season of the tenth rate
musical comedies of to－day．Edmonton proved most appreciative and the work of Mr ．David Robinson， Miss Jessie Potter，Miss Dorothy Howland，Miss Prothero，Miss Seymour，Mr．H．G．Turner，Mr． B．H．Peeps，Mr．H．G．Lasdown were praised en－ thusiastically．The Lieutenant－Governor and Mrs． Bulyea，the Premier and Mrs．Sifton，were among those who enjoyed this opera of the good old days．
Winnipeg，which is a decidedly musical city，has continued the good work by having a local revival of Gilbert and Sullivan＇s＂Pinafore＂，at the Walker Theatre during the second week of March．The Winnipeg Operatic Society，who carried off the Earl Grey musical trophy last year，undertook the production．
The Albertans are looking forward to the Dry Farming Convention，which will be held in Leth bridge next month and which will be of social，as well as of agricultural interest．

## 龇 路 思

## The Motor Show

WHATEVER may be the fate of the horse，the motor，at present，is a dangerous social rival and bids fair to share the equine honours as＂show＂ material．
Montreal was early in the year with an automo－ bile show，and Toronto became ambitious to emulate the metropolis of Canada in the matter of exhibi－ tions．So，the closing days of February were en－ livened by a Motor Show at the Armouries，where cars of all sorts，in the most brilliant array，appealed to those interested in the latest in locomotion．The gathering on＂Society Night＂was under the dis－ tinguished patronage of the Lieutenant－Governor and Lady Gibson，Lady Clark，Lady Mann Lady Melvin Jones，Mrs．E．F．B．Johnston，Mad Nordheimer，Mrs．A．E．Gooderham，Mrs．Stephen Haas，Mrs．R．J．Copeland，and Mrs．Crawford Brown．A piquant feature was the distribution of rose and white carnations by the auto exhibitors． The electric brougham appeared to be prime favourite with the feminine guests．

## 器 器

## Nursing and University Work．

THAT the nursing profession become a part of解 degrees from that body was a suggestion made by Dr．Mary Crawford at a session of the Nurses＇Con－ vention in Winnipeg，to consider registration．Dt Crawford stated that if the profession and the uni－ versity were lined up in this way in each province， an interprovincial system of ad eundem degrees might be arranged，such as the medical profession in Canada was striving to obtain．Under this ar－ rangement，a candidate for the profession would need matriculation standing．Dr．Crawford＇s ex－ perience in her profession had convinced her that perlefinite standard for nurses was necessary in the interests of the public．R．N．would mean not only ＂registered，＂but＂reliable＂nurse．Dr．Halpenny said that in three months after he went into prac－ tice he encountered no less than five persons calling themselves graduate nurses and practising as such， who were discharged probationers from the Win－ nipeg General Hospital．There were three reasons for the new system，the rights of the patient，of the women who spent three years in training，and of the physicians．The spirit of the meeting was strongly in favour of setting a definite standard for the nursing profession，both in the interests of the public and the profession itself．

## The Housing Problem．

THE housing problem is evidently absorbing the nerest of those concerned with civic well－ being．In Toronto，a conference was held on this subject at Government House，on March 1st．Invi－ tations had been sent to a number of representative women by the Men＇s Housing Committee，which is composed of representatives of the Civic Guild，the Toronto Board of Trade，and the Toronto branch of the Canadian Manufacturers＇Association．The Housing Committee is raising funds to promote the Toronto co－partnership garden suburbs，a plan to improve the housing standards of Toronto，which is patterned somewhat after the garden city suburbs which have been so successful in England．Mayor Geary，Professor＇Kyllie，Canon Plumptre，delivered addresses．Mrs．H．S．Strathy was elected chair－ woman and Mrs．G．T．H．Lloyd，secretary．

## 觜 蹋

## The Iverley Settlement．

 ONTREAL，women are taking a keen interestin civic improvements，especially in such as be brought about through settlement work．The （Continued on page 19．）

## Some Cabinet Ministers' Daughters

## By MADGE MACBETH



Miss Edith Cochrane, daughter of the Hon. Frank and Mrs. Cochrane, is deservedly popular in Ottawa, as she was in Toronto.


Mlle. Nantel, daughter of the Minister of Inland Revenue, has Titian hair and Deep Blue Eyes. The Kodak Fails o do Her Justice

T has been said-and rightly, toothat we cannot be sufficiently cautious in the selection of our parents! A parent-before a gown or a summer vacation-requires to be carefully chosen; and two parents? The thought needed in selecting two of those commodities is exceedingly ponderous.

The young ladies on this page are girls of foresight and wisdom-they each selected especially pleasing parents; the fathers of these wise young ladies are members of the
Cabinet, and are probably so engrossed in the affairs of the Dominion ${ }^{4}$ D on the Hill that any indulgence shown the Ministers at home is taken in the grateful and humble spirit owed by a parent to his attractive daughter. For of course even a care$f\left(u^{11} \mathrm{~V}\right.$ selected parent may be spoiled er-indulgence. There is a curry that a certain Minister appointment through his


Miss Roby Hughes (right), eldest daughter of the Hon. Sam. and Mrs. Hughes. She excells in swimming and all water sports.


Miss Ethel Perley, is the Only Daughter of the Hon. George H. Perley, Minister Without Portfolio. Her Mother was Considered a Very Beautiful Woman. The Inference is Obvious, and the Inheritance Distinct.


The two Attractive Daughters of the Hon. J. D. and Mrs. Hazen. Their St. John Friends have Refused to Lend them to Ottawa this Season, but Ottawa has Hopes. There is a Third Daughter Not Yet Out.


Miss Eileen Doherty, daughter of the Minister of Justice, is an Honour Graduate of the Sacred Heart Convent. Montreal


Miss Monk, Daughter of the Hon. F. D Monk, is Well Known in Both Montreal and Ottawa, and is Considered an Exceptionally Charming Woman

Secretary to have lunch with his own daughter, "so that he might see her for half an hour and renew a pleasant acquaintance." And the daughter looked in her engagement book, cancelled a luncheon for that very day, graciously met her own father-and later, at her favourite shop, bought herself a love of a new hat!

IT has been long since Ottawa 1 could hold out a welcoming hand to so many daughters of Cabinet Ministers. A few of them have shown a splendid loyalty to their old homes and have not been in the Capital as much as lion hunters have wished, but next season Ottawa hopes for more of their society. From what we have seen thus far, they are all well worth cultivating.
Beside these daughters who are out, there are younger ones in several families who bid fair to rival their attractive sisters.

# A "Many-sided" London Woman 

Mrs. Archibald Ross Colquhoun<br>By LALLY BERNARD

FOR some years I had known Mrs. Colquhoun as one of the most charming and entertaining of hostesses in her home in Bedford Gardens, where she and her distinguished husbandauthor, traveller, and explorer-gather about them an interesting coterie of friends from every part of the world.
I had discovered in my hostess not only a brilliant conversationalist, but an author, journalist, and firstrate water-colour artist; a mistress in every detail of "home-craft" as well as a widely-travelled and exceedingly handsome woman. Above medium height, with brilliant dark eyes, clear complexion, and mobile rather mischievous expression of face, Mrs. Colquhoun has that quality of "brilliancy" of personality which is impossible to define on paper
It took some years to find out the variety of experiences which Mrs. Colquhoun has crammed into a comparatively short life. She is a person of such quick sympathies and varied interests that there was little in the way of personal conversation while in her presence.
in her presence.
Before her marriage in 1900, she had spent three years between London and Paris studying art, with an occasional excursion into journalism. Later on came her exploration into "Social Work" (not play!) in Poplar, Battersea, and North London, with secretarial work in connection with county council schools, etc. After her marriage to Mr. Archibald Ross Colquhoun, she became his comrade in some of his European and Eastern travels, and the outcome of her experiences was a delightful little book from her own pen, illustrated with water-colour sketches by herself, entitled, "Two on their Travels," and her collaboration in "The Whirlpool of Europe," which her husband brought out at the same time. Signed and unsigned articles have since flowed from her fertile brain and are to be found in all the leading reviews and newspapers in England.

THE knowledge of social problems practically gained in her girlhood has provided Mrs. Colquhoun with most valuable grounding in matters which engage her attention at this moment, and has become of the greatest use in her latest and most triumphal entry into the realm of public platform work, on behalf of, at least, eight or ten of the important political and Imperial Associations found in Great Britain, including the Women's Unionist Association, Imperial Maritime League, British Women's Patriotic League, and the Rational League for opposing women's suffrage.
Mrs. Colquhoun has confessed to having spoken at nearly three hundred meetings during the last two years, and she is known as the most "telling" speaker in the Anti-Suffrage League, of which little has been heard in Canada, as the organization is worked and financed upon very different lines to that of the Women's Suffrage Association. The work has been steadily and quietly growing, and the success of their efforts may be found in the fact that public opinion on the subject has been roused to such a pitch, that politicians on both sides of the House are forced to come out in the open and declare their views, without further "coquetting" with a matter which promises at this moment to bring about a serious cleavage in ministerial circles.

Paradoxical as it may seem, Mrs. Colquhoun, by masterly arrangement of facts, by brilliant repartee and scintillating wit, and by her powers of quick adaptation to the varied audience she has to address -brings the strength of her own personality to refute the very arguments she so skilfully presents to the public against the granting of the franchise to women! However, Mrs. Colquhoun brings arguments to bear which demand consideration at the ments to bear which demand consideration at the
hands of every thinking man and woman in the land.

SHE is an Imperialist not only in name, but has
 pilation of serious tooss pilation of serious books and articles, dealing with quently, the eloquent speeches which she delivers all over the United Kingdom are backed by a solid and practical study of an extremely complex question. She contends that while the "exceptional" woman may have leisure to study the problems of world-wide politics, administration, finance, armaments, and the subject of the "haute politique" Europe, the average woman cannot find time to do
so and also fill with success her own niche in the community. Nature has determined that no woman - exceptional or average-can have first hand experience in dealing with such problems, and it would be absolutely disastrous (to use the words of the English Prime Minister) that such problems should be placed at the mercy of a sex debarred from that experience by the mandate of an inexorable power A few months ago, the Kensington Town Council -a body which has had no little experience in the work which women may accomplish in municipal affairs-received two deputations of ladies, representing the "Votes for Women" and the "Anti-Suffrage" Leagues, who were invited to address the members of the Council, numbering about forty men, with the object of enlisting their influence with the Government. Several ladies, belonging to the "Votes for Women," presented their arguments in favour of the movement, and Mrs. Colquhoun fol-


Mrs. Archibald Ross Colquhoun, a London Woman, Who is an "Imperialist" and a Leading Anti-suffragist.
lowed, with the result that the Council voted 32 against, and 18 for the proposal.

BUT the peculiar power of Mrs. Colquhoun lies in her ability to force a decisive opinion, from those who have hitherto regarded the question as one which might be considered with "an open mind." Intense conviction, backed by her wide grasp of the subject in all its bearings, rouses those who have hitherto looked upon the whole movement as a more or less parochial question.

The artistic "grouping" of facts to balance the word-picture which she presents and the brilliancy of "tone" which pervades these pictures, shows how Mrs. Colquhoun utilizes, with unconscious force, the many gifts which she has faithfully laboured to develop.
Speaking with immense rapidity, she covers ground which the average woman fails to achieve in the length of time allotted at public meetings. "Hecklers" find in her ready repartee a formidable weapon - her guard, thrust, or parry are of lightning weapon-Ther guard, thrust, or parry are in her veins
speed. The Celtic blood which runs in her speed. The Celtic blood which runs in her veins
which she believes must decide the ultimate destiny of the Anglo-Saxon race.

## No Laughing Matter

T
HE matter of Canadian humour refuses to be settled. In a rash moment, the Editor of this journal referred to its rarity and offered gentle encouragement to such Canadian artists or writers as can see or depict a joke-and there has been a deluge of discussion ever since. Some weeks ago, on this very page, I ventured to quote the opinion of a man on this subject, in which the masculine philosopher expressed the conviction that Canadian women are lacking in a sense of humour-consequently social life is defective in the brightness which is derived from feminine esprit.
Now there comes a letter from a gentleman who takes this matter seriously and who states in his opening paragraph: "The suggestion in a recent issue of the Canadian Courier that Canadian women lack the saving gift of humour will strike many readers of current literature, both in England and in the United States, merely as evidence that humourists, like prophets, must seek appreciation elsewhere than in their own country
As one who takes a particular interest in Canadian literature, I have been struck by the fact that two of the writers whose work I hold to be most distinctly Canadian are, at the same time women and humourists."

The writer proceeds to refer to the work of Mrs. Arthur Murphy, the "Emily Ferguson" who writes of Janey Canuck and her impressions, and of Mrs. Valance Patriarche, as proof that the Canadian writer is not without that sense of humour which goes so far towards making life enjoyable hasten to agree with him-at least, so far as the work of the first-mentioned writer is concerned, for "Janey Canuck" is the best of good company, either in person or on paper. The works of the other writer I have not yet read, but, if these blizzards continue, I shall make a collection of all the humourists I know and endeavour to forget "Our Lady of the Snows" and her serious ways.
In considering this alleged lack of humour in the Canadian woman, I merely quoted the opinion of a man who considers that, in comparison with the women of more genial climes, we are decidedy solemn-visaged and given to take Life as too much of a problem. He may be wrong and it is a question which can hardly be settled by the scribes, since each of us recalls a personal friend who is joyously appreciative of "Life's little worries" and, in consideration of her buoyancy, we feel like exclaim-ing-"There! Canadian women know enough to smile."

## A Women's Orchestra

AWOMEN'S orchestra, named the Orchestra Femina, with Mr. Siegfried Wertheim as conductor, is the latest London novelty, says an English despatch. Mr. Wertheim has been working for a long time gathering his forces together, he decided that it should be an all-British institu-
tion, and now he appears to have succeeded. He tion, and now he appears to have succeeded.
has got together forty women, every one of whom is capable of playing solo parts. Mr. Wertheim contends that in the course of his search he ha come across some real "discoveries."

Hitherto in the case of such instruments as the oboe, bassoon, trombone, and the heavier wind instruments there have been no women exponents o very high rank. Mr. Wertheim has discovered English players of such instruments who are gold medalists of London, Paris and Brussels.

## Earl Grey Competition

ELEVEN dramatic and five musical entries have been received for the Earl Grey competitions in the Russell Theatre, Ottawa, in April. As only twelve can go on, four will have to be eliminated. The musical entries include the Orpheus Glee Club of Ottawa and the Ottawa Symphony Orches tra, Pembroke Methodist Church Choir in "The Merry Be 'ls of Yule," Presbyterian Church Choir of Brockville and the Hamilton Operatic Society in "Florodora."
The dramatic entries include the Edmonton Dra matic Club, London Dramatic Club, Montreal Dra matic Club, Strollers' Dramatic Club of Winnipeg, Bonaynes Amateur Players of Montreal, Capt Prideaux's Amateur Dramatic Club of Kingsto ${ }^{11}$ the Green Room Club of Moose Jaw, the Londo. School of Elocution, the Royalist Dramatic Club of St. John, N.B., and the Ottawa and Walters Dra St. John, N.

## The Matinee Girl

## By MARGARET BELL

The Blondest of All.
SHE sat in her dressing room, sur rounded by all her make-up accessories, rouge pots, cream jars, grease paint and powders of all descriptions. I had seen her from before the IIghts, the night before, and thought naturally the beautiful blonde hair was donned for the occasion. So my first exclamation, upon seeing the maid combing out the long strands of gold was natural enough. "Really, Miss Dresser, is that your own hair?
"Yes, child, that really is.


LOUISE DRESSER,
The Blonde Favourite in Musical Conedy, Finishing a Successful Sea son on the Pacific Coast.
surely didn't think I wore a wig. Why, I'm just the blondiest kind of a blonde."
I confessed my mistaken line of reasoning-it is always best-and tooik my place on the trunk. You know, a visitor to a dressing room never knows where she is going to sit. For the ordinary dressing room is just about large enough to hold the mirrorflecked dressing table, a couple of chairs, and a trunk. And Louise Dresser, in addition to these, had a large mirror, with myriads of lights fl ckering all around, a tiny desk, and a mammoth "medicine ball," used after hours to promote agility. I kicked il gently with the toe of my shoe, and it did not move. Miss Dresser chuckled. "Reach down and lift it up," she suggested.
years' association with basket ball, found the thing rather a goodly test to my biceps.
"Just wait till after the matinee today," she said, "and I'll show you how to toss the medicine ball."
After matinee I found my way back again, to the abode of the rouge pots and flickering electrics. And what a transformation had taken place! There sat Miss Dresser, huddled up on the trunk, minus all her make-up, her blonde hair coiled quite carelessly at the nape of her neck. She wore a gym. suit and shoes, and looked prepared for any exercise. We went out to the dismantled stage, and the "blondest of them all" began a series of pirouettes such as any acrobat might be proud to do. She threw the heavy ball up and down, and caught it quite easily when it was tossed back to her by the leading man.
And ever since I have taken off my hat to Louise Dresser, the athletic blonde.

What Are We Coming To?
SUCH dainty bits as "The Spring Maid" in musical comedy and "The Piper" in poetic drama lead us to be optimistic about theatrical conditions. We look pleasant for a time and allow our smiles to mirror our inward feeiings. But when we are confronted by a long row of bizarre chorus girls with a star somewhat similar, and when the greatest achievement anyone in the whole cast is capable of is a series of risque pirouettings around the stage, what is to become of our bursi of premature optimism?
Quite the baldest production that has visited Toronto this season is "The Enchantress," with Kitty Gordon in the title role. Kitty is an English importation. Twelve years ago, she was one of the celebrated Gaiety Girls in London. To-day she is Kitty Gordon in huge electrics, before the theatre entrance. And she is beautiful Sapristi! but she is beautiful--the beauty which makes the audience sit up a little straighter as she walks on the stage. And then, when she poses so effectively and turns her marvellously decollete back toward the people in front, a great burst of applause rends the theatrical rafters.
But that is as far as it goes. Beautiful Kitty being the most beautiful woman on the stage, naturally could not be expected to have the added gift of intellect or voice. She has the languid a'r of a spoiled darling, and the voice of a favourite who all the time is thinking "Well, I don't give a tu'pis the whether I can ret the song ove pence whether I can get the song over ing will satisfy any public."


KITTY GORDON,

## lt's ready for the saucepan.

The children need never go without a bowl of good hot soup this chilly weather be-
 cause " Mother's busy." No matter how busy she is, she can always find time to mak: Edwards' Soup.

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The Canadian Women＇s Press Club

FIVE new members have been en Press Club since the last appearance of the Club department：Mrs．Mar of the Grant MacWhirter，of New Rich garet Grant MacWhirter，of New Rich who has contributed stories and arti－ cles during the last few years to The Canadian Century，The Westminster Farmers＇Magazine，Canada Monthly and Farmers＇Advocate；Miss Lilian Tyson，of Berlin，who edits the society news of the Berlin News－Record；Mrs． A．W．Sturdy，of Winnipeg，who has written for The Canada West Monthly and The Manitoba Free Press；and Mrs．C．E．Dobbs，of Oak Bank，Mani－ Manitoba Free Press and severai Eng

lish papers．The two last join through the Winnipeg branch．A new mem ber from Ottawa is Mrs．Madge Mac beth，two of whose novels have ap peared serially in The Canada Wes Monthly，and who is a frequent con－ tributor to The Canadian Courier，The Canadian Magazine，The Alaska－ Yukon，The New York Survey and other periodicals in the United States

然 焽 路
MRS．GENEVIEVE LIPSETT SKIN NER，a distinguished Winnipez
member of the C．W．P．C．，and Presi－ dent of the Manitoba Sunshine Society has been appointed by the Dominion Government to travel in the United Kingdom and address women in the in terest of Canadian immigration
啙 䟮 㫮

M ISS JEAN GRAHAM，of Toronto． who has edited very successfully for the past two years The Canadian Home Journal，will，at the end of March，become editor of the Women＇s Section of Toronto Saturday Night． Miss Graham，who is a representative member of whom the C．W．P．C．is proud，is known personally and by her work to all the membership．She was for some time Vice－President for On－ tario and Quebec，and has often been the spokeswoman for the Toronto branch on special occasions．As Canadienne Miss Graham has been as－ sociated with The Canadian Courier from its inception，and is at the pres－ ent time a regular contributor to The Courier．

## 䟮 涒

IT is announced with pleasure that a branch of the C．W．P．C．has been formed at Calgary．The names of the officers and members at Calgary will be given in a later issue of the depart－ ment．The Calgary members have al－ ready entertained several guests and form one of the most friendly links in the strong membership of the C．W．P． C．which reaches from Halifax to Van－ couver，not forgetting the Edmonton branch which was one of the first to be organized，and with due mention of our members across the sea in Lon． don，England．The Calgary branch of the C．W．P．C．has entertained Mrs． Seaman，President of the Fort William and Port Arthur Women＇s Press Club， who，with her husband，is celebrating dilver wedding anniversary by Linsett Skinner of Winnipe，who told Lpsett skinner，of Winnipeg，who told

Winnipeg Women＇s Press Club；and Mrs．Arthur Murphy of Edmonton， author of＂Janey Canuck in the West，＂ and an Edmonton member of the C．W．P．C．

## 觜 路 紫

$\mathrm{A}^{\mathrm{T}}$ the February meeting of the Thunder Bay Press Club some delightful papers were read on Cur rent Events and Reviews of Books． Miss Stafford，the President，read a Legend on＂The Death Mist of Moun． McKay．＂This Legend Miss Stafford also read to a meeting of Boy Scouts at the Y．M．C．A．One of Miss Staf－ ford＇s Legends，＂The Three Bears of Thunder Bay，＂appeared in a recent issue of Rod and Gun．

## 踟 㬗

THE tenth anniversary number of The Morning Albertar，Calgary was under the special direction of Miss Ethel Heydon，one of the Calgary members of the C．W．P．C．，who is an energetic and capable woman journal－ ist．In connection with the anniver－ sary number prizes were given fö stories and poems on Alberta，Mrs Arthur Murphy，of Edmonton，acting as judge．A full report of Mrs．Mur－ phy＇s able inaugural speech as Presi－ dent of the Edmonton Women＇s Cana－ dian Club appeared on the woman＇s dian Club appeared on Journal which page of the by Miss Annie Merrill，an Edmonton member of the C．W．P．C．

## 哭 紫 盟

$\triangle T$ the seventeenth annual meeting of the Vancouver Local Council of Women the report from the Van－ couver Women＇s Press Club was pre－ ented by Mrs．Stoddard，who was e＇ected a Vice－President of the Van－
couver Local Council for the ensuing year

## 路 路 喻

M ISS BLANCHE HUME，of Wood－ istock，contributes to the Febru－ ary number of Rod and Gun a most interesting account of Camp Experi－ ences and a Qualifying Climb with the Canadian Alpine Club last summer． As was to be expected from a mem－ ber of the C．W．P．C．Miss Hume ber of the C．W．P．C．Miss Hume qualified as a mountain climber．One of the illustrations to the article shows

a group of climbers on Mount Ogden． Of the three women in the picture two are C．W．P．C．members．

## 些 焽 腹

MRS．JEAN BLEWETT，of Toronto has been most kindly entertain ed by the Winnipeg branch of the $C$ ． W．P．C．At a tea given by Mrs．Shar man，Mrs．Blewett told the Club how much she was enjoying Winnipeg an account of the luncheon given by the Winnipeg Club to Mrs Blewett will winear in club department

## 黙 紫 路

THE members of the C．W．P．C．in Saskatoon write of the pleasure they have had in meeting other C P．C．members who attended the Homemakers＇Convention in Saska toon．Among those present wers
Mrs．J．H．Storer，of Battleford；Miss E．Cora Hind Mrs，V Thomas，Miss Mary Mantle，and Miss Clendennan．

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Iverley Settlement, which opened only a short time ago with headquarters at 12 Richmond Square, has become a very busy centre. The committee recently arranged a meeting at Lady Allan's residence, "Ravenscrag," which was addressed by Miss Dudley, of the Denison House Settlement of Boston. Mrs. Ivan Wotherspoon, the president, is in residence herself at the Settlement, in charge of the workers, and reports encouraging progress. Numerous classes are in session daily, including mothers' meetings, amusement evenings, cooking classes, sewing, millinery, and shirt-waist making classes, all of which have been well attended. A new library has been in-
stalled, and is much appreciated by the mothers of the district. A boys' club is also flourishing.

## More Nurses Needed.

DURING the second days' proceedings of the Executive of the National Council of Women, Her Royal Highness, the Duchess of Connaught, spoke of her appreciation of the Council's work, and stated her desire for a cils work, and stated her desire for a
general appeal on behalf of the Vicgeneral appeal on behalf of the Vic-
torian Order of Nurses in order to torian Order of Nurses in order to
send many more nurses to the outlysend many more nurses to the outly-
ing districts of the prairie provinces. There was also voiced by delegates the need of more nurses in Northern Ontario. The condition of patients in these remote districts is pitiable, indeed, as capable nursing can hardly be secured-and the nearest hospital may be many miles away.

## An Agitating Article.

$I^{N}$ the February number of the UniI versity Magazine, there was published a criticism of Canadian women by a writer signing himself "Jacob Salvirus," which has aroused the interest of feminine readers to an unusual degree. A distinguished Canadian essayist has been accused of the authorship, and the names of several women have been mentioned in connection with the offending article; but "Jacob" remains undiscovered. The author, who uses the striking title, "In complete Angels," for his exposure of feminine foibles, as he sees them in Canada, considers that the Canadian woman is "frivolous and definite, undisciplined and a spoiled child," and does not desire to serve The writer is evidently an admirer of the "Patient Griselda" type of woman, and seems to overestimate the wealth of Canada, since he represents the of Canada, since he represents the
average Canadian woman as idle and average Canadian woman as all house-
rich, with a des're to avoid all rich, with a des're tio ation for the re-
work and a disinclinatio " alities of everyday life. "Jacob" will hear from many indignant and industrious dames before the summer roses bloom.

## In the East.

THE cities of the East usually enjoy a most delightful winter, with an abundance of social relaxationdances, bridge parties, receptions and teas make January and February a season of brightness. gayeties, and the more serious associations have taken up important work. The Women's Canadian Club of St. John held men lecture of their course as a benefit for that venerable gentleman and New Brunswick poet, Mr. H. L. Spencer. Mrs. E. A. Smith gave an address on "Canadian Heroines" for the occasion, which was received with applause by a large audience. The music for the evening was of a patriotic nature, which harmonized pleasingly with the address.
Fredericton has had a season of unusual social enjoyment, with a succession of receptions and teas. The New Brunswick was one of the most successful events which that institu-
tion has seen. The "swearing-in" of the new Lieutenant-Governor, Hon. Josiah Wood, created considerable in-

## terest.

Golf is a popular amusement in St . John, and at the annual meeting of the Mrs. George K. McLeod was again elected President.
It is announced that their Royal Highnesses, the Duke and Duchess of Connaught, will visit St. John during the month of August.
The ladies from the maritime provinces who are in Ottawa for the season have enjoyed an unusually pleasant winter. Among the most popular of Eastern hostesses are Mrs. J. D. Hazen and Mrs. J. V. Ellis.
Some one has said that Boston is the Mecea for Halifax and St. John. However that may be questioned, from the political standpoint, it is undoubtedly an advantage to be within calling" distance of a city which is musically and intellectually unexcelCanadian Club of St. The Women's Canadian Club of St. John was so fortunate as to secure for the March lecture, Mrs. Bowlker, president of the Women's Municipal League of Boston. Mrs. Bowlker has also addressed the Montreal Club.

## Personal Paragraphs.

THEIR Royal Highnesses the Duke of Connaught, Governor-General, and the Duchess of Connaught, with the Princess Patricia of Connaught and their suite, will arrive in Toronto on May 15th, and will occupy Government House for a fortnight. The Viceregal party will attend the Ontario Jockey Club races at the Woodbine.
The Rev. Dr. Perrin, late bishop of British Columbia, and Mrs. Perrin, held their first reception after his induction as Bishop of Willesden last month. The archdeacon of London inducted him to the rectory of St Andrew Undershaft.
Mme. Donalda is apparently reaping great success abroad. At a concert given in London recently in aid of the funds of the St. George's hospital which was arranged by the Princess Victoria of Schleswig Holstein. Mme. Donalda was amongst the artists and after the concert was personally complimented and thanked by the princess. Mons. Seveilhac, Mme. Donalda's husband, has also scored great success in Nice in tenor roles.

Mrs. C. G. Henshaw, of Vancouver is to lecture during April before some of the geographical societies of England and Scotland on "The Rocky land and Scotland on Mre Rocky Mountains in Canada. Mrs. Hensha to attend the annual meeting of the attend the annual meeting of
Daughters of the Empire in May.
Miss Frances Howard, of England has been spending a few weeks at the residence of her grandfather, Lord Strathcona, in Montreal.
That gifted young Canadian, Miss Kathleen Parlow, is engaged for a violin recital by the Women's Musical Club of Vancouver on March 23rd,

Mrs. L. S. Amery, who was a*Canadian girl, Miss Florence Greenwood, has entered with ardent interest into her English husband's political aspirations, and has made several speeches in his behalf.

New Westminster has two women on the school board, and Vancouver recently elected Mrs. Peter McNaughton to a similar position, at the head of the poll. Now, Greater Edmonton has elected Miss Bessie H. Nichols to the position of school trustee, with the second place on the lists.
Mr. Wilfrid Campbell, of Ottawa, who delivered an address to the Women's Canad'an Club of Toronto last month, was the guest of Mr. and Mrs. J. B. Tyrrell.


## "THE SPRING FASHIONS IN HAIR DRESSING"

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## DEMI-TASSE

## Courierettes.

The net result of all this suffragette window-smashing is to disprove the old theory that the female of the species cannot hit what she aims at.
King George has not yet decided whether he will visit Canada in 1913. His Majesty probably awaits the assent of Henri Bourassa.
The editors who espouse the cause of woman suffrage will now be accused of selling their support at the price of their plate glass fronts.

The Czar of Bulgaria keeps his crown locked in his bed room. The Canadian citizen keeps his coal supply locked in his cellar.
When Hon. George P. Graham reentered Parliament his desk was deentered Parliament his desk was decorated with American Beauty roses
Apparently the Liberals are still Apparently the Liberal
thinking of reciprocity.
"Sir Wilfrid Will Stay at the Post," says a newspaper heading. A lot of his supporters were left there last September.

The Toronto Globe wants an historical poem dealing with an incident in which bravery and resource were conspicuous. There ought to be a good chance for the poet who tells of Hon. George P. Graham's carrying of South Renfrew.

## $\bullet$

They Just Smiled.-Dr. George C. Creelman, president of the Ontario Agricultural College at Guelph, admits that in the following story the joke was on him:
For ten years he had held the position of secretary of the American Association of Farmers' Institute Workers, but he found that his other duties would not permit of his continuing in that office. So, at the an nual meeting in Washington, D.C. just before the election of officers was to be held, he explained that he would no longer be able to act as secretary. The other members smiled when he said that.
So Dr. Creelman emphasized the fact that he could not continue as secretary.

Again his statement was met with a smile, so he said: "Now, I'm serious about this. I really couldn't spare the time to look after the work of secretary, and if you elect me to the office I will be obliged to decline it."
Once more there was a general smile.
After the first balloting had been held, the doctor learned why they had smiled. They didn't elect him to the secretaryship again-they mado him president.

What to Wear.-Some very ordinary hints on proper attire for various occasions are given from day to day on the women's pages of the daily papers. Here are a few suggestions a trifle out of the ordinary:
For late at night or early morning wear, pyjamas are the proper thing.
When you go canoeing this spring, wear a diving suit.
It is not advisable to wear divorce suits in public. Some of the warmer ones afford too great an exposure.
When you go out on a rainy day take an elevated train.
Don't wear a bathing suit unless you can properly distribute about 140 pounds inside it.

A Bible-class in Grand Opera,-Is the church tending toward things theatrical in the line of entertainment?
Not many years ago all Methodism would probably have been shocked and borrified at what 1.500 Methodists saw and annlauded in Wesley Church. Toronto, at an entertainment recentlv given bv the Keelerites, a Bible-class of 100 young women, tanght by the well-known lawyer, A. J. Keeler.

Imagine Mephistopheles in his cos-
tume of red, cap, cloak, tights, and woll, and impersonated by a young woman! Imagine Caruso impersol McCormack-all the galaxy of great operatic singers were on the stage that night in full operatic regalia, al impersonated by fair keelerites, and as far as appearances went singing themselves hoarse in Mephisto's serenade from "Faust," Verdi's "Miserere, the sextette from "Lucia," and so on They didn't really sing-they just pre tend to warble while a big grama tended to warble whind a big grande phone concealed benind them nanded out the music. The theatrical man ner.sms of the operatic stars were well mimicked, and the act made bigger hit than many a vaudeville turn in a regular play-house
There were fully a dozen girls on the stage, and they didn't all weal skirts. Following this came a little playlet in five scenes, written and acted by several of the girls, on having to act a male role. She was sufficiently shy to stick to a long rain-coat during the act.
After this, John Wesley will surely turn in his grave.
Another Labour Problem.-"Princess Pat," daughter of our new Gov ernor-General, is a painter. Sh managed to keep this fact a close secret until she arrived in Canada and got to work. Now she may expect to receive a call from the Painters Union walking delegate, who will demand that she produce her union card.
Canada can't stand for royal competition, even in the matter of painting.

## A REqUEST.

Will a certain Edinburgh paper and others which copy items from this page please credit them to Canadian Courier?

Changing a City's Name.-Rightly or wrongly, Toronto has for many years been popularly known as "Toronto the Good."

Isn't it time for a change of name? Toronto is no longer so superlatively superior from a moral standpoint though it did close the toboggan though it did close the Sabbath. slides in its parks on the Sabbath. Toronto is now a sadly overcrowded city. Wherever her citizens go
they are crowded-except in church. they are crowded-except in church.
If they board a street car they are crowded and have to stand. If they go shopping, they are crowded and hustled. If they go to the theatres they are crowded-unless it is a particularly intellectual play. If they go to jail they are crowded and have to sleep in jail corridors.
Call it "Toronto, the overcrowded."
One Phase of the City Street.
Look out for the whizzing automobile! Beware the trolley car!
Keep an eye on the other speedy things
That have power to maim and mar.
Give heed to the wife's entreating cry-
"Now, do be careful, John!"
Obey the big "Keep Moving" sign
And the Bobby's harsh "Move on."
Remember that the city folk
Are classed as "the quick and the dead."
Be elsewhere when the icicle falls; Keep away from that horse's head!

A Much-Engaged Mayor-George Reginald Geary, Mayor of Toronto, is forty, and remains a bachelor.
Anronos of this fact, his friends are telling a little story about a Toronto citizen who had tried often, and al-
ways in vain, to get the Mayor on the telephone. It was dec.dedly irritating to the said citizen to call up time after time only to hear the even tones of
George Wilson, the Mayor's secretary, George Wilson, the Mayor's secretary
inform him that his Worship was engaged.
Finally, for the 'steenth time, Mr Citizen called up, and asked for the Mayor.
"Sorry, he is again engaged," said Mr. Wilson.

Say, look here," burst out the oftdisappointed man at the other end of the wire, "that's just sixteen times that you've had him engaged. Why the dickens don't you get him mar ried somehow?
$\%$
A Suffragette Argument. - The chairman of Toronto's Board of Works had to threaten three times to adjourn its last meeting because three or four aldermen wanted to talk at once.

And yet they say that women should not vote.

## Spring.

Hail merry days of gentle spring: With wintry ones thrown in.
How happy are the birds!-how swee Housecleaning's dust and din
Soon will the gardens gaily bloom, And rapidly get weedy.
The sun, grown stronger, day by day Makes winter clothes look seedy.

Soon gladly in the sun we'll bask, And wish from work to run. Soon lighter clothes we'll don-let's Just what the moths have done

A Parallel.-In the olden days the Israelitish women used to sing that "Saul has slain his thousands and David his tens of thousands."
In these modern days of dismissals of postmasters, customs officers, lighthouse keepers, etc., the Liberal chant may be that "Monk has fired his dozens and Major Currie his hundreds."

## $\%$

Interpreted.-At the top of the steeple of a Fredericton, N. B., Methodist church, built in 1851, is a golden hand. The hand is closed save that one finger points upward. And the interpretation put unon the position of
the fingers is: One points to Heathe fingers is: One points to Hea
ven, the others to-well, downward.

$$
x
$$

A Good Answer.-Many a speaker has been floored by a question put by one of his hearers, and W. F. Nickle, the clever young man who represents Kingston in the House of Commons, nearly met that fate in a recent campaign.
Mr. Nickle, upon ending his speech, said that he would endeavour to answer any question put by anybody in the audience. Hardly had he made the offer when he regretted having done so. A man evidently an Trish-man-whose face had a look that meant trouble for somebody, rose from his seat at the back of the hall from his seat at the back of the down the aisle till he and walked down thear the platform.
stood near the Nickle, you say that you'll an swer any question put to you?" asked the man in the aisle.
"I'll try." said the speaker, wondering on what line he was about to be tackled.
"Then how much did your last election cost you?" said the questioner. For a moment Mr. Nickle floundered. Then an inspiration came to him, and he answered: "Six weeks of the hat ever put in in my life"

## A Confession.

"Man wants but little here below. And duty some would shirk-
t any rate a lot of us
Want very little work.


As it Seemed to Him.-A four-year old Toronto boy was asked the other evening by his mother, "What would you like for supper?"
The youngster thought for a little while. Then he answered: "I want an egg. And, mother, will you cook it with the skin on."


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## MONEY AND MAGNATES

SANE INVESTMENTS<br>What Are Our Governments Doing

WAT are the Dominion and Provincial governments doing while mil-
lions of dollars are being stolen from the Canadian investor lions of dollars are being stolen from the Canadian investor by
gamblers and company robbers? The official answer is that company laws exist. The other is that the financial fakir has learned how to dodge those laws, that too many loopholes gape in our company legislation, that the present statutes are not thoroughly enforced. Our government de-
partments apparently take the position that if company promoters sin, the onus of prosecution is upon the aggrieved. If you lose $\$ 1,000$ in a dishonest mining, oil, insurance or other company, it is your duty to unravel the intricacies of company promotion, finance, market trickery, gather evidence and present your case. There may be a law to protect, but by the time the ment repose, the criminals have disappeared. That is the general principle. We are prone to criticize the institutions of the United States, but some-
times they can teach a lesson. They have fearless bank times they can teach a lesson. They have fearless bank examiners, aggressive insurance commissioners, and men who chase the unscrupulous stock salesman often afraid to stir mud. Incidents have happened in Canadian finance and company promotion that do not reflect well upon national honesty or monetary cleanliness. Companies and institutions whose tottering condition is discussed by the man in the street, are allowed to fall, burying the investor in the debris.
Whereas the government should use their legal tools, give the investor his proper chance in a civilized country, and fell the shaky structure trouble is that the departments supervising our company matters, apparently favour passive rather than active supervision.
Is it not time, for instance, that the dummy director was abolished from the Canadian charter of incorporation. A five million dollar company is formed and we learn that the provisional directors are Jack and Jill, Jim and Joan, stenographers and law clerks, no more related to the company than a canary is to an elephant. No one knows who are the real backers of our new incorporations unless they choose to tell. Were the provincial secretaries to summon to their offices the provisional directors of a hundred new companies, we would witness to the parliament buildings at Toronto, or Winnipeg, or Quebec, a procession of stenographic damsels and lawyers in embryo. The
dummy director, although almost universal in dummy director, although almost universal in company law, is a relic of the past. In Canada, we need not stick to precedent, but should abolish him at
once. once.

T
HE press has a duty in this matter, and the Canadian Courier recognizes that fact. Some contemporaries fail to do so because bread and butter and duty are not always harmonious. The extent to which a newspaper can proceed in these matters is variously estimated. For instance, one prominent mining man thinks the time has come for Press censorship. So flagrant have been the professional abuses in recent mining advertisements that the government stamp on prospectuses which have been through the law mills, has been suggested. A proposal to interfere in the conduct of a newspaper is treading on delicate ground. Those journals which habitually print the announcements of obviously "wild cat" mining propositions gain additional revenue but they lose much more in prestige.
The best solution is the simplest. Companies must be compelled to respect the law, and the law must be strengthened. The clauses of the Ontario Com-
panies Act require all advertisements to afford specific information. This includes the names, addresses and descriptions of directors, their qualification and remuneration; the names and addresses of vendors of property to the company to be paid out of the shares for every sale, and the amount to be paid; the amount paid in commissions, the amount paid to promoters, the interest of every director in the promotion. These are but a few of the principal points. Glancing at twenty picked advertisements one can see how the
law is being evaded. law is being evaded.
We need better trust
dency there is to call any sort of a concern, even a real estate especially a tencompany. The trust company, in the accepted a real estate outfit, a trust defined functions to perform. Despite that fact, anyone is allowed to grab the name "trust." The British Columbia government recently chartered a company to do everything under the sun, including flour milling, shipping,
fish canning and trust company work! The time has long gone when fish canning and trust company work! The time has long gone when govern-
ments can allow such conditions. ments can allow such conditions.
In these prosperous days, industrial mining and other companies, much over-capitalized, are being formed and "watered" stock flotations are made to the public. That such companies can be floated at all is apparently due to two factors-Canada's phenomenal development and the lack of sufficient government supervision. It may be difficult for our governments to control such flotations altogether, for the protection of the public, yet considerably more could be done by a careful investigation into the facts before charters are issued. This is a matter for the serious attention of the Dominion and
Provincial governments. Provincial governments.

## On and Off the Exchange.

## The Bull Element.

F one chooses to ignore the cruel disillusionment of the steel magnates by
the Minister of Finance in his Budget speech, the danger of industrial disturbances a month hence and the fear that the danger of industrial pansion of commerce in this country, there is nothing in the way of entire agreement with the bull element in Canadian markets, which says emphatically that stocks are too low and that they must go up. If there could be an additional obstacle in the path of this programme the operators for the rise are providing it themselves. They are generally associated with the new issues which are beginning to flood the market. Our capacity to absorb the

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Assignee, Liquidator

## Significant Advances

A few striking comparisons made
A few striking comparisons made
by Mr. E. P. Clement, K.C., President of the

## Mutual Life

OF CANADA
in his address to Policyholders at the 42nd Annual Meeting of the Company held February 1st :


## Sun Life

## Assurance Company of Canada

In publishing the leading features of the Company's report for 1911, the Directors feel that the evidences of progress and strength are so satisfactory as to make comment unnecessary.
New Assurances
New Assurances issued and paid for in cash during 1911
\$26,436,781.19
Increase over 1910 . \$2,924,403.38
Income
Cash Income from Premiums, Interest, Rents, etc., in 1911 . $\mathbf{1 0 , 5 5 7 , 3 3 5 . 5 2}$
Increase over 1910 . \$ 981,881.58
Assets
Assets as at 31 st December, 1911 Increase over 1910
\$5,736,095.61
Surplus
Surplus distributed to policyholders in 1911
Added to Surplus during 1911
Surplus earned in 1911
Total Surplus 31st December, 1911, over all liabilities and Capital ac-
cording to the Company's Standard, viz., for assurances the Om.
(5) Table, with $3 \frac{1}{2}$ and 3 per cent. interest, and for annuities the
B. O. Select Annuity Tables, with $3 \frac{1}{2}$ per cent. interest
Payments to Policyholders
Death Claims, Matured Endowments, Profits, etc., during 1911 . . 3,403,641.36
Business in Force
Life Assurances in Force 31st December, 1911 . . . . 164,572,073.00
Increase over 1910
\$21,022,797.00

## A detailed report will be sent upon request.

## Head Office :

iniontreal.

ROBERTSON MACAULAY, President.

## JOHN A. TORY,

## SUPERVISOR WESTERN ONTARIO AND MICHIGAN

10 AdelaideStreet East,
great mass of these securities at this time has yet to be demonstrated，but market gossip has it that the largest issue to appear this week－the Ontario Pulp and Paper bond issue－was taken in a way satisfactory to the under－ writers．

呰 路 紫

## The Marine Season．

IT is safe to prophesy that the opening of navigation will release a great deal of money and will give a real impetus to business．There has been a slight hesitancy in some lines during this week largely because they have to do with operations which cannot be begun until the spring，but also due to fear of a strike in the bituminous coal trade of the United States．The largest manufacturing centres of this country are dependent upon Pennsyl－ vania and Ohio coal fields and as local stocks are small an interruption in the supply would produce immediate and serious results．

## ＂Sap＇s Running．＂

M
ARKET sentiment has undergone a change and there is no mystery as to the reason．The leading Canadian stocks have been marked up in the past month．It has been a good trading market with profits on the long side．That is always sufficient to cause a cheerful feeling，and when this condition exists there is never a lack of reasons to explain the advance． Like spring flowers，most of these reasons have nothing to do with the case but they come into being as do the flowers，just because it is spring．

## Canadian General Electric Year．

HOLDERS of Canadian General Electric are to have another chance at rights on new stock，but these opportunities have become so frequent
of late years that said holders have grown a bit blase．This feeling will be emphasized since the dividend rate has been cut from ten to seven per cent． per annum since the last issue．When the announcement of the new stock was made General Electric common was selling around 114．The directors increased the authorized issue of common stock by $\$ 4,300,000$ ，making a total authorized capital of $\$ 12,000,000$ ，of which $\$ 2,000,000$ is seven per cent．pre－ ferred stock．Of the large amount authorized，however，only $\$ 1,900,000$ is to be issued at present．This represents 19,000 shares，and they will be offered to stockholders at $\$ 103$ a share，the proportion being one new share to each three outstanding．This would make the right worth－at 114 for the old stock－something like $\$ 4$ a share．It must be said that the premium asked for the new stock is very small．
It is well known that the great proportion of Canadian General Electric stock is owned abroad so that a new issue is not as apt to interfere with the local market to such an extent as formerly．There have been reports in the English papers that the dividend on the stock would be increased toward the end of the year to an eight per cent．rate so that this new financing by General Electric may be taken better by the domestic markets than previous opera－ tions of the same kind．The financial statement has been already published so that readers are probably familiar with the fact that the company earned 13.3 per cent．on its common stock last year as compared with nine per cent． in the previous year．The company，moreover，wrote off an unusually liberal amount for depreciation and carries its real estate holdings at a very low price，but its record of the past fifteen years again illustrates the vicissitudes which industries of this character must encounter．Orders for new business are reported as very large．

## Steel Industry＇s Cry of＂Help！＂，

$\mathrm{T}^{\mathrm{HE}}$ ，several steel companies of Canada，including those which were generally supposed to have reached a period of maturity at which they could walk alone，are to be the subjects of an investigation by a Tariff Com－ mission．Without this formality the Government could not think of reviving the bounties，in view of the disagreeable and embarrassing row raised by the West and it now becomes necessary to the steel industry to prove that a public subsidy would work for the general good．Therefore，the market trader shrewdly reasons there is no danger of Canadian steel stocks being projected to higher levels by exhibits of extraordinary profits during the next year at least．In this the market trader may be wrong－as he very often is．Basic conditions in the steel industry in this country must improve if the country＇s expansion continues．Artificial respiration，which is the bounty system as applied to the steel trade，may stimulate，but it is not vital，because the life of the industry is very far from being extinct．The steel people may protest against the postponement of bounties，but the cold，unbiased verdict of the market which in the end is the most judicious and inexorable forum in the world has been that Canadian steel stocks are really prejudiced relatively little by the action of the administration．

## Feeling Porcupine＇s Pulse．

$\mathrm{M}^{\text {R．T．A．A．RICKARD，who enjoys the distinction of being the owner and }}$ editor－or as the newspaper worker prefers to phrase it－the editor and owner of a technical mining journal in San Francisco and another in London，will soon be writing leading articles for his two papers and possibly for several others，or his impressions of Porcupine．Mr．Rickard＇s various claims to eminence have been displayed sufficiently in the daily press and all it is necessary for the man casually interested in mining to know is that
Rickard is reconized Rickard is recognized as one of the foremost technical writers on mining in the world．What he has to say about Porcupine mines in particular will un－ doubtedly come out in due course．Being a journalist he keeps his good copy for his own papers，and he can at best make only the most general observa－ tions for the reason that the distinguished party of which he was a member spent precisely one day in a district which has puzzled almost equally expert Opinion for a period of two years．One thing of consequence，however， Mr．Rickard did say，and it had little bearing of Porcupine as an individual camp．It was that the Northern latitudes would no longer be a barrier to mining operations，and that from Ungava to Alaska，northern Canada would Some day be explored minutely by prospectors．Earlier in his career Mr． Rickard found in Alaska the highest price but the cheapest and most efficient mining labour in the world．In West Africa he discovered the lowest price but most expensive and unproductive labour in his mining experience．He argues that costs may be higher in the Northern latitudes and that the

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HAMILTON TORONTO MONTREAL WINNIPEG
problems of transportation of supplies and plant may seem insurmountable at first，but he points to the result attained in Siberia as being indica－ tive of what may soon be accom－ plished in our own frozen north．
The mining of which Mr．Rickard speaks is at depth and under the crust of the earth there are no varia－ tions in climate．By inference Mr． Rickard appears to have expressed the opinion that Porcupine and Co－ balt are not as they are pictured， centres of mining operations，but the fringe of a great mining field beyond．

## 捡 然

## Sun Life Annual Report．

 N OT many Canadian companies are able to report an income of over ten millions and expenses of just half its income．Yet the Sun Life Assurance Company does this in its annual repo－t，its surplus for 1911 being $\$ 5,188,514$ ．After putting aside the money necessary to safeguard its new busi－ ness of twenty－six million insurance， it estimates the profits for the year to be $\$ 1,243,763$ ．
Mr．George E．Drummond，of Montreal，was elected to the board during the year，but the officers re－ main the same，with Mr．Robertson Macaulay president and Mr．T．B． Macaulay managing director．

## 

## Foreign Incorporation．

WHEN a number of Canadians incorporate a company under the laws of Arizona to do business in California，the public should hesitate about investing in it．A new oil com－ pany with these characteristics is now being advertised in the Canadian papers．It may be a good company and the stock may be a good invest－ ment，but there are plenty of oppor－ tunities to invest in Canadian com－ panies whose records must be filed in Canadian government offices．As the advertisement says，＂the stock is now selling very rapidly，＂the Cana－ dians whose names are on the list of directors will not suffer if you keep your money for investments which will help Canadian rather than Cali－ fornian industry．

## Porcupine Mining Stocks．

THE Toronto World is booming Porcupine stocks．This abbre－ Valley Farm，has always had a fond－ ness for booming mining stocks．The articles may be written in the World office or in the office of a mining broker，but they are always optimistic． When the stock market is going up the World is intensely bullish；when they are going down，the World is supremely confident．

Now the World says that Porcu－ pine stocks are booming．Good！ This is an excellent chance for the small investor to get out．If he sees a profit，he should sell quickly．There are mines in Porcupine－but that doesn＇t affect the situation．The small investor hasn＇t the slightest chance in the mining stock game．
路 豁

## Scarcity of Pulpwood．

ANY person who thinks there is scarcity of pulpwood in On－ tario should read the advertisement of the Ontario Pulp and Paper Com－ pany in this issue．It has concessions for nearly two million acres and its experts declare that there are ten million cords of pulp wood on those concessions．This is some property， seeing that pulpwood is twice the value it was ten years ago．Using 50,000 cords a year，the company has enough to last it 200 years．The bonds of such a company should sell rapidly．

# We own and offer <br> \＄1，500，000 Ontario Pulp \＆Paper Company 

LIMITED

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Due 1st December，1931．
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ieal－National Park Bank，New York City，and at the London and South Western Bank，London，England．Interest payable 1st January and 1st July．

Of the above we have already received subscriptions for $\$ 1,400,000$ ，and we now offer $\$ 100,000$ ，carrying a bonus of $25 \%$ of common stock at Par and Interest．

Terms of Payment on Application．
DENOMINATIONS：
$\$ 100, \quad \$ 500, \quad \$ 1,000$
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Trustee：The Royal Trust Company．
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## We emphasize the following salient features of this issue：

First：The Ontario Pulp \＆Paper Company，Limited，concession covers over 2，750 square miles（ $1,700,000$ acres），containing upwards of $10,000,000$ cords of pulp wood Second：The value of the Company＇s plant and mills，excluding value of stand－ ing timber，is $\$ 2,500,000$ ．This includes $\$ 400,000$ being provided by this issue for work－ ing capital．

Third：The bonds are secured by a first specific charge on the property and addi－ tional bonds can only be issued up to 75 per cent．of the value of additions and extensions． A sinking fund of 3 per cent．per annum is calculated to retire the whole issue before ma－ turity and the bonds are redeemable at any interest date thereafter in the open market at a price not exceeding 110 and interest．

Fourth：The present equipment of the mills is capable of producing annually：
Sulphite
18,000 tons
Ground wood pulp 18,000 tons
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Fifth：The market for this product is constantly increasing in the United States as the supply of timber there decreases．The Spanish River Pulp \＆Paper Mills，Lim－ ited，will take over 8,000 tons of sulphite annually．

Sixth：The estimated net earnings are more than twice the bond interest and im－ provement should increase these net earnings．

Seventh：The Company will be operated in conjunction with the Spanish River Pulp \＆Paper Mills，Limited，assuring economies in operation．

## We shall be glad to mail a descriptive circular on request．



Limited
Toronto

Montreal London，England

## Current Sport

Stanley Cup Series.
Q UEBEC defeated Moncton in two Moncton shous for the Stanley Cup. Moncton should have made a better showing, considering its maritime record. There is no doubt, however, that Quebec has a strong hockey team. It has also been through a severe training with teams almost as good as itself. The wits of the players have been sharpened by keen competition, and occasional defeat.
Now for the next team bold enough to challenge for the much-coveted "mug"!

## $x_{0}$

Canadian "Class C" League.
B ASEBALL is coming to the front, and the Toronto newspaper correspondents have left for the South. It is hard to understand just why the Toronto newspaper proprietors, otherwise apparently sane, go crazy on their "baseball" expenditures. Moreover, they give up column upon column of valuable space to boom a crowd of United States baseballists lo the detriment of home talent. In Western Canada, the newspapers boom professional ball, but it is proessional ball of their own towns.
This year's Canadian League deserves better support from the Toronto newspapers than, apparently, they are preparing to give it. It will comprise Hamilton, London, Brantford, Guelph, Berlin, St. Thomas, Peterboro' and Ottawa. If I mistake not, this will be the largest "Canadian" League ever formed. Just whai percentage of Canadian players will be on the teams, it is too early to say.
$\%$

## 0b, You Winnipeg!

WHEN the Eaton team started for Winnipeg in search of the Allan Cup, everybody in the hockey world ooked for a serious battle. Under Western rules, the Eatons didn't do so badly, but what the Victorias did to the Toronto boys under the Ontario rules is hardly fit to print. Suffice it to say that the two scores totalled: Toronto, Eatons, 5; Winnipeg, Victoras, 24. The Allan Cup remains in Winnipeg, and apparently may be left lying around without a padlock. However, the Eatons took their defeat gracefully, and left the impression behind them that they were good sports.

## $\%$ \%

The O. H. A. Season.
R EVIEWING the O. H. A. season, the sporting editor of the Toronton Telegram says:
The O. H. A. season just closed was a remarkable one. No fewer than 113 teams were entered in the three serles and 108 of them started. Of this vast number ten defaulted at some period in the race, but none of those that dropped by the wayside but had first been convinced in actual competition that they had no chance to win ut in their districts.
It was a record breaker in all its features this year of 1911-12, and had not only quantity but also quality to offer its followers.
In all three series there were 335 games played, 16 senior, 183 intermediate and 136 junior. This list of 335 contests meant the meeting of 670 teams, not of course new ones each t'me, and with at least ten boys to a team at any rate in practice, tiat counts 6,700 hockey players engaged actively in the game, not to mention an easy 1,000 who tried for teams and just didn't make good.
It simply sums up that the O. H. A. demonstrated its maxim of democracy in sport-a principle that strives to engage actively as many as possible with as few as possible on the side lines as spectators.
Actually there were close to fifteen hundred players registered, not to mention nearly that many more striving for places, or at any rate working up to that stage
In any case these boys consumed 335 hours of actual play which lengthened with delays to 670 hours on the ice, or 28 days of 24 hours each if
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## PEOPLE AND PLACES

Have Lived to Great Age. $\mathrm{B}^{\text {LUFF CREEK claims the distinc }}$ genuine old timer, a resident of Mani toba for 60 years, who also makes the claim that she is the oldest lady in that province. This person is Mrs. Demerais, 98 years of age, who still enjoys good health, reads without the aid of glasses, can thread a needie, and, although somewhat crippled with rheumatism, is otherwise smart conrheumatism, is sidering her age. Mrs. Demerais was sidering her age. Mrs.
born at East Lake, Minn.
born at East Lake, Minn. from the village of Maniwaki, Que., there lives another of the oldest women in Canada. Though not far from Ottawa, there are very few persons there who even know that this woman exists, as she confines herself to her little hut and in the twenty-iive years she has lived in that district she has never been any further away distance of three miles. She was distance of three miles. She was born on thich makes her exactly 111 years old. Although grey-haired, which is an unusual trait in the Indian whice, she is remarkably young looking race, she is remarkably young is good,
for her years. Her eyesight is but she lost her hearing many years ago. She is quite agile and deftly handles the canoe, in which she comes to the village in the summer months about once a week. In winter her method of travelling is by snowshoes. Though she does not drink to excess, she is very fond of smoking, a habit which she has practiced from her childhood.

They Hold a Record.
M RS. MARY CLOUTIER, who is 72 of 19 years of age and is the mothe in Detroit, to Mr. James Bernier, who is 58 years old and is the father of 21 children. The ceremony was performed by Rev. Father Lester, and the bride was given away by her son, in the presence of a hundred or more descendants of the contracting parties.
Mrs. Cloutier became a br de the first time when she was thirteen years first time when she was thirteen years
old. Her marriage took place in Queold. Her marriage took place in Quebec where one son, Onesime, resides
Mr. Bernier also hails from Quebec Mr. Bernier also hails from Quebec
where he first made the acquaintance where he first made the acquaintance
of Mrs. Cloutier in his boyhood days

## *3

## Splendid Winnipeg Building.

THIS building is on the site of the old Manitoba Hotel, Main and Water Streets, Winnipeg, and has a frontage of $3781 / 2$ feet on Main Street, and 187 feet on Water Street. The general offices of the Winnipeg Industrial Bureau will be on the main floor, with board rooms and facilities for the Civic Planning Commission on the second flight. The exhibits on the main floor will be the products of Winnipeg industries and natural re sources of Western Canada.
The building is one of the most handisome and artistic and highly ilhandsome and artistic and highly Its
luminated of its kind in Canada. Its luminated of its kind in Canada. Its
central location will enable home
people and visitors to visit it any hour of the day from 9 a.m. until 10 p.m. very day in the year, except Sundays. It will be the point where the numerous magazine and newspaper writers who come to Winnipeg may gather information and see for themselves the worth and wealth of the city and country.
The building, built by Winnipeg labor, from material of Winnipeg factories, and financed by Winnipeg pub-ic-spirited citizens, provides a longfelt want in adequate space for Bureau offices, and a central, economical and effective means for publicity and business.

A Blast From the Rockies.
$\mathrm{O}^{\text {NE of the most vigorous, clear-cut }}$ ains is Mr. H. H. Stevens, M.P., who he other day enlivened proceedings at the Women's Canadian Club in To-

H. H. Stevens, M.P.
ronto with an address on Oriental immigration. A resident of Vancouver, he lives at the gate to which the East looks. He has travelled widely in the Orient, fighting in the Boxer War in China, twelve years ago. Mr. Stevens informed the ladies that he thought there should be a sort of Imperial Conference arranged to decide what Asiaticis should be admitted into this country.
For a man of thirty-four, Mr H. H. Stevens has covered a lot of ground. He was born in England in 1878 and emigrated at the age of one In 1894 he arrived in British Columbia To-day he is one of the most outstanding figures in the Province. A good part of his activities has centred in Vancouver, where he made money in real estate and got his political education. He sat on the City Council for several terms, and pleaded for clean city. One of the most gigantic civic improvement schemes undertaken in America, the Burrard Join Drainage proposition, was inspired by Mr. Stevens. Last year Mr. Stevens got the Vancouver nomination for Ottawa after a spectacular fight, and captured his seat.


Putting People on the Land (Concluded from page 7.)
of erecting workingmen's homes, but tois is altogether distinct from the law relating to advances for settlers observe the operations of the New Zealand the operations of the New Zealand system during the past 17 yearis. Annexed to my address you will find a table " $F$ " the actual results, but I would like to call your attention to the fact that advances of funds have been made to some 25,000 applicantis aggregating about $\$ 45$,000,000 . These advances have been made upon nrst mortgages and generally upon freehold property. During the year 1909-10 the total advances amounted to $\$ 5,000,000$, and the net profits on the transactions for the year amounted to $\$ 200,000$. If New Zealand, with a population of one million, can advance $\$ 5,000,000$ in one year and make a profit of over $\$ 200$,000 , are you going to shrink from pledging the credit of this Province to the small extent I have named? Five millions for New Zealand would be equivalent to $\$ 1,750,000$ for New Brunswick. The sum that 1 have named for a beginning, viz., $\$ 150,000$ is less than $1-10$ th our proportion of burden which New Zealand assumes. Conceding for the moment that New Zealand may be endowed with great natural resources, I cannot believe that there is such a vast difference between the ability of the two peoples to bear a public burden.
I know there are some persons who will say that the people of that Dominion are given over to wild and strange theories of government. They would class isuch legislation as socialistic. But let us not jump at conclusions too quickly. I am aware that clusions too quickly. I am aware that
there may be some radical features of government policy in New Zealand, but after all due allowance for just criticism, the policy of any people must be judged by its results. To my mind there is nothing Socialistic whatever about this project, and I am convinced that if it can be made a success in Germany, Brazil, England, Ireland, Australia and New Zealand, it can certainly be made a success in New Brunswick. The people of New Zealand and of this province are essentially the same stock, and under normal conditions what our race can accomplish in one part of the globe it can usually accomplish in another.

Trading on His Looks.-There is a very prominent Chicago business man Who always wears a very demure expression of countenance, although he is fond of a joke. One day he walked into Barnes's hat store and isoberly counts to pastors. Mr. Barnes himself was on hand to asisure him that they did, and would allow him the usual 20 per cent. off.
The solemn man then said he would like a becoming hat. Several were shown him, and after a good deal of thought and inquiry he finally selected one marked $\$ 5$, which Mr. Barnes said he would sell him for $\$ 4$. The solemn man put it on and contemplated himself for some time in the mirror. Was the hat becoming to a man in his profession? Mr. Barnes was confident it was. Would his congregation be likely to take any exceptions to it? Mr. Barnes was confident they could not. Then the solemn man looked at himself some more, and, after making another inquiry as to whether it would be sure to please his congregation, produced his $\$ 4$. Then he started out. At the door he paused and inquired again: "They can't find any fault with it, can they?"
"Most certainly not," said Mr. Barnes, confidently.
"Because if they do," said the solemn man, as his hand was upon the door-latch, "they can go to h-l."
$y$ y
The Ulimatum.-Reggy Deswelle (to his tailor)-"Weally, I think I have been very patient with you. I promised again and again to pay you, ply won't promise any more."-Fliegende Blatter.

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## THE MAN AT LONE LAKE

crippled wrist ached. Complaining softly, but persistently, he drew out of the warm bag and pulling the tent
flap open with his foot stooped and looked across at the shack given over
to his mother and Nance.
He paused in his monotonous an athematizing of things present and to come, long enough to whistle a birdlike staccato note, that was his usual all to Wanota.
Dropping the tent flap again, the half-breed threw himself back on the sleeping bag resting on its springy bed of balsam.
She was long in coming, this time Vanota.
Francois stirred restlessly, and impatience took the short step forward that turns it into anger. The anger seethed after a few moments longer waiting, and broke into a foam of white wrath across his handsome evil mouth.

SUDDENLY rising to his feet, he threw the tent flap wide open. ongealed his bloug smoke rose thin and blue and comforting from the rough little lean-to a half un sparkled on the snow and the indigo blue of the spruces. A little wind swished with the sound of ruffled silk through the big Jack-pine at een or heard. Heross his eyes, heedless of the pain that shot through the bruised half-healed tendons and muscles of it It had been his order that the fire was to burn night and day in the small sheet iron stove he had toiled to bring so far into the hills; low the fire might get, but it was never to go out, and Wanota understood his commands and the force of them. No mat ter how film-like the thread of smoke from the short tin pipe above the shack-roof, he would have seen against the morning air. He stared a moment, then strode across furiously The place was as empty as a last summer's bird's nest, and the chill of fireless hours was on it
With a snarl of rage be wheeled ou against the snow-glare shading his eye land ther land. Ehim mocked h. There was but little wind, yet for awhile the moose-wil lows edging a frozen brook at the foo of the hill where he stood seemed to sway back and forth, as though beaten unon by a hirricane, and the earth beneath his feet rocked

W HEN the world steadied, the half of cold bacon and hardened bannock From his own teepee he took a bottl of the most precious liquid an Indian knows of, and putting it to his blu lips be drank deeply, and with reck less disregard of the fact that this bot the was the last of those he had stored He drank, his dark head far back, his wrathful eyes half-closed. Drank till the blood in his veins began to grow hot and race madlv, and the old devil may-care spirit of luck'er days took nossession of him and drove out racking anger and all fear. He forgot he was Francois the hunted, the fugitive pled right hand. Francois disdained of the one he loved. A wave of bold assurance swept over him, and he only remembered the young pretty faces that had smiled at his comin through all the camps of his mother's of-the-way holes and corners of the wild lands he had crossed. He rewid lands he had crossed. He re-
membered the tears that had fallen at his going. What cared he for banish ment or the indifference of one girl The world was wide, and there were other women, women with as fair faces, as soft arms, as golden and glittering hair. He was again Francois, the bold young half-breed trapfar, with the grace and charm of his and the the soft beauty of his mother warmth and vivacity, and Indian

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thence, subtilty, and cold-blooded cun-
He snapped his slender fingers and laughed a little in his throat. Then he put on his beaver coat, strapped his snow-shoes on clumsily enough with his left hand, and in the same across his shoulder rifle and belonged to the a good per. When he has made ready he per. When he has

T HE moon was bright and high as ground that had been old David McCullough's, and went up to the little shack below the log-house.
A candle burned within and the stove glowed red. Wanota sat on the If she heard the pulled over her head. If she heard the shuffling thud of the snow-shoes on the snow crust, and the opening of the door, she made no sign.
Francois went over and touched her shoulder. The exhilaration of the liquor had gone out of him, and his face was dark with passion and bitter purpose.

She rata, he said.
She raised her inscrutable eyes to his, and searched swiftly for some trace as to what he knew or suspected. If he knew-if he suspected-what would come would be swift and quickly over.
No-her hour had not yet come Apparently he did not dream that she had aided in the escape. He simply took it for granted she had followed Nance.

Wanota, how far did you follow her?" he asked huskily in Indian "Where has she gone? Tell me what you know, and be quick.
"There is a double trail of snowshoes along the river bank-and the old man is dead," she answered.

Francois nodded.
"So! They go to the Missionhe commented, his mind heedless o the old man. "They go to the Mission, Wanota. The priest will marry them then. By God-No! Not if I get there first! I will follow! They are not done with Francois yet. What more do you know?,"Speak, I tell you-then give me food."
$\mathrm{T}^{\mathrm{HE}}$ squaw gave him another swir ven five glance. No-he did no flight." His mind revolved ant figures only. She rose stiffly.
I watch them go along the rive she answered, and bent to lay more wood on the fire.
"At what hour?" he asked.
"Three hours past sunrise"
"So"! he said through his teeth. They have a long start. But I will overtake them-and then short laugh broke from his lips and the veins on his throat and forehead swelled suddenly. "And then-thar man from Lone Lac! I will kill him! Wanota! Make haste-I must eat and go."
He ate as a wolf eats, and afterwards thrust some bannock into his pockets. His snow-shoes were still on and his coat unloosened. When he finished eating he rose, and adjusted the rifle more easily across his shoulder.
The squaw watched him. He touched the gun significantly
I can draw de trigger with ma lef hand pretty damn-quick maybee!" he aid in English
She did not answer, but watched Francois swing out the door and over the moon-lit snow. She lifted the candle high, and still watched.
He d'd not look back. Then, with a low cry as of a wounded animal, sh ran back into the room where her now-shoes lay upon the floor. With shaking fingers she strapped them on her moccasined feet and tied the babiche strings. Catching up a dark blanket she wrapped it around her and drew the red shawl over her head. Then she snuffed out the candle and went out into the night. Francois sed along the river-bank, following he double track of snow-shoes, an his shadow fell like black velvet upon the silvery radiance of the white
ground. Wanota followed silently as ground. Wanota followed silently as another shadow.
(To be continued.)


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I faithfully tried I faithfully tried every method I could
hear of, but without obtaining any result, and I do not believe I would have ever possessed my pres ment had I not accidentally discovered dentally discovere which enlarged my bust six inches in thirty days, and wrought a complete transformation in my appearance. If every lady who longs for a beautiful bust could have seen me before I used this remarkable process, and then look upon me again to-day, she that nothing less than a miracle could have produced such a marvellous change in so short a time. Yet this same treatment was tried by ten other ladies with undeveloped busts, and the results obtained within a few days utterly astonished the medical and scientific investigators, and
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## WST TRY MAURR'S CURE

We all know that constipation brings on countless other complaints if not taken in hand, appendicitis among them -also that any drug will lose its power after being taken for a time-but we should also know that every drug forces nature instead of assisting her, and will, if continued, make us slaves to them.
There is now a method of Internal Bathing which will keep the intestines as clean and pure and free from waste as exacting nature can demandwhich, taken occasionally, will prevent constipation, biliousness with its depressious diseases which are caused by the blood taking up the poisons from the intestines and carrying them through the system. Cascade," which is being enthusiastically used by many thousands, and is prescribed by the most enlightened physicians. Sixty-four-page book which explains all about the Internal Bath mailed free. Dr. Chas. H. Tyrrell, 275 College St., Toronto

[^1]
## A LORD OF THE ISLES

## (Concluded from page 8.)

year. I have a great friend, the captain of the Penelope; he always sends me word of the'r coming.

It's a grand sight to see twenty big ships perform their evolutions; I think they represent power more than any thing I have eve
was the speaker.
"I should like to see it amazingly," Glendinning remarked. "Of course, have often seen men of war of various nations, and been over them more than once, but never a whole fleet together."
"It takes your breath away," Shelia cried; "it makes you realize an enormous machine, with its many parts all controlled by one will, answering to an unseen guidance. You realize what it would be if flung suddenly upon an it would be if flung sudden in one way, enemy; I dread ther I love it, for it represents patriotism; it represents all presents patriotism; it represents all
the past, and the present, and future the past, and the present, and fut
as well." The girl's eyes sparkled.

THEY had arranged that the boats should go together, traversing the three or four miles which would bring them to the entrance of the estuary. Sir Hector Mackown ac companied his daughter in the White Heather. Glendinning took Donald with him in a smaller boat-Martin was laid up with rheumatism at home It was the first of October. The sun was scorchingly hot overhead as soon as the morning mist had cleared. The two boats came up alongside, opposite the rock on which Sheila had stood on that never-to-be-forgotten day when John had first seen her. The wind was favourable; there was no need of the oars; the two boats ran along under their white sails.
Cheery words of greeting had been exchanged. Half an hour of tacking in the narrow channel brought them to the flagship at the head of the Fleet. Afterwards they threaded their way between the vessels, Sir Hector, when near enough, explaining to Glendinning the differences of design and armament of battleships, cruisers, and destroyers.
At lunch-time he was brought up angside of the Penelope, and went the land, and their occupants pien'cked on the provisions brought from Uick and the Tower. Mistress Seabright acted the part of servant, assisted by her husband and Donald.
In the afternoon the Fleet executed In the afternoon the Fleet executed
certain manoeuvres, which Glendincertain manoeuvres, which Glendin-
ning and Shelia watched with fasc'nated eyes from an elevated point on the headland. The time slipped by unnoticed. Donald and Seabright came up and saluted. The former spoke:
"There is a mist coming up, sir, which may make the channel dangerous, especially with these big ships on the move."
They descended to the boats, running side by side. Sheila abandoned her reserve; she was full of girl'sh enjoyment. Her gesture challenged John to run, as on the water she was apt to challenge him to race. He let apt to challerge sain a little, so that be might look her gain a litle, so that be form at her-the lithe, graceful form, so shapely and tri, like a young deer She turned and caught the glance in his eyes, and flushed a deep red to her delicate shell-like ears and down to her throat. John louged to pick her up in his arms and kiss her, as her hand lingered in his for a moment while he helped her into the White Heather.

THEY started in a few minutes, Glendinning steering his boat, while Sheila held the rudder of the companion vessel. The wind had shifted, as so often happens with the change of tide. By delicate manoeuvring of theil sails it would help them on their urse
As they passed vessel after vessel, most of them now stationary once more, long trails of mist shot across the surface of the water. The hulls of
the great ships became wreathed in the great ships became wreathed in
this filmy d'sguise. Every moment it grew darker. The sun was powerless
to shine through the volume of density which had overspread the whole sea-
scape, coming in with the wind in such scape, caming
The two boats kept alongside of one another; only about twenty feet of water separated them. Now the breeze favoured one, now the other, as it was blowing across rather than behind them.
Suddenly, out of the mist, there loomed up the dark, ominous hull of one of the destroyers; it had appar-
ently been the last to find its station ently been the last to find its station, and was just swinging into its appointed place. John's boat was the nearer. Instantly he put his whistle to his lips, and sounded
warning with shrill insistence. Had he turned he could have saved himself, but to do so would bring about almost certain collision with the White Heather.
Some moments of thrilling excitement followed. The funnels of the destroyer stood up ominously close the fog being less dense higher than it was close to the water's edge. The engines were reversed, and every effort
was made on board the war vessel to was made on board the war vessel to
avoid a catastrophe, but time failed avoid a catastrophe, but time failed to save the result. The Dittle boat in the water, on the side of the destroyer, and was saved almost immediately by the lieutenant in command, who jumped to his rescue. Glendinning struck his head, and was flung wider. He sank almost instantly.
Sheila uttered a cry. In that instant sbe knew what he had become to her; knew that her maiden heart had had seen in his eyes these weeks past without knowing it.
Glendinning's head appeared once more upon the surface of the waters, but he looked white and lifeless. In the second before Sheila had divested herself of her shoes and her upper skirt; before he could sink again she had plunged into the water, and, flinging her arms about his shoulders, buoyed him up.
F OG enveloned them; it seemed that F they wolld die together, with this pall of mist as their shroud. Sheila was fully conscious that the end was near-how much of thought and feeling can be lived through in a few seconds of time. The waters eddied about them. John's weight was too great; she could not keep him up; they were sinking beneath the surface. The girl struggled bravely, but her strength was not equal to the task.

A boat shot alongside. Strong arms were stretched out. John was taken from her and lifted up first; then she too, was assisted, dripping, out of the water. They were taken on board the man-of-war. A surgeon took Glendinning in hand. Minutes of suspense followed while artificial respiration was being employed to fight the dread invader who had almost seized and conquered his prey.
Presently John came to himself in a bunk on the destroyer, thankful for his life, thankful to hear that Sheila, too, was unhurt, most thankful of all that she, in that one moment when everything mattered, had been the instrument of his salvation.
He remained on board the destroyer for the next two days. Then, when able to move, he accepted the invitaable to move, he accepted the invita-
tion of Lady Mackown to recruit at tion of His head was still congested Uick. His head was still congested
from the blow which he had received. He lay in a hammock under the shade of a tree, a fringe of warm sunlight beyond; through the sunlight into the shade Sheila walked to his side.
He held out both hands. She look-
ed at him, then down.
"What am I to do?" she asked, as he said nothing.
"Give them to me-your hands in mine." hesitated. "Will you let them oo again?"
"Never! ' I love you, and you love
She seemed content, putting her hands in his. Then she bent to him, and he kissed her on the lips.

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