

The Canadian

Courier

THE NATIONAL WEEKLY

The High Cost of Living

By THE MONOCLE MAN

Along with the Views of Other People Well Qualified to Know

Improve City Management

By PRINCIPAL J. O. MILLER

Royal Canadian Academy Exhibition

By J. W. BEATTY, R.C.A.

Men We Meet—The Snob

By JOHN FOSTER FRASER

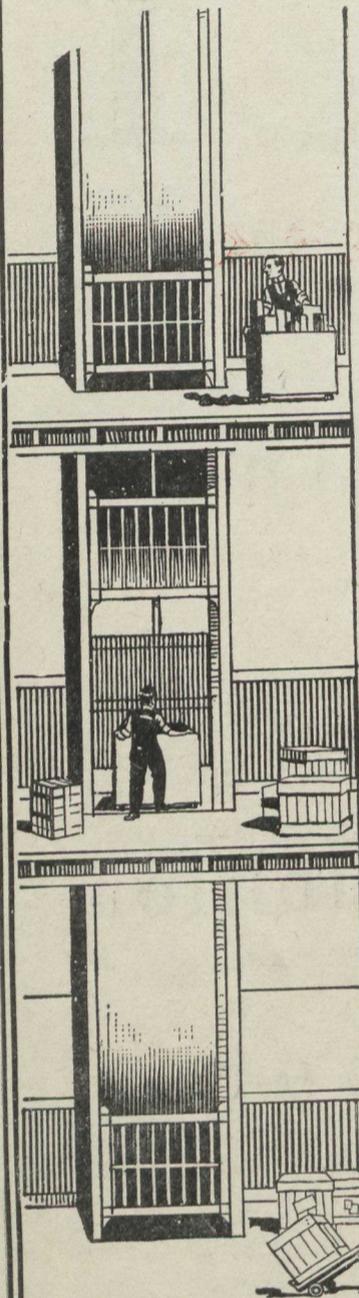


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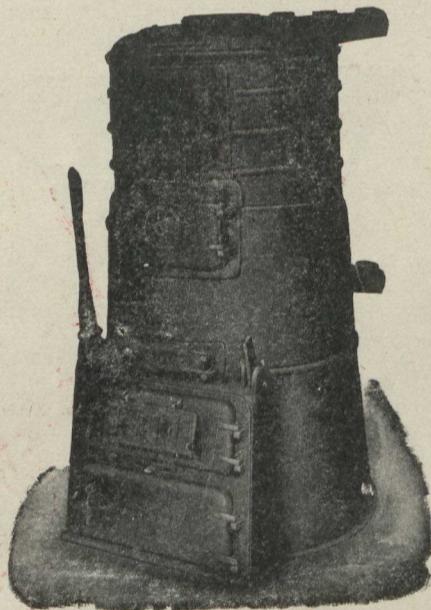
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The Canadian Courier

A National Weekly

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VOL. XV

TORONTO

NO. 2

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Editor's Talk

WE are in need of good short stories. The "Canadian Courier" prints about sixty short stories every year. In the Christmas Number we published four, all illustrated by Canadian artists. The fact that we got four Canadian artists to illustrate four stories by Canadian writers for one issue proves that we had faith in the quality of those stories. The improvement in the quality, though slow, we believe to be due partly to a more steady market than ever for that sort of production.

Ten years ago sixty stories a year could not have been produced in this country. To get a story a week now means reading a large mass of manuscripts; for out of every five stories sent in at least two or three are not eligible for publication.

But we need the manuscripts. There are readers enough of this paper with experience and ability to produce them. There are artists enough in this country to illustrate them. Send in the stories. We will attend to the illustration.

And the time to send is—Now.

In this issue we have devoted two full pages to our Junior readers, largely because this Christmas season is essentially the children's season. We have announced the awards in the competition that has just closed, and have published four of the prize-winning stories. It was a difficult matter to make a selection from the large number of clever stories that arrived in response to the announcement of this competition, and we hope the unsuccessful Juniors will not lose heart; there are other competitions coming along and 1914 may be their lucky year.



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This volume by this eminent specialist of Berne makes a valuable addition to the flood of light which Prof. Dubois has already shed upon the subject of self-control, and especially upon want of it as contributing to the production of nervous disorders as set forth in his "The Psychic Treatment of Nervous Disorders" and "The Influence of the Mind on the Body."

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Introduction—The Conquest of Happiness—Thought—The Act—Conscience—Education—Moral Clear-Sightedness—Egoism and Altruism—Meditation—Tolerance—Indulgence—Humility—Moderation—Patience—Courage—Chastity—Sincerity—Kindness—Idealism.

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—San Francisco Examiner.

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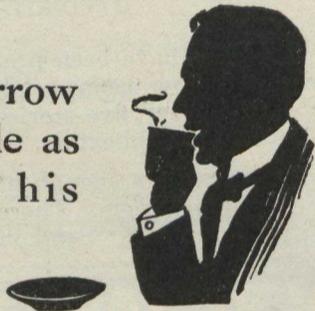


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In Lighter Vein

Falsely Accused.—Bayard Veiller, at a luncheon in New York, was accused of writing broad plays in order to make money; but Mr. Veiller insisted vehemently that he writes such plays in order to do good.

"My accusers," he said, "put me in the position of the benevolent old gentleman.

"A benevolent old gentleman was walking in Central Park when the loud sobs of a little girl arrested him.

"What is the matter, my child?" he asked.

"'Boo, hoo, hoo! I've lost my penny!' cried the little girl.

"The benevolent old gentleman drew a penny from his pocket, and, extending it, he said, with a beatific smile:

"Here's your penny, my dear child. And now stop crying."

"The little girl, instead of thanking the benevolent old gentleman gratefully, stamped her foot, and said, with scornfully flashing eyes:

"Oh, you wicked old man, you had my penny all the time!"

A Fatal Attack.—Sympathizer—"Poor little chap! Where did that cruel boy hit you?"

Small Boy—"Boo-oo-oo! We were 'avin' a naval battle, and 'e torpedoed me in the engine-room!"—Tit-Bits.

Her Preference.—Before the fire Christmas Eve two old maids were planning for the holiday.

"Sister Molly," said the younger, "would a long stocking hold all you'd want for a Christmas gift?"

"No, Elvira," said the elder, "but a pair of socks would."—Philadelphia Public Ledger.

Lost Again.—It is the custom at a certain public school down in Maine for the teachers to write on the blackboard any instruction they desire the janitor to receive.

The other morning the janitor saw written:

"Find the greatest common divisor."

"Hullo!" he exclaimed. "Is that durned thing lost again!"

I WANT you more than words can tell—

I need you—I who knew so well
The tender warmth of your embrace.
I need you in your wonted place,
That you may nestle on my breast;
That I may feel your willing arms,
And know again your close caress.
For months I have forgot your charms,

But now I need you, oh, ma chere!
My woolen, winter underwear!
—Claudia Cranston, in Vogue.

Sarcasm Up-to-Date.—"Why is he so bitter at the girl he was only recently engaged to?"

"Because, when she sent the ring back she labeled the box, 'Glass—with care!'"—Lippincott's.

A Wise Youth.—A small boy had been vaccinated, and after the operation the doctor prepared to bandage the sore arm, but the boy objected.

"Put it on the other arm, Doctor."

"Why, no," said the physician, "I want to put the bandage on your sore arm, so the boys at school won't hit you on it."

"Put it on the other arm, Doc," reiterated the small boy; "you don't know the fellows at our school."—Ladies' Home Journal.

Went Too Far.—Quizzer—"What's the matter, old man? You look worried."

Sizzer—"I have cause to. I engaged a man to trace my pedigree."

Quizzer—"Well, what's the trouble? Hasn't he been successful?"

Sizzer—"Successful! I should say he has! I'm paying him hush-money."—Yale Record.



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The
**CANADIAN
 COURIER**
The National Weekly

Vol. XV.

December 13, 1913

No. 23

The Royal Canadian Academy of 1913

Impressions of an Artist at the Thirty-Fifth Annual Exhibition now being held in Montreal. A good word for the Artists Exhibiting and another for the Hanging Committee. Canvases from all over Canada show that Painting in this Country does not lag behind the other Arts, and has not been Retarded by Material Progress.

By J. W. BEATTY, R. C. A.



"Portrait of Beatrice Mary Lyman"
 By Gertrude des Clayes.

THE thirty-fifth annual exhibition of the Royal Canadian Academy opened a few days ago in the galleries of the Montreal Art Association. Thirty-five years this representative body of Canadian artists have been holding exhibitions alternately in Montreal, Toronto, Ottawa and Hamilton. This is the first time the R. C. A. have been able to display their canvases in a properly constructed and well-lighted gallery. Thanks to the Montreal Art Association, who, in spite of their well-known predilection for foreign canvases, have on this occasion showed a high degree of public spirit in placing their beautiful galleries, on Sherbrooke St., at the disposal of this representative group of Canadian painters.

The first impression a visitor gets as he enters the fine, spacious hallway of the gallery, is of many admirable architectural features. Out of the main entrance runs a very impressive stairway of white marble and bronze, to the right and left of which are located the spacious cloak rooms and offices of the Association, as well as the quarters of the genial curator, Mr. Abbot.

At the head of the staircase we find ourselves in what might be termed a secondary hall, or entrance-way to the galleries proper, along each side of which extends a colonade of pillars of Ionic character. The hanging committee have wisely decided to treat this as one of the most important rooms in the Gallery. As we approach the head of the stairway and obtain a first glimpse of the pictures, our feeling is one of pride in the achievement of our native painters, for we realize that there are canvases here that would do credit to the halls of any gallery in Europe. In fact, as has been expected by all those who have been sufficiently interested in the development of Canadian art, to closely observe its slow but steady growth the standard of excellence reached by our artists in their works this year is much in advance of that shown in any previous exhibition held in this country.

The hanging committee, which was composed of Mr. Robt. Harris, C. M. G., Mr. McGillivray Knowles, Homer Watson, T. Mower Martin and the president, Mr. Wm. Brymner, are to be highly commended for the very efficient manner in which they have carried out their most difficult task. There are canvases hung that might possibly be questioned, and perhaps some rejected that people of certain tastes might have wished to see on the walls. But we must remember that there has been but one perfect man in the history of the world and never a hanging committee at an art exhibition whose judgment was not open to question.

THE general arrangement of the present exhibition with regard to tone and colour harmony of every wall in the gallery is such that the gentlemen named are indeed to be congratulated upon the success of their effort. And that they were not in the least biased or narrow in their judgment is amply demonstrated by the wide diversity of style shown in the 374 canvases and drawings exhibited.

As has been said before, the general excellence of the whole exhibition is of such a high standard



"Madonna With Angels"
 By Laura Muntz, A.R.C.A.



"The Critic"
 By Florence Carlyle, A.R.C.A.



"Youth and Sunlight"
 By A. Suzor Cote, A.R.C.A.

that to single out individual canvases for special comment is a very difficult task, but as the desire of those of our people who are sufficiently interested to follow the development of Canadian artists for a definite statement as to the why and wherefore of the merits of the pictures, it will no doubt be interesting to mention a few of the most striking canvases in the exhibition.

THE following, let it be distinctly understood, is the modestly expressed opinion of only one man who has spent some eighteen years of his life in the study of art in Canada and half of Europe. It should not be taken as absolutely final, as it is only to newspaper critics and connoisseurs "outside the profession" that this prerogative of finality is accorded in matters pertaining to art. On entering, the visitor's attention is at once attracted by a very commanding group of pictures, the central canvas of which, No. 315, entitled, "A Portrait-Study," is by Mr. Curtis Williamson. Why he so modestly calls it a "study" is hard to understand, as it is in reality a splendidly dignified portrait of a young lady in a black costume, which, contrary to orthodox custom, is not rendered with black paint, but with a beautifully luminous quality of colour which suggests black, and therein lies its great merit.

Another example of this artist's work is No. 314, a study this time if you like, but full of fine colour in a low key, the calmly, dignified lines of the great office building sharply contrasting with the tumbled-down shacks in the foreground, a masterly interpretation of the old and new in the downtown district of a rapidly growing city.

Another canvas that attracts one's attention in this group is "The Ravine Road," No. 304, by Mr. Homer Watson. Standing a short distance away from the picture one feels the straining of the horses. One can almost hear the voice of the driver as he calls to his team. And yet, upon nearer approach, one discovers that the whole thing is merely suggestion. The harness is not there, yet one feels it. The buckles and straps, the spokes in the wheels, have not appealed to the painter; it is the spirit of the scene that he has endeavoured to convey, leaving all the details to the imagination.

Mr. Harry Britton has two fine canvases on this same wall, "The Interior of a Sail Loft," No. 30, and "The Fisherman's Wife," No. 31. The first is, no doubt, the better of these. It has more envelopment, air, atmosphere in it, the rendering of the sail, upon which an old fisherman is at work, being particularly fine. In No. 31 the figure is well painted, and all that occurs to the left of it, but that portion to the right of the figure is paint and you feel it at once.

Mr. Albert H. Robinson also has a fine canvas in this group, No. 249, "Murky Morning on the Thames."

There is another picture in this room, No. 51, "The Critic," by Miss Florence Carlyle. If the edges of the figure were as well handled as the colour and textures of the flesh it would indeed be a great work, but as it is, they are too hard and unsympathetic.

GO from this to another canvas of an altogether different character, No. 76, "October Moon," by Maurice Cullen. Note the beautiful, soft mellowness of tone and colour throughout the whole composition and ask yourself—could I not live with this beautifully suggestive thing longer and not tire of it, finding something new each time that I gazed upon it? It is greater art and yet should not perhaps be compared with a figure subject. Then go to No. 289, "Youth and Sunlight," by A. Suzor Cote, and there you will perhaps realize more fully the comparison. This is perhaps the most striking canvas in the whole collection of splendid things contained in the gallery, full of glorious sunlight, a thing that should be placed where the people of this country could see and enjoy it for all time, as no doubt it will be, for the art commissioners cannot overlook a canvas of this calibre. In No. 290, "Old St. Louis St.," the same artist falls short of many of his previous efforts along similar lines. It is too literal.

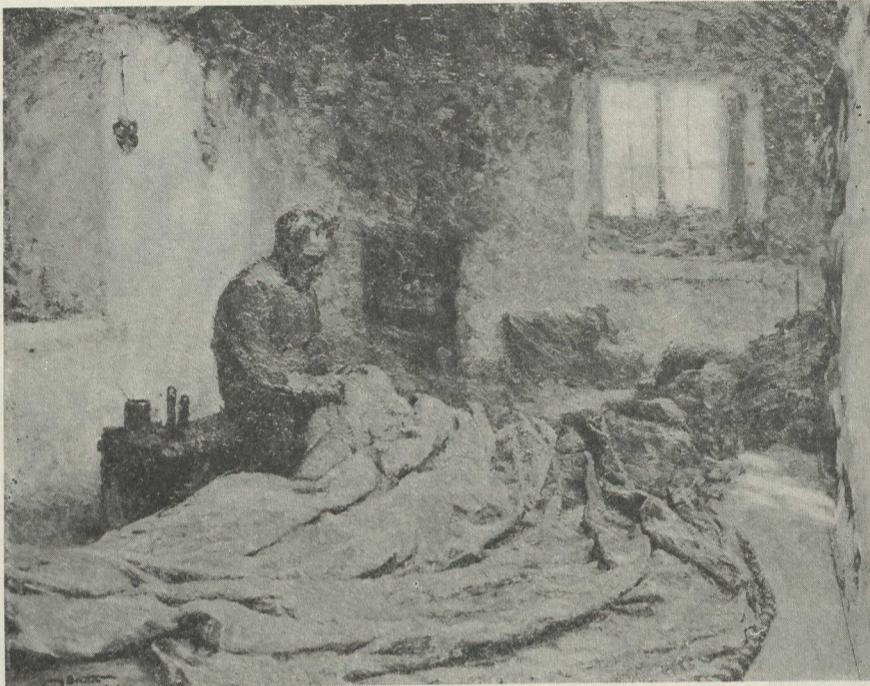
Mr. Bell Smith has a large mountain picture which is his best effort this year. It is broader, bigger in its handling than many of his other renderings of the same class of subject.

Mrs. Reid has a charming little canvas, No. 246,

"Morning Sunshine," which is thoroughly convincing in its values.

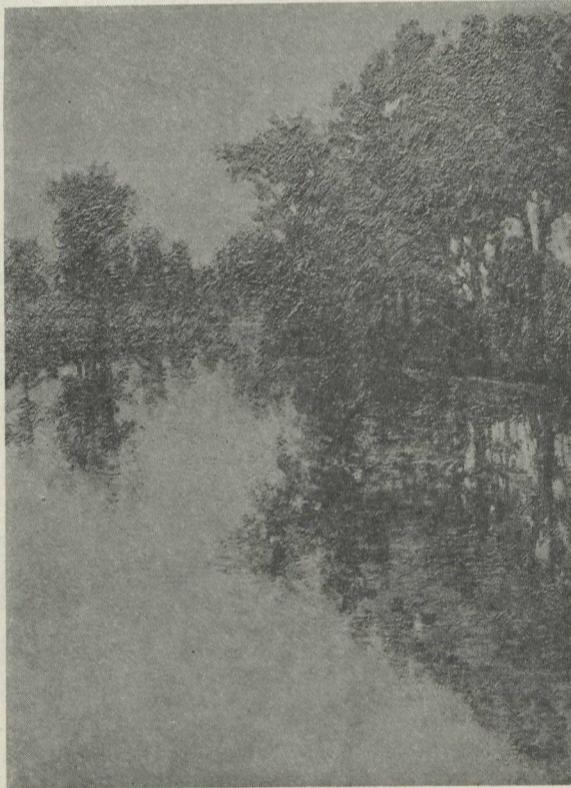
Miss Laura Muntz and the des Claves sisters are other women painters whose works rank with the best in the gallery.

Mrs. McGillivray Knowles has a fine canvas, No. 162, "Peace," but we miss the larger, more im-



"Interior of a Sail Loft"

By Harry Britton, A.R.C.A.



"Nightfall"

By William Brymner, R.C.A.

portant works of her talented husband, Mr. Knowles, and are disappointed in the small canvases that he has contributed this year.

Mr. E. Dyonnet has what might be considered one of the finest, if not the finest, portrait in the gallery, No. 95, the construction of the head and texture of the flesh being very sound and beautiful.

The president, Mr. Brymner, has several fine things, but his best canvas is No. 42, "Nightfall," which is of a very high order.

Another canvas, small and tucked away in a corner, "The Letter," No. 64, by Mr. F. S. Coburn, is one of the best figure pictures in the whole gallery. It is well worth looking up.

We miss the more important portraits of Mr. Grier, but his small head of W. R. Gregg is excellent.

We must come to a halt some time, and as well here as anywhere, but not, we feel, without mentioning in a general way some of the other fine things in the exhibition. There is "Atlantic Breakers," by Mr. Wm. Cutts; Emily Coonan's charming little figure study, No. 72, "A Girl with a Rose," and there are many others.

It is a great pity that Mr. Horatio Walker made the mistake of exhibiting his "Man Sawing Wood." It is, to say the least, not up to the standard that

we expect from this painter. Mr. Walker has exhibited much better paintings at the Canadian Art Club, of which he is President.

Taken altogether, it must be said that the Royal Canadian Academy Exhibition of 1913 is a more virile and representative collection of pictures than has been seen for many a year. It at least aims in some degree to interpret modern Canada, which the average Royal Canadian Academy Exhibition of a few years ago did not. It gives some prominence to the work of younger painters not yet elected members of the Academy. It has the advantage of being shown in a gallery that gives every picture at least a good average chance of being seen to some natural advantage. And it is to be hoped that the progress made by the Academy in this exhibition will be continued from year to year, so that the Royal Canadian Academy may become thoroughly representative of Canadian life as well as of Canadian painters.

Josef Hofmann

Character Impression of Probably the Greatest Living Pianist

IT is a long while since the world in general made a ten-years idol of Paderewski; and a much longer time since a more easily pleased generation paid homage to Rubenstein. Most of us have heard the popular piece entitled, "When Ruby Played."

Most of us have called Paderewski "Paddy." But nobody as yet has written verses about the playing of Josef Hofmann, and nobody, so far as we know, has yet called him "Hoffy."

Josef played in Toronto last week, with the Toronto Symphony Orchestra. And though there have been bigger programmes given in recital and bigger ovations tendered to such men as Paderewski and Kreisler, the violinist, it is quite certain that there never was in this country a bigger musical half hour than when Hofmann played the Concerto No. 1, in B flat minor of Tchaikowski, with the accompaniment of the full orchestra.

Now, it really doesn't matter supremely what Hofmann played. To half that audience he might have been quite as interesting if he had made up something as he went along. But piano audiences have changed since the days of "Ruby" and "Paddy." People who go to hear a great pianist now expect to get more for their money and their time than the audiences that heard Rubenstein and Paderewski.

Hofmann comes on the stage with a slight stoop; a thick-set, serious-looking little man who never smiles. He planted himself firmly on a long cushioned stool and signalled to the conductor that he was ready to begin.

And from the moment he struck in with the orchestra until the final grand cumulative climax in the last movement of a long concerto, he had every man, woman and child as interested as though he had been a great actor or a great orator.

He played to his audience on Thursday evening as though they had never heard a great pianist before. He treated the Steinway—sometimes—as though it were another prize-fighter; sometimes as though it were a child he was caressing. In the big concerto he had everything by way of expression that he wanted. And he did everything with a superb mastery of himself and his instrument. It made very little difference whether the orchestra played or not. He was never drowned by the orchestra. And he never pounded the piano. In those swift, short-arm jabs of that grim little man there is everlasting power and poetry and perfect tone. Better than any living artist he knows how to make a lightning change from a thunderous, full-orbed fortissimo in the bass to a rippling, tinkling, cantabile in the treble. His fingers were like living things each with its own brain. He never once raised a hand above his head; struck never a pose, nor had any uncomfortable episodes with his hair, but as sternly set to business as a motorist in a 90-mile-an-hour race, he chucked out of that piano prodigies of poetic sound, flung them broadcast over a huge audience that might have been five times as big and been thrilled fifty times as much.

And never for a single moment did Hofmann miss the 'steenth of a note in his technic, never did he let his technic stand in his way, but used it merely as a well-trained machine under superb personal control to produce great and glorious music.

Improvement in City Management

By PRINCIPAL J. O. MILLER

PERHAPS the strongest opposition to the proposed purchase of the Toronto Street Railway that has yet been publicly stated involves a grave want of confidence in the city council. It is said that a strong body of opposition to the purchase of this great public utility might be withdrawn if the public were assured that it would be managed by a Commission of capable men, who were given powers that would render them independent of the city council. In the majority of our Canadian cities there is this distrust of civic administration. St. John has given over its city government to a board of commissioners, though recent reports question the wisdom of this departure. In Montreal there has been the same distrust. Westmount is trying a business manager. Ottawa has a mayor who was elected with the express purpose of making him business manager of the city, and so far the experiment is reported to be highly successful. Some of our western cities are trying these new plans, and think them an improvement upon our present method of civic administration by a mayor and aldermen elected annually.

Where lies the real weakness in our mode of city government? It may be stated in a single word: *Instability*. Good laws do not govern a city well—only good men. If we had a council of none but the most competent citizens, and its *personnel* were constantly changing, there could be no good government. Why is it that the cities of the United States are not well managed? At bottom it is because their city administration lacks coherence, and has in it no element of permanence. The following extract from the *New York Evening Post* of recent date shows what is likely to happen in any great city where there is no stable civic rule:

PART OF THE PRICE NEW YORK PAYS.

"It is in 'The Campaign' (military, of course, not political) that Addison's famous passage occurs about the angel who

"by divine command

"With rising tempests shakes a guilty land.

"Our own city campaign has involved moral rather than physical tempests; yet 'pale Britannia' could not have been left much more aghast at the fierce storms to which Addison referred, than has been the sober citizenship of New York at the general nature of the political contest through which we have been passing. Epithet has supplanted argument. Violent personal attacks have been made; incredible charges thrown about; Bedlam, at times, let loose. Senator Borah scarcely exaggerated when he said that the course of the New York municipal campaign had been such that Mexico might well suggest intervention to save the chief city of the United States from the anarchy with which it is threatened by the liars and scoundrels who are seeking control of its government.

"What the dwellers in no mean city have to deplore is not merely the extraordinary amount of billingsgate that has been flung about in this campaign, but the fact that all the clamour and shrill accusations hurled at and by the candidates have almost prevented any hearing for debate of large and pressing issues of administration.

For it early became marked by so much sound and fury that presently the public seemed to demand only sensations and shouting from campaign orators. If a speaker could not mention by name at least one perjurer, two liars, three grafters and four crooks, he was thought to have made a failure. It was not long before Mr. McCall largely gave up his chatter about economy, and began to foam at the mouth and bellow with the rest of them.

"That all this has been a depressing experience for the city to go through, stands everywhere confessed. But we ought not to turn from it shudderingly without asking what the explanation is. This effect defective comes by cause. And what is the cause of New York's inability to have a campaign conducted on a level of intellectual and moral decency befitting the metropolises of America? Why is it that every four years the city has to go through a sort of convulsion in the election of its officers? We are not without great public policies. Nor do we lack men able to present them to the people intelligently and movingly. Why, then, are we denied, election after election, a calm and rational discussion of constructive city plans, or of methods of municipal taxation? To it we all feel that we are entitled, and have an angry sense that the city is both defrauded and disgraced by not getting it. Why can't we have it? What is the reason that this great city has to lash itself into a frenzy at election time?"

IT is impossible to conceive such a condition of civic affairs as is depicted above in any of the splendidly managed cities of England or Germany.

The vital principle of municipal government in these countries is that it is permanent. In both the actual administration is in the hands of paid officials, who hold office for life on the sole condition of probity and efficiency. In American cities there is a complete change every four years; in Canadian cities there may be a complete change every year. How could any great business, say the Canadian Pacific Railway, stand that method of management?

Why not try to introduce the element of permanency into our municipal system? In our largest cities the machinery is already provided. The Municipal Act provides that all cities of 100,000 inhabitants shall have boards of control. At present their chief function is to lower the calibre of the ordinary councillors. Early in this year the Mayor of Toronto suggested that the controllers should take charge of different departments of civic administration; but they declined the offer, saying they were not elected for any such purpose.

Why not have a board of controllers who would really control?

The *Toronto Daily News* has the following in its issue of Dec. 4th inst.:

"There are weak aldermen in Council, but the Board of Control is the executive body of the administration. It is there that the real weakness lies. What has been the result of the stubborn opposition of certain controllers to the will of Council and the wishes of the Mayor? The result has been that the Board of Control to-day is almost a laughing stock. Were it not for the acknowledged ability of the Mayor and Controller McCarthy and the respect they command from the larger body, its authority would be completely destroyed and its effectiveness absolutely ruined.

"The situation is intolerable. It is disgraceful that the senior body of the government should be a laughing stock. It is a matter of grave concern for all truly public-spirited citizens."

Civic government would at once be raised to a higher plane, and made a real and stable administrative power, if the board of control consisted of paid officials, each one placed in charge of a department, and held responsible for its prudent management. The city treasurer would be a controller, placed at the head of the civic finances, and responsible for the annual budget. The city solicitor would be a controller, at the head of the legal department. The city engineer would be a controller, in charge of the streets and public buildings. The medical health officer would be a controller, at the head of the sanitary department. The assessment commissioner would be a controller, in charge of all matters of taxation. That would do to begin with. As time went on and the system

proved its usefulness and economy, there would be added a controller for water supply; a controller for electric light and power; a controller for civic railways; a controller for the harbour board; controllers for all other great public utilities.

This new board of control would have in its hands the whole administration of the city. It would prepare all business for the council. It would be an integral portion of the council. It would carry the resolutions of the council into effect. It would be held responsible for all the details of city management. It would engage and discharge all civic employees. It would bring all the departments into a condition of harmonious working, that would save annually great sums of money now wasted through lack of coherence in planning repairs and new works.

BUT the greatest benefit to the community would be seen in the city council itself. Instead of a noisy, wrangling, discordant body of men, having political, or ward, or private interests to serve, we should, before long, have a city council whose members held a reasonable tenure of office; who had absolutely nothing to do with questions of patronage; who were not troubled by details of administration. The members would meet to discuss questions of general policy; to plan extensions in the ever-growing city; to deliberate as do the directors of any great business enterprise upon what is best to be done, leaving to others the execution of their resolutions. Into such a council it would not be hard to tempt the best brains, the wisest minds, the most enterprising and experienced men in the community.

With a municipal council so constituted, one of two plans might be followed regarding the mayor. He should be either the chief *executive* officer of the city, its inspiration, the presiding genius of the place; or else the social figure-head. If we desire as mayor a man who can entertain royalty, or at least royally; a man of golden interior and polished exterior; a man who can show the city off to the best advantage; well, in that case the chief executive officer should be the chairman of the board of control. But if we want the mayor to be the real head of the city, the position should be on all fours with that of president of a great railway, or president-manager of a bank or other important commercial enterprise.

No attempt is here made to elaborate these ideas of improved civic management. But one other point may be made in favour of such a departure from our present heterogeneous system, namely, the actual saving in money. The civic officials mentioned above are now, as a rule, fairly well paid. Why not pay them better, give them more clerical assistance, and make them really responsible civic officials. Why not bring them together so that the working of their various departments may be harmonized, and constitute them the corporate executive for all civic administration? Great would be the city's gain.

Men We Meet

A Series of Six Articles by British Writers

1. THE SNOB—By JOHN FOSTER FRASER

IT was an old lady who explained that vulgarity was the conduct of other people. Let it, therefore, be a middle-aged man who declares that the snob is an estimable person.

All unthinking people conceive it their duty to turn up their noses at the snob.

You generally find that the snob is someone who cares nothing for your society, but for the society of another—generally in a better position than you, and who may be a knight and own a motor-car.

When someone runs after you and admires you, and prefers you to those in the lower scale, you know that someone is a pleasant and discerning creature. But let a friend of your own rank show a preference for a lady or gentleman who lives in a house with a rent of \$1,200 a year, whilst you are rated at \$300; then you write that friend down as a snob. Don't you?

I think the snob is to be encouraged and not vilified.

When I come to think of it you, my dear, clear-witted reader, are a snob of the first water. You do not know it. What are you by profession? A pork butcher! There's that fellow the hardware man across the street, who is not so rich as you, you know that, but who thinks himself no end of

a swell, and puts on airs because he is on the committee of the local political club, and has told you a dozen times when he has had a cigar with the local M.P., and in the smoking-room of the House of Commons, too. The fellow is a snob; you know he is. But you are a shining light in the bar parlour of the Bull's Head, where tradesmen foregather. When Smithers, who used to take round the milk, and has become a dairyman on his own account, tries to join your select circle, instead of going to the tap-room, you declare it is just like his impudence. You are sure you are not a snob, but the line must be drawn somewhere. And when you tell of how the vicar once asked you to supper, and when your fellow tradesmen tell you to "chuck it" because you have told them many times, you are well aware it is nothing but their jealousy. The fact is you are a snob; but you will agree with me you are none the worse on that account.

THEN you, patient reader of this column; bless you! but do I not know that snobbish people are the one sort you cannot abide? You are a broad-minded woman. The fussed-up ways of the bank manager's wife fill you with disgust. You do not want to go to her garden parties, not you;

and though you have never been asked you would not go if you were. Thank goodness, you have nothing in common with those who imagine themselves nabobs, though why on earth they should believe themselves among the elect you cannot make out. It was just like their petty meanness that you were not asked to take a stall at the church bazaar. They maybe thought you were not good enough to meet Lady Golightly. Of course you did not want to have anything to do with the bazaar; you were much better out of that set. You do not believe in people pushing themselves where they are not wanted. There's Mrs. Getahead—was there ever such a woman! She's asked you three times to tea, and is always so simperingly nice when she meets you. What does the woman think of? Why, you remember her when she was a shop assistant, and your father had a shop of his own! It is just like some folk; they always want to mix with their betters. If it is true that Mrs. Getahead—after you have repulsed her three times—says you are stuck up, and that her husband could buy your husband up, and that you are a snob—heavens, and you know you are not—it is because you think better of your position in the town than to hob-nob with the like of her. But you are a snob, dear lady. You are, you are, you are. Of course, I'm a horrid man for suggesting it; but, you see, I like snobs.

I'M a snob! Of course I am. Do you think I would sit down to praise snobs if I did not know it. I know several lords. Some of them are pleasant men; others are just dull. None of them have the crisp, sparkling conversational power which some of my author friends possess. When I dine with my book writing friends I prefer to go "as I am"; but I always put on the clean bib and tucker of a white shirt, and climb into what is called evening dress, when I dine with a knight. That's snobbishness. But I defend it. I do it because I like to, and I like to because I do it.

As the sparks fly upwards, so all of us are snobs. The member of the township council likes to be taken notice of by the member of the county council. The member of the county council wants it to be known he is on friendly terms with the M. P. for the constituency. The M. P. has spent a week end at the country house of a railway magnate, and a paragraph duly appears in the local press to that effect. The magnate is found to be the acquaintance of an English duke, and the duke would eat his heart out if he were slighted by a king, whereas a king probably puts on side amongst his brother kings when he is known to be on particularly intimate terms with three emperors.

The man who is not a snob ought to be consigned to wash bottles for the stretch of his life. He is without grit, without ambition; he is without the afflatus which buoys the world along. The snob is a man with a soul, which soars above his mean surroundings. You and I may be among his mean surroundings and we do not like it. But then we have inclinations of our own and, being true democrats, whilst believing that those above us in rank are no better men than, or as good as, ourselves, we hold tightly to the conviction that those in lesser rank to ourselves should be kept in their proper place.

The snob does not drift with the tide. He breasts it. He is able to get into a society circle that does not want him, and that is evidence of persistence. We try and fail, and tell tales about sour grapes; but we know what is the matter all along; we lack the requisite ability. The snob looks after his finger nails, and generally has a nice taste in clothes. We ourselves look down upon these things, and he looks down upon us. And if the hour comes when he pats us upon the shoulder, gives us the insignia of "dear old chap," we decide he is not such a bad sort after all. The snob has no common tastes; therefore he is a shining light. Sometimes he has an affectation of speech which makes us mad; but it causes folk of lesser degree to touch their caps to him, whilst we go unnoticed. That is the type of snob who is above us. The snob in us displays itself in other directions.

I—that is you who are a doctor, or an architect or a dry-goods man—am riding in a railway carriage. A jovial, holiday-making man gets in, and he sees my name on the label of my scuffed old traveling-bag. So I am Foster Fraser, the writing johnnie. Gum! but he is pleased. He reads me every week, and thinks it's just wonderful to be able to sit down and sling off yards of stuff for the newspapers. His missus will be so pleased he has met me. Won't I have a drink? He produces a slab-breasted bottle from his coat, and as the grimy cork sticks he hauls it out with his teeth, rubs his dirty hand across the bottle neck, and invites me—or you—to have a sup. I tell him I don't drink

whiskey, which happens to be true; but I know perfectly well by the look in his eye that he thinks I'm a snob.

I'm in a railway carriage on another occasion. There is a different sort of person. There is something aristocratic about him, and I can tell by the hoist of his nose that he is wondering why the devil I don't travel elsewhere. I say it is a nice day. He says, icily, "Is it?" and goes on with his newspaper. When he has finished and looks, blase, upon the landscape, I offer him an illustrated journal from my heap. He thanks me, and says that if he wants an illustrated paper he will be able to buy one. He is a snob; there is no doubt about that. And he treats me as though I were an outsider, and intends to keep me there. Then his eye sees the label, and I know he is scrutinizing me. He begs my pardon, but am I any relation to Foster Fraser who writes every morning in the what-do-you-call-it newspaper? I enlighten him. Ah, very interesting! He has long been hoping to meet me. Indeed, every morning the first thing he reads—and so on. Well, he isn't a snob after all. He appreciates me; that proves he isn't. He gives me his card; one of the fortunates of the world! And he hopes that when I'm in his part of the country I'll do him the honour of staying with him for a few days. On second thoughts he is a fine specimen of a gentleman. Tut, tut; we are both snobs all the same.

BUT I wouldn't have it otherwise, not for a motor-car. Snobbishness gives spice to life. What a drab, sodden, sago pudding sort of world this would be if we were all on a level. We might think it nice if all those who refused to have our acquaintance were to hail us as boon companions. What a smudge on our dignity, however, if we had to be agreeable to all the bounders who want to

know us, if we had to invite them to our houses and let their awful wives become friendly with our wives; if, indeed, we had to lower ourselves a considerable number of pegs. No, no; there is quite a good case to be made out for being snobbish.

I know it can be argued that the snob is an individual who advances pretensions to which he, or she, is in no way entitled. The snob, however, has another point of view. He is simply achieving his due. Remember we are all three personages. I am as I think I am; I am as I really am; I am as you think I am. The middle one is correct, and the other two are erroneous.

Snobbery is one of the evidences of our higher civilization. And the genuine and undiluted snob is the person who says he is not a snob. He shows he is a snob by claiming to be better than other people. I do not blame him for that; I admire him; he is putting his best foot forward.

We screw ourselves up to our best, and we pretend because pretence gives us satisfaction and makes other folk jealous. One of the advantages of foreign travel is that you can come home with a hat box mosaiced with strange hotel labels, the very sight of which makes your friends envious. It gives a woman a splendid glow of superiority when, being the wife of a knight, she can walk in to dinner before the wife of an alderman. Some men refuse knighthoods; but that is because they think they ought to have been made baronets. We like to belong to exclusive clubs because other fellows cannot become members.

Banish snobbery from the land and half the fun of life would go. As it is we smile a superior smile at the snob, and the snob retaliates with a contemptuous grin. The snob is a much maligned person. The snob marks the value of his goods rather high, as most of us are inclined to do. We are all snobs.

THE TWO BORDENS

How It Must Feel to the Hon. Premier to Lead a Double Life

THE Premier is deceiving us. If there was one thing more than all others that personally helped to elect Mr. Borden in 1911 it was his honesty. Sir James Whitney was not more open. Sir Galahad was never more radiantly pure.



Now, what do we behold? Two distinct and divergent Bordens, one all that the other is not; the reverse, the counter-foil, the antipodes. But three short weeks ago a most authentic newspaper called the *Globe*, of Toronto, gave out repeatedly that the Hon. Premier was suffering from insomnia. Something was gnawing at his nerves. He must go away for his health. Public business be hanged! Life was not worth the living. Trouble in the Cabinet; weak men unable to handle huge business;

disruption; bye-election reverses; defection of Nationalists; increased cost of living; Sir Wilfrid and free food; no emergency; reciprocity bobbing up again—

The Hon. Premier, once so ruddy and beaming and optimistic, was staggering under his burdens. He was getting hollow-eyed and thin; his voice raucous with premature disability; his step no longer elastic and vigorous, but tottering and uncertain, as a man who, when others are asleep, has insomnia, and when others are wide-awake, seems to be walking in his sleep.

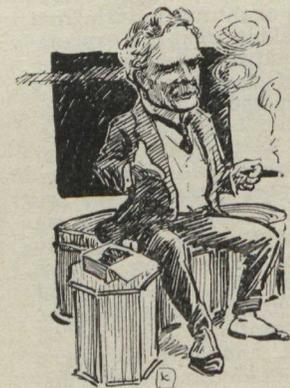
So the Premier went down to the Virginia golf links and the Hot Springs of Arkansas. And as Hon. Mr. Perley happened to be absent on a three-months trip to Europe the reins of government were handed over to Hon. George E. Foster, who was away all last session in Australia and Japan.

So the *Globe*, it may be surmised, sent a reporter to Hot Springs to interview the Premier. And this was the result:

"The Premier was found at the baths; probably the most distinguished patient among a curious conglomeration of debilitated prize-fighters, anemic society ladies, bridge-room derelicts and worn-out speculators from Wall St. It seemed, at least, pathetic, that our excellent Premier, once as fresh as the morning dew, should have been discovered

in such a melancholy and maudlin company. Here was a sad picture of civilization at its lowest ebb. And the sadness of it was deepened by the reflection that our own vigorous, full-blooded North, where men become strong through contact with the north wind, should have sent our first citizen to represent us among such a wastrelage. Here was the Premier of an ardent, strong-hearted, clean-limbed young nation being mauled and man-handled by a Russian masseuse in the vain attempt to recover the strength which once he had from nature, but lost it—why? Not from dissipation and late hours, for the Premier is known to be a man of the strictest habits. Why? Because in his flush of triumph after election he chose for his colleagues in the business of administering the affairs of a country beset with great problems, not statesmen, as Sir Wilfrid Laurier did in 1896—but—

"Well that's another matter. Whatever the causes, here was the man. When your correspondent saw him he was mumbling words of Russian to his masseuse. He seemed worried. The man had not enough command of himself even to direct the masseuse. Fancy Sir Wilfrid being handled so without very courtly admonitions to the attendant—but of course that's quite ridiculous, for in the worst scimmages the ex-Premier ever had he was always debonair and temperamental enough to offset his perplexities by a superb mastery of other people. Mr. Borden can't even master himself. (So helpless he was in the hands of a common Russian bath-attendant that one could easily imagine what a child he must be in the hands of such a dominating character as Hon. Robert Rogers.)

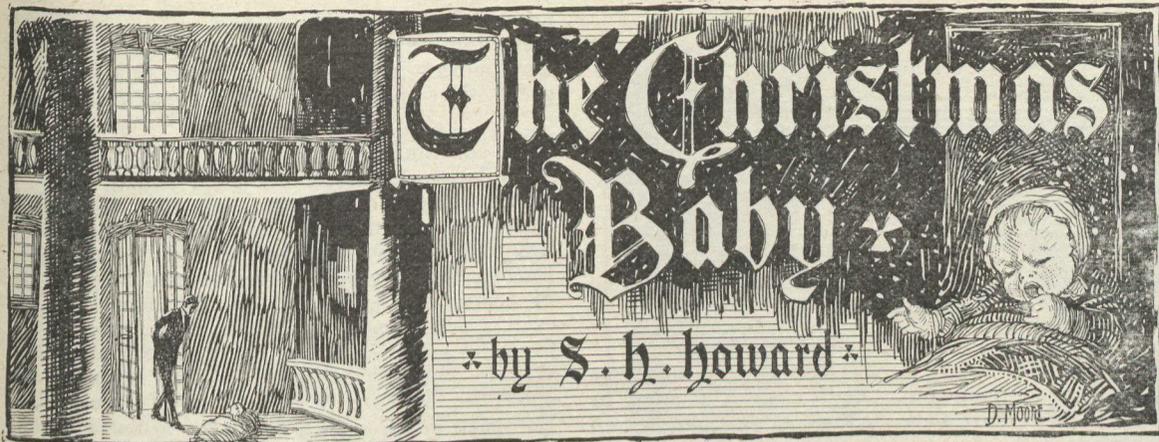


"Asked as to whether he expected to be able to return to Ottawa in time for even a January session, the Premier replied—"

But here the correspondent evidently had recourse to his imagination, and it was but a few minutes till the *Mail and Empire* interviewer came

in. There was no room for both. The Premier, in his elation at seeing one who could be relied upon to tell the truth, evidently ordered the masseuse out of the room, rang for cigars and

(Concluded on page 18.)



An Apartment House Interlude

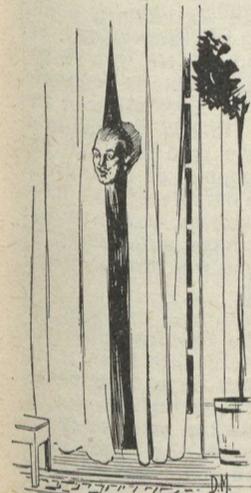
SCENE: Ground floor apartment of the Belcourt. Large double parlour, cabinet kitchen at back. French windows on the long side of the room giving on to a verandah and lawn.

Time: Christmas Eve. Mr. and Mrs. Dick McBride have "asked a few friends," mostly flat-house people of the semi-down-town residential district. Much talk of a "Welsh ra'bit."

Christmas decorations, coloured lights, and a general air of festivity.

MRS. APPLEBAUMAN (stout, middle-aged): "What is it, this Welsh ra'bit? Is it to laugh mit, like the funny Teddy Bear of my dear Nu' Yok?"

General chorus: "Ha, ha! Tee hee! (Asides.) Such a jolly old girl. Husband's worth a million. He made it all himself. New York people."



George (smart-looking youth in evening dress): "He who eats last laughs least when it comes to Welsh ra'bit."

Mrs. McBride ("The Bride" for short): "Don't you have Welsh ra'bites in New York, Mrs. Applebauman? I thought everybody fairly lived on ra'bites down there, and quail on toast and weiners and that sort of delicatessen stuff."

Mrs. Applebauman (in disgust): "Weiners, ya—but rabbits, cats—! Och! no. It is too much."

Dick McBride (explaining): "You take a chunk

of cheese—"

The Bride: "And a silver chafing dish that your aunt gave you—"

Dick: "And a dozen o' beer—"

The Bride: "And some methylated spirits—"

Male chorus: "Ha, ha, ha; tee hee."

The Bride: "I mean for the spirit lamp, Mr. Freshies."

Female chorus: "Isn't it lovely to see them so domesticated? And, Dick—who ever would have thought it?"

Miss Backrow (an occupant of a neighbouring apartment): "We mustn't forget to listen for Big Ben. When twelve o'clock strikes, we'll all—"

Chorus: "Oh, yes! We all shake hands and wish each other 'Merry Christmas,' and sing something—'Hark, hark, the dogs do bark'; 'Hark, the Merry Angels Sing,' you mean. Oh, yes, and then we do the grand chain."

The Bride (slightly shocked): "I don't know whether we'd better dance. You see, Christmas carols are supposed to— (hesitates)—"

Dick (genially): "Sure, we'll dance. What do we care about the technicalities to-night? This is Christmas Eve! We'll wake the whole house up at 12 o'clock, and keep 'em awake till Santa Claus shells out and goes home."

The Bride (suddenly): "Listen!"

Chorus: "What? Where? What?"

Mrs. McBride (sharply): "Listen, listen."

(Silence and suppressed giggling.)

A whisper: "It's Santa Claus" (more giggles).

The Bride (hysterically): "It's a BABY!"

(Miniature screams and general symptoms of horror and alarm.)

Miss Backrow: (sceptically): "A

baby, where? The very idea! What would it be doing here in the Belcourt?"

The Bride (tearfully): "It's a baby, I tell you. Can't you hear the poor little thing?"

Dick (commandingly): "Listen, ladies and gentlemen; something has given my little wife a scare." (Tense silence.)

Dick: "I can't hear anything."
The Bride (wringing her hands): "There it is again—out there on the verandah. Oh, won't any of you do anything?"

Dick goes to the French window and looks out into the night.

The Bride: "There it is. Can't you hear it?"

Whispered chorus: "She's a high-strung little thing. Always crazy about babies. Hardly passed the doll stage yet. Twenty."

Dick: "I hear something, but I think it is only a cat wailing."

The Bride (fiercely): "A cat! It's a baby, I tell you." (Bursting into tears.) "Oh, do something. Open the window and see what's the matter with the poor little thing."

Dick: "Don't get excited, dearie, and all wrought up. I'll open the window for you, if that's all you want."

(Flings open the French window and steps out on the verandah. Everybody crowds closer.)

The Bride (listening for her husband's announcement): "Poor little thing!"

Dick (from without in tone of horror): "I almost stepped on it!"

Chorus: "On what? What is it?"

Dick (his head between the curtains, looking into the room, strangely white and staring): "It's a baby."

Chorus (in utter astonishment): "A baby?"

The Bride (matter-of-factly): "Poor little thing."

Miss Backrow: "How in the world did she know it was there?"

Mrs. Applebauman (mysteriously didactic): "Inherent mother instinct. She heard with her heart."

Miss Backrow: "I listened and I couldn't hear anything."

Dick (aghast): "What shall I do with it?" (Silent consternation.) "Shall I bring it in?"

Miss Backrow (in alarm): "No, no; don't bring it in—don't touch it! If you bring it in you will have to keep it till the owners claim it."

George (facetiously): "Go on, Dick, bring it in—it will give your family a good start."

Dora (horrified): "You can't have children here in the Belcourt—what would they say?"

Miss Backrow: "Babies are not allowed. It's bad enough to have one out on your balcony. You certainly can't keep it in your apartment if the management hears about it."

Mrs. Applebauman: "Children, children! Och, mine Gott! Such an expense. Only the poor can afford to have children nowadays."

Baby (from without): "Ya-a-a-h."

The Bride (weeping): "Poor little thing!"

Dick (stepping inside): "Well, I'm flabbergasted! I wonder how long it has been out there?"

George: "Did you see any lurking female in the garden? Did you run around to the back and surprise the mother watching from behind the fence to see whether you take it in or not?"

Dick (inspired): "Good idea. I'll do it now. Come on, George, you run around to the front, and I'll go around to the back."

(They disappear through the French window.)

Mrs. Applebauman: "I think me, we had better send for the police."

Dora: "What, to arrest a baby?"

What a funny idea." (Laughs merrily.) "Vagrancy, I suppose, or house-breaking. Suspicious loitering outside the windows—porch-climbing."

The Bride (with sudden conviction): "Well, I don't care." (Rushes impulsively to the French window, opens it, steps outside; reappears with the baby in her arms, her face stern with determination and outraged motherhood.)

"There, there, poor innocent little dear. Don't cry any more, then, don't cry any more. What harm have you ever done to them, or anybody? Poor little thing. There now, there now." (Rocks it in her arms, her face bent down.)

Baby (sighing): "Um-um-ah-ah-a—" (goes to sleep).

Mrs. Applebauman: "It's a pretty little dear—look at its sweet little chin. I think me it's got a dimple like Mr. McBride's."

The Bride (starting): "What?"

Mrs. Applebauman: "Now, now, don't drop the wee mannikin—here, let me take it in my lap. I got more room."

The Bride (in a fierce whisper): "Don't touch it! It's asleep."

(Group of women crowd around to gaze.)

Miss Backrow (sentimentally): "Just think of the mother, poor, hunted creature. I wonder where she is, and what she is thinking now. How could she leave it out there in the cold?"

Dora: "Oh, she knows somebody would take it in. Likely she's been past here in the day-time often enough and knows what kind of people live in this particular apartment."

Miss Backrow: "And look at its little dress, no lace, no frilling, no embroidery, just perfectly plain. No feather-stitching, even. Isn't it pathetic? And the poor, grey shawl—isn't it touching?"

Dora: "What if it wakes? What do you feed them on? Welsh ra'bit?"

The Bride (appealingly): "Dora!"

Dora: "Well, there is nothing else in the house—nothing like this on our family tree."

Mrs. Applebauman: "Tank Himmel! I've been through it all many times when I was younger. At that time Mr. Applebauman had not so much foreign busy-ness. He had more time for domestic matters. Ah, yes—babies is a great care. Mine have all grown up now, tank Himmel! But? I don't know what it is." (Shakes her head in despair of an answer, and sighs.) "I dono."

The Bride: "I wonder if there's anyone in this house who has a feeding bottle?"

Dora: "In Belcourt? Don't be so ridiculous, dear."

Miss Backrow (helpfully): "I have an atomizer, do you think that would do?"

The Bride: "Go and get it, and scald it from the water in the chafing dish. Then take the cream for the peaches and

warm it over the spirit lamp."

(Miss Backrow disappears by the back door as Dick, and following him a big, blue policeman, enter by the door from the front hall.)

Dick: "There it is, officer. We found it outside the window on the verandah there."

Officer (intelligently examining the bundle of baby): "Whose is it?"

Dick: "Don't ask me."

The Bride: "Does he think—?" (flushingly indignant). "Why we've only been married three months."

Officer (significantly): "These things are generally left where they belong. That's our experience."

George (delighted): "Mrs. Applebauman says it's got a chin like mine."

Police Officer: "Here, let me take it. You shouldn't have brought it in by rights—unless you intend to keep it—till the police dispose of it. You're responsible for it now."

The Bride (indignant): "Do you mean to say I could leave it out there and let it freeze?" (Clutches baby to her breast.)

Baby (opening its eyes): "Wow!"

Officer: "Here, I'll take it."

The Bride (anxiously): "Do you know how to hold it?"

Officer (scornfully): "Do I know? I've got seven of 'em at home, miss." (Takes bundle from the bride's tired, but reluctant, arms. Baby hushes instantly and goes to sleep again.)

(Continued on page 17.)





Through A Monocle

"THE HIGH COST OF LIVING."

WE are in for a terrific discussion of "the high cost of living." While the question was confined to the multitudinous matutinal conferences over the breakfast table between the revenue department and the buying department of each household, the discussion was very sincere and pointed and related strictly to facts; but now that it has got into politics, it will be a lot noisier, though I cannot hope that it will gain in either sincerity or point. The price of eggs seems to have precipitated the trouble. We stood everything until this "sine qua non" of the kitchen went up to famine prices. Then "the female of the species" took the matter in hand—I mean the female of the human species, not of the poultry species—and things began to happen right away. The politicians promptly mixed in with the idea of multiplying the amount of trouble; and if the house-keepers and the politicians cannot stir up a maximum of excitement over this business, then all signs have failed in a drought.

I DON'T believe it is going to do any good to blame it on the gold standard or the Himalaya Mountains or the equator or the binomial theorem—or any other cause, however guilty, which cannot be removed by an Act of Parliament. Our people will want action—not explanation. If anybody comes forward and says that it is "an act of God or the King's enemies," and that we have all got to grin and bear it, he may possibly be right, and he may convince a certain number of "high brows" who have so little to eat now that they can put in their meal-times considering his arguments; but he is not going to cut any ice with the "hoi polloi" alongside the man who vociferates that the mischief has been made by Parliament and that he is ready to introduce a little Bill which will remove it instanter. We had all rather take a chance on the physician who promises a cure—no matter how unlikely—than stick to the detached philosopher who tells us that it is incurable and that we must just learn to live with it.

IT seems to me that there are a lot of things which any conscientious Commission of Inquiry must look into very carefully. One of them is our modern passion for silly and ostentatious extravagance. Surely it must be apparent to every thoughtful man that the products of honest labour cannot be wantonly wasted in the way they are by certain hot-house specimens of the human race without producing a wicked and needless scarcity of these products; and scarcity always brings an increase in price. The human family makes just so much "stuff"—that is, food, clothing, housing, luxury, entertainment, et al. If any large portion of this general product is destroyed, either by fire or war or flood or sheer foolishness, the supply will fall short, and the demand will overtake it. This means—not higher "cost," properly speaking—but higher prices.

WE cannot eat our cake and have it. We cannot expect to let the big babies amongst us—not "eat" their cake—but crumble it up in a sort of ghoulish glee in their ability to waste what others want, and yet go on getting enough "cake" for all the rest of us in quite the normal way. When we see a company of selfish social "joy-riders" flinging away with both hands articles which it has taken much human labour, applied to valuable raw material, to produce, we need not turn aside from the sickening spectacle with the comfortable impression that at all events it is none of our funeral. For that is precisely what it is. If these half-baked men and women—they are usually the spoiled children, either of irresponsible parents or Dame Fortune—were to take the food out of our very fingers, they could not more definitely rob us of what is legitimately ours than they do. They raise the products of human endeavour to a higher price, and deprive us of satisfactions which we could otherwise buy. It is just as well to keep this in mind when we laugh at the vagrant vagaries of those whose chief delight it is to wanton in competitive excesses of wastefulness, while better men

and women starve for the crumbs which fall from their overloaded tables.

ANOTHER thing we might consider, when we are studying this "high cost of living," is the effect it must have on prices to charge two rentals for the factories in which the articles are made and the stores in which they are sold. Land speculation has just about doubled the natural rentals in most of our important cities. The land speculators have leaped far beyond the actual growth of these cities and established a wide belt about them in which the prospective growth is already discounted. The man who wants to buy a bit of ground a half-mile beyond the boundary of natural house-building, cannot get it at its present value—he must pay what it is going to be worth when the city grows out there. We see this proven and illustrated in the many cases in which land is as dear in an empty suburb as it is in the midst of a settled part of the city a good half-mile

Putting Blame Where It Belongs

Cause and Cure of the High Cost of Living

EDITORS and other public men are now side-tracking mere politics to tackle the problem of why it costs so much to live in Canada. Some discover causes that are world-wide; others causes that are peculiar to the country. There never has been a public problem in Canada upon which men of all shades of politics united as they do on this question. Of course Liberals still blame Conservatives for not lowering the cost of living; Conservatives claim that they are already doing something and intend to do more in this direction. The appended excerpts from the statements of public men contain the common sense of the high cost of living altogether or mainly independent of politics.

Reaping the Whirlwind

The Winnipeg *Telegram* criticizes Sir Wilfrid Laurier, who has lately been speaking on behalf of duty-free foodstuffs as a factor in lowering the cost of necessities:

"It is rather pitiable to see Sir Wilfrid Laurier making a Liberal policy to reform conditions which arose during his own administration of the government of Canada. If the government of a country has anything to do with the high cost of living, as either causing it or being able to remedy it, then the Laurier Government is responsible for the high cost of living in Canada, and the curative processes should have been put in force, while the evil was growing and not only after its effects have become so burdensome.

"What Sir Wilfrid Laurier will not see, but what everybody else thoroughly understands, is that he is trying to found the Liberal party upon the policy of unpicking the web which for fifteen years it wove itself. If the country is reaping the whirlwind, it is he himself who sowed the wind. This makes his present position and that of his party a little dismal. What a swan song for him at 72 to cry out: 'Look at the havoc I have wrought,' and plead for the grant of power to alter everything!

"Laurier and the Liberal party, however, are neither the cause nor the remedy for the high cost of living in Canada. Prosperity is inevitably accompanied by rising prices, and, with the apex of prosperity, the cost of living is highest. High prices are not the cause of prosperity, but prosperity is the cause of high prices. It is not the only cause of high prices in particular commodities, and with those, legislation can deal, but it is the only and invariable cause of a general rise in the price level."

Blames the Real Estate Booster

Mr. C. A. Magrath, member of the International Waterways Commission and of the Ontario Roads Commission and member of parliament from Southern Alberta till he was beaten on the reciprocity ticket, puts most of the responsibility for the cost of living on the men who have forced up the price of land on which manufacturers and other producers have to pay rent. He says:

"No, I don't see that the tariff has anything to do with the increased cost of living," he said.

nearer the centre of business. This all tends to force rents up unnaturally. This is a very recent development in Canada. Has not this had a very great effect upon our present "cost of living"?

IT is only natural, we should remember, that the inflation of prices should be more rapid and reckless on this continent than on the cautious and close-living continent of Europe. We are a reckless and extravagant people. In some parts of Europe, they measure prices carefully by fractions of cents. In some parts of Canada, they scorn even a whole cent and know nothing less than a five-cent piece. That is characteristic of the two Worlds—the Old and the New—and it has its effect upon the increase in "the cost of living." The European house-keeper will want to know a reason for the addition of every centime to the price asked for any familiar article, and will patronize the shop which gives the smallest advantage. The Canadian or American house-keeper, ordering possibly over the telephone, will keep no such close eye upon advances, and will be very slow to change to another shop in search of a cent or two saved. All this tends to send prices up here much more rapidly than in Europe—we pay for our carelessness and lofty disregard of "small change." And we may be very sure that the vendors will tuck on a few pennies for their own pockets when prices are moving if they discover that we do not particularly object.

THE MONOCLE MAN.

"When I was a boy we paid six cents a pound for sugar, and we are paying the same to-day, yet there is a heavy duty on sugar. No, you've got to look somewhere else. Our trouble is domestic. It is of our own creation; we have allowed the real estate man to do it. He has manipulated our real estate, and we have paid him our \$10 a month gambling on the chance of selling out at a profit. We are to blame ourselves. We have swallowed his subdivision stories, we have put our money into them, and have gone short of cash; the real estate man has won the pool and now the people are suffering.

"The work of the real estate man has sent up the prices of property in the business districts tremendously. The retail merchants have their stores on that property. They have their rents to pay. They must make large enough profits to meet their rents. Every time the price of property goes up the price of goods the retail merchant sells goes up, too, and the public has to pay. You can't blame the merchant; he can't help himself; he must live. He must make his business pay.

"But the trouble does not end at the store," continued Mr. Magrath, "there are the houses we live in. Property has been boosted in the residential districts also, and rents have gone away up. These rents have to be paid for. The merchant must make big enough profits to pay his higher rent, and the employee must get a bigger salary to pay the high rent and lay down the higher money at the counter of the merchants. With the wages of his staff going up, the merchant has to get more profits to pay them on a Saturday night, and again the public has to pay."

Co-operation a Cure

The Toronto *Weekly Sun* believes that if the western farmer can exchange feed grain for apples, canned goods and dairy products with the East, there will be more advantage than from any measure of reciprocity with the United States. The editor says:

"How is the eastern man to fare if the new Liberal cry for the abolition of the Canadian duties on all kinds of food should prevail? When it was advocating reciprocity in 1911 the Liberal party maintained that, notwithstanding our duties on his various products, the Canadian farmer got less for them in the home market than he would get if they were admitted free to the United States. This was the cardinal plea for reciprocity. But now Liberals assert in effect that, speaking generally, the cost of living is higher on this side of the line than on the other, and they would repeal the Canadian duties on food of every sort in order to afford relief to the artisan and other wage-earners. It is obvious, however, that if they reduced the home price of food they would damage the farmer's interests. And how could Ontario supply fruits, canned goods, meats and dairy produce to the West if those commodities were allowed in free from the neighbouring States? The Liberal orator who addresses himself to this subject employs

Pictorial Points of Interest

a variety of sophistical arguments that puzzle the audience and probably himself as well.

"Everyone knows that, in the face of the existing Canadian duties, the West is importing increasing quantities of butter, pork, poultry, vegetables, raw fruit, canned fruit and canned meats from the States. The American producer has the advantage of geography over the producer in Old Canada as well as in most cases of climate; in addition to which his canneries and packing houses do a far larger business than ours, and as a rule turn out cheaper goods for that reason. It is not necessary to labour the point that if our duties were removed the co-operative movement outlined by the Sun would come to grief.

Favours Parliamentary Committee

In a recent issue the *Mail and Empire* has a despatch from Ottawa in which the correspondent reports that the Government is in favour of a Parliamentary Committee to inquire into all the factors that affect the cost of living and to suggest remedies for the present conditions. The correspondent says:

"A Parliamentary committee rather than a government commission to enquire into the high cost of living is the present probability in spite of all apparently authorized statements to the contrary. Although there has been no Cabinet decision yet, and therefore anything is still possible, the present feeling is not overwhelmingly in favor of the commission idea, your correspondent learns.

"The question is one on which much difference of opinion is possible. Those who favor a commission urge that it be non-paid and non-partisan, and claim it would, thus constituted, prove the most effective instrument for probing the big economic question. On the other hand, certain practical spirits point out that if expeditious action is desired a committee of the House would ensure it. Delegating a matter to a Royal Commission is sometimes equivalent to shelving it, whereas a Parliamentary committee, with both political complexions represented in its makeup, has seldom proved a pigeon-hole for any live question. The only really definite statement which can be made is that, while the Government is prepared to deal with the high cost of living, not only in Montreal, but in Canada as a whole, it has not yet decided the best method of doing so.

An Unsalariated Commission

Prof. Stephen Leacock, head of the political science department in McGill University, has an able article in a recent issue of the *Montreal Daily Mail*, in which he argues for a commission to inquire into the cost of living—without salary. He says:

"There is no doubt that if the present augmentation of price goes on unchecked, the time is not far off when we shall see bread-riots in the crowded, desperate cities of America. Let the government look to it in time. Let it at least earn the credit of good intentions: even if the event shows that it is powerless to aid. For in the social bitterness that is being engendered there is a latent force that can tear down the most solid government ever made. It is a chained Samson of discontent, with the mad energy of its very blindness to lend it added strength.

"In this situation the first need is for information, for light, for disinterested help. We need a public inquiry, by a commission invested with sufficient powers to make its work searching and effective.

"On such a body there is no room for place-hunters. There must be no scramble for office about its doors. It is all very well to convert the access to the Canadian Senatorship and such things as that into a form of rough and tumble Rugby football.

"But it will not do here. The country must be guaranteed against having commissioners who are working only for the sake of the pay. And there is only one way to do this. The commissioners should be invited to work without any salary.

"Think of it, my good reader, and the more you think of it the better you will like it. At the very announcement of it the professional party-wheelers of the Tammany Hall stripe will crawl noiselessly away on their hands and knees. There will be no rush to make the commission all Conservative or all Liberal. There will be no accusation and counter-accusation about party favour in the appointment.

"Can commissioners be found, it will be asked, who will work without salary? They can not only be found, but they can be found with an ease and rapidity that will astonish the nation. Do you think it not possible to enlist in the interests of Canada the same kind of disinterested service that is given every day without stint to a golf club or a race meet or a suffrage society? Of course people will work without pay, if their heart is in the thing they are working for—and all the better and all the more honourably that their motives are above suspicion."



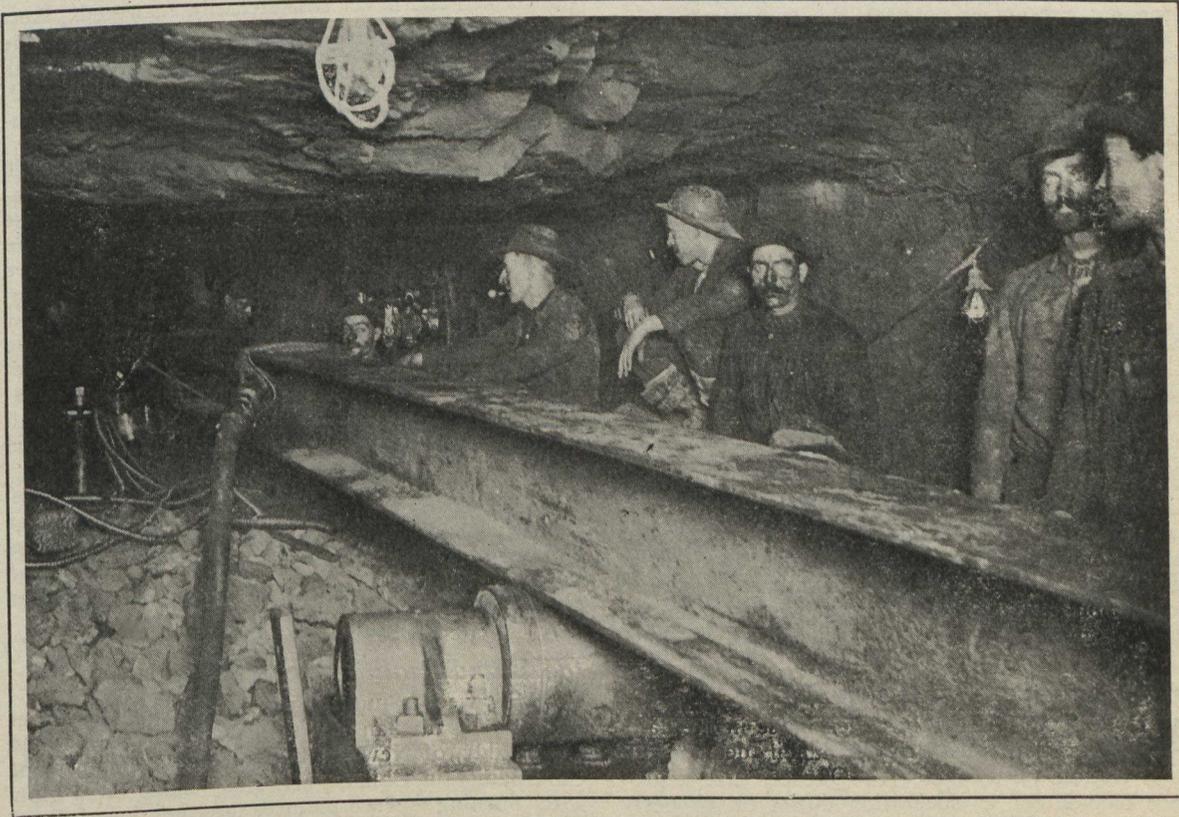
MARRIAGE OF COMMANDER BRUCE, R.N.R.
The Wedding of Commander Bruce, R.N.R., Brother of Lady Scott, and Member of the Ill-fated Scott Antarctic Expedition, and Miss Dorothy Boot, Daughter of Sir Jesse and Lady Boot, Was Solemnized a Few Days Ago at St. Anne's Church, Soho, London. Our Photo Shows the Bridal Party—the Bride and Bridegroom, Lieut. Rennick (the best Man), and the Bridesmaids.



Madame Montessori, the Italian Educator Who Has Revolutionized Kindergarten Teaching, and Who is Now Visiting in America. She May Visit Canada.



America's Richest Woman, Mrs. Hetty Green, on Her 78th Birthday. This Snapshot Was Taken in Front of Her Office in New York City.



For Fifteen Months Workmen Have Been Using Drill Carriages of This Nature for Boring a Hole Through Mount Royal, Montreal, for the Canadian Northern Railway. Some time ago the Foreman Propheesied a "Hole" Through on December 10th, Which is His Birthday. Engineer Brown Simply Looked Wise. The Prophecy May Come True.

REFLECTIONS

By THE EDITOR

Votes for Married Women

A REFERENDUM will be held in Toronto, on the day of the annual municipal elections, to decide whether or not married women shall have the municipal vote on the same basis as spinsters and widows. The two latter classes are entitled to the vote now if they have property or income qualification. Married women who own property or have a taxable income have not the franchise.

Should this vote carry, a married woman who owns, say, a house and lot, would be entitled to the municipal franchise. If she has an income large enough to attract the attention of the assessor and the tax-gatherer, she will be entitled to a vote. Hitherto this woman has been handicapped by the fact that she had a husband; her vote was subsumed in his. Now, if the citizens so decide, this handicap shall be removed, and the possession of a husband will no longer be a bar to her right to vote at municipal elections.

There seems to be little objection to this extension of the civic franchise. If the right to vote is based on property qualification or taxable income, then it is only reasonable that women should have the same rights as men. If the right to vote were based merely on manhood, then there would be no reason why women should have any rights whatever. But this is already denied in most cities in two ways, first, by giving a property owner two or more votes if his property is situated in more than one ward, and secondly, by granting a limited franchise to spinsters and widows. Logically, therefore, married women should be entitled to vote on property registered in their names. Whether they desire the responsibility is a question which can be decided only by such a referendum as Toronto will hold on January first.

Lord Milner and Non-partisanship

LORD MILNER is a great imperialist. He believes in the creation of an imperial parliament, distinct from the present British parliament, and in which all parts of the British Alliance will be represented. Yet Lord Milner does not believe that imperial questions should be the football of party politics.

In his speech at Halifax, in September, 1912, as published in his volume of addresses entitled "The Nation and the Empire," he said:

"It has been suggested here in Canada that there should be an agreement between the leaders on both sides to keep Imperial questions, or a particular question of that nature, outside party strife. Certainly, I sympathize with that idea. . . . But you see what is wanted is something much more than that. It is a permanent agreement between the leaders of political parties, not in one state, but in all the states concerned."

Recognizing that his idea may seem Utopian, Lord Milner shows how there is just such an agreement in England with regard to foreign policy. There may be reasonable criticism, but there is never factious opposition. Criticism of the foreign policy is never carried so far as to embarrass a ministry.

"What man has done man can undo, and if this has been possible in Great Britain with regard to foreign policy during more than ten years of furious party fighting, it must be possible in all parts of the Empire with regard to questions affecting the preservation and the welfare of the Empire as a whole."

We heartily commend these sentiments to the leaders at Ottawa and to the members of the House of Commons and the Senate. If they will not listen to advice and counsel from distinguished Canadian citizens outside of parliament, perhaps they will be influenced by the words of a man who has come from among all the Britannic peoples as a servant of the Empire.

Privy Council on Succession Duties

ANNOUNCEMENT has been made in the daily press that the Privy Council decided, in Cotton vs. Province of Quebec, that a province cannot collect succession duties on property situated outside the province. A close reading of the judgment does not bear out that contention.

All that the Law Lords decided was that the Quebec Act of 1906 was not framed so as to enable the Government to collect taxes from "movable property" outside the province. The principle that a provincial government may collect succession duties on all a resident's property, whether situated within or without the province, was not seriously considered. This interesting point, therefore, remains for a future occasion.

This is another point which our newly constituted House of Provincial Premiers should take up and discuss at their next session. Our constitution is still in the making.

Reasonable Profits

SHOULD a manufacturer in Eastern Canada, who is making a profit of twenty per cent. on his investment, reduce the price of his wares to the public? This is a question which has often



POSTMASTER-GENERAL RT. HON. HERBERT SAMUEL, Who in His Recent Interview With the Leaders of the British Postal Employees' Organizations Threatened That in the Event of a Strike All the Employees Who Quit Work Will be Permanently Discharged. One Hundred Thousand Employees Are Agitated. Mr. Samuel Recently Visited This Country.

been asked and never satisfactorily answered. How would it be to refer it to the Grain-Growers of the West, among whose members are men who think the Eastern manufacturer is a "robber" and "blood-sucker"? Would this be too hard on the manufacturer, do you think? Well, let us see.

On November 12th, in the city of Winnipeg, 450 shareholders of the Grain-Growers' Grain Company assembled for their annual meeting. These are the people who are said to maintain the *Grain Growers' Guide*, the paper which is most severe on the Eastern manufacturer. This grain company has a capital of \$645,000, and during the year just ended earned more than 25 per cent. No one criticized these enormous profits. No farmer shareholder called the company a "robber" or "blood-sucker." Every one was pleased. A ten per cent. dividend was paid, and the rest of the cash carried forward.

Isn't that the answer? If the Grain-Growers' Grain Company complacently accept twenty-five per cent. dividend, are not all other people in business entitled to do the same? Does not this justify the bankers and manufacturers in accepting a similar return on their investment?

Ideals and Realities

LAST week a number of prominent citizens met in a Canadian city to listen to Mr. Sherwood Eddy, of New York, regarding the growth of Christianity in China. Mr. Eddy made them glow with burning speech-pictures of the downfall of Confucianism, told them of temples turned into churches, and premised that the time to gather in

China is now. As a result the Laymen's Missionary Society decided to increase its annual gift to missions from five hundred thousand to seven hundred and fifty thousand.

Such is the ideal. Now let us look at the reality and see if there is a moral.

As to the Chinaman right here in Canada—is he being Christianized? Is he being Canadianized even? If he is a human being so full of Christian possibilities, why not allow him to bring his women and children over here? Why compel him to be a debauchee or a celibate? The men in the Laymen's Missionary movement are unselfish and high-spirited, but are they not overlooking realities for the sake of an ideal which may or may not be an unreality?

One wonders how many of these enthusiastic missionaries have ever gone into the Chinese quarter in their own city and got to close grips with the problem. One wonders if they have ever discussed with a Chinaman his feelings as to the non-family life he is forced to live. One wonders if these enthusiastic citizens are not gatherers of funds, rather than real sympathizers with the Confucianized Chinese. Even though they have the best of intentions, even though they give most freely of their own earnings, may it not be that they are neglecting the foreigner at home for the sake of the foreigner abroad?

Preaching Agriculture

NO profession in the world is more preached than agriculture, but the preaching seems to have limited results. Dr. Creelman, president of the Ontario Agricultural College, says that farming should be taught in the schools. So have a great number of us. But with what result? Is there a public school in Canada teaching the elements of farming? If so, let the principal stand up and tell us about it.

Manitoba, British Columbia and Nova Scotia have authorized a primer on agriculture, and some teachers in these provinces have seen it. But do they teach the elements of farming?

Some years ago, the Ontario authorities induced Mr. C. C. James to get out a primer on agriculture, and it was made "permissible." Some teachers bought copies and lost them. A few booksellers still have copies on their "remainders" table and offer them at five cents each. But is there a public school teacher in Ontario to-day that ever planted a grain of wheat or a plot of alfalfa in his school-yard?

Dr. Creelman makes fine speeches, but these speeches do not lead the Minister of Agriculture or the Minister of Education to compel the teaching of farming to boys and girls. Why doesn't he run for the Legislature and make some of these educative addresses to the benighted cabinet ministers and legislators who spend a few pleasant weeks every winter in the parliament buildings in Toronto?

No one desires to discourage the worthy Doctor, nor belittle his splendid work, but the people always did appreciate deeds better than words. If he has not the time to be an M.P.P., let him take a half day off beating the dust out of the carpets in the offices of those cabinet ministers who are responsible for the present lethargy in regard to agricultural education. Then the people would surely erect a monument to his memory.

Civil Service Reform

UNEXPECTED advocacy of further civil service reform comes from the Ottawa representatives in the Dominion House. Since the inside civil service at Ottawa was placed under a Civil Service Commission, the patronage burdens of the Ottawa members has been considerably improved. Nevertheless, there are still hundreds of offices, mechanical, electrical, and physical labour positions of various kinds for which the number of applications is many times the number required. Especially are the members worried by applicants for positions in the government printing bureau. The Ottawa members desire to be relieved of all this patronage by having all the civil servants in Ottawa brought under the Commission.

It is well-known that Premier Borden is in favour of the whole civil service of the Dominion being brought under the Commission. With a view to this needed reform, a bill was put through last session giving the Government power to add another member to the Commission. Presumably this will be necessary when the work of this body is increased, as it undoubtedly will be, at an early date.

Canada is far behind Great Britain and the United States in putting its civil service on the merit basis, and a development of the principle in this country is one of the most urgent reforms.



A Few Days Ago Calgary Spent \$1,800 on a First Concert by its New Permanent Symphony Orchestra; Max Weil, Conductor. This is the Orchestra.

The Calgary Symphony Orchestra

By CARLTON McNAUGHT

IF it be true, as a recent writer on musical topics says, that no city can pretend to be a leading musical centre till it maintains a regularly supported symphony orchestra, then Calgary, the first city of Alberta, is determined to begin well. For this ambitious little western metropolis is now the only city in Canada outside of Toronto which supports a professional symphony orchestra.

The orchestra was organized this season, and is giving a series of ten concerts, with the backing of leading citizens. Its musical success is in the hands of Mr. Max Weil, conductor, formerly connected with musical organizations in Minneapolis and Halifax, but now for a year a resident of Calgary. The orchestra has a complement of fifty-five musicians. Most of these were secured right in Calgary; in a few cases they had to be brought from outside the city. All, however, are professionals, and for the most part artists who have reached a high degree of proficiency in their special lines. The orchestra is in no sense amateur.

This was fully demonstrated at the first concert held on November 10th. The programme prepared by Conductor Weil was a varied one, and well calculated to bring out the scope of the orchestra. The selections included Haydn's symphony in G, "Militaire"; the beautiful overture to Von Weber's "Der Freischutz"; two of Dvorak's whimsical Slavonic dances; the exquisite fragments by Greig, "Herzwenden," and "Fruhling"; the "Meditation," from Massenet's opera, "Thais," and his rollicking suite, "Scenes Alsaciennes."

As for the popular side, the Sherman Grand Theatre, in which the concert was given, and which seats 1,500, was filled to capacity, and the reception which the orchestra received was marked by repeated demands for encores.

For, after all, a musical organization must appeal ultimately to the people. This is especially true of a symphony orchestra, which must be supported by the people. The orchestra can never be made the pastime of a clique. The Toronto Symphony Orchestra recognizes this, and gives additional popular concerts besides its regular season's programme. The Calgary Symphony Orchestra goes even farther in this direction in mapping out for this season a series of cheap matinees for the benefit of the school children, at which programmes are given designed to appeal specially to the youngsters.

In this sense, therefore, the Calgary Symphony Orchestra is truly a civic property. The idea of forming such an organization was first conceived by a number of music lovers in the city who held a meeting and discussed the matter very early in the present year. It was decided to feel the pulse of the public by appealing for financial aid. In the space of a week, \$1,800 had been guaranteed to the canvassers. The organizers then determined to go ahead. Mr. Max Weil was engaged as conductor of the orchestra and instructed to gather together a force of competent musicians. In another week's canvass \$6,000 was guaranteed, and the board felt confident to proceed with the project. The officers

of the organization were elected as follows: Honorary president, J. S. Dennis; honorary vice-presidents, Hon. Mr. Justice Walsh, J. W. Campbell; president, T. M. Fyche; first vice-president, A. W. Pryce-Jones; secretary, R. J. Lydiatt; treasurer, D. J. Young.

The leading citizens of Calgary gave their support to the undertaking. Musical enthusiasm was combined with civic pride, which runs high in the young, ambitious West. Mr. Weil was instructed to get all the musicians locally that he could, consistent with the highest standards, and where this was impossible, to go to other cities in Canada or across the line. This latter was done in quite a few cases, although so high does Calgary rank already as a musical centre, it was found possible to get most of the musicians right at home.

This is the history of the Calgary Symphony Orchestra, for long a dream of a few music lovers in Alberta's largest city, now an established fact, the second symphony orchestra in the Dominion, and the only one in the West.

Clarence Lucas, Composer

By THE MUSIC EDITOR

CLARENCE LUCAS was up in Toronto last week. You may not know Lucas—musical composer and somewhat man of the world, living at present in New York, but formerly in London and Paris; born near Hamilton, one of the many Lucases there. In London he taught the Hambourg sons theory and harmony. His book on Musical Form is a popular classic. He is at present a regular contributor to the Musical Courier. And he hates New York; oh, how he does! Words fail him when he tries to depict his sincere loathing of inartistic Gotham.

Lucas has composed many kinds of things, for the piano, for the voice, for strings and orchestra. I don't know whether he ranks mainly as an American or Canadian composer. Certainly he doesn't live here or interpret Canadian life. He lives in New York because it's financially a good deal of a music centre. There's Carnegie Hall and the Metropolitan Opera, and the Damrosch family—and a lot of able musical cliques not palatable to Lucas. And this Canadian-born composer expresses so vividly his detestation of New York, his ecstatic admiration for old London, you know at once that he's a man of strong emotional character.

Then if you had gone to the recital of his works by Miss Valborg Zollner, pianist, and Mrs. Elizabeth Campbell, vocalist, you might have observed a good deal of the unemotional Lucas. Miss Zollner, a very talented and sympathetically cultured pupil of W. O. Forsyth, played a considerable programme of Lucas' work. In matters of form and structure and melodic quality, and harmonic treatment and the cumulation of climaxes, there was a great deal worth portraying and preserving in that programme.

But Miss Zollner was not at her happiest in much of it; and there was by no means the intensity or sincerity of expression one might have expected from a man who hates New York and loves London so deeply. When a theme appeared, well-defined and gratefully melodious as it was, it was too often buried in the decorations. In all the piano pieces there was nothing frankly conventional. Most of the work had an unconventional, scholarly character. But I must confess that with a couple of exceptions it seemed middling dry and unemotional.

Not so with the songs. Nearly all these were good and were all well done by Mrs. Campbell, who has some glorious qualities in her voice. "Eldorado" is particularly fine. Lucas succeeds better in songs than in piano pieces. Those who know say he is much better in orchestral works than in either. But he is a very interesting Canadian, and one who might be a very useful citizen of this country if he should come back here and do a little interpreting.

The Toronto String Quartette

THE eighth season of the Toronto String Quartette opened on Wednesday, November 25th, with an all Russian programme, the first purely national selection ever done by these four artists. The composers chosen were Tschaikowsky, Ippolitow Iwanow and Arensky; all moderns. Of the three the most profoundly interesting was the Tschaikowsky quartette in D Major, first played in Canada by the celebrated Flonzaley Quartette last season. The Arensky Trio for first violin, 'cello and piano, is almost as great. And there is a decided similarity.

There is something delightfully characteristic about this melancholy mood of the Russian now and then breaking out into almost savage episodes. In his quartette, Tschaikowsky becomes at times rather over-barbaric and strenuous. Arensky is less primal. Iwanow is decidedly more piquant and melodious. Indeed, there are many almost Haynesque qualities about the quick movements of Iwanow; a lyric character which Tschaikowsky seldom gets so well. But the andante cantabile movement is the expression of a great genius. There are two melodies in the movement, both indescribably beautiful. They require of the performers absolute finesse and subordination of individuality. The T. S. Q. players did it admirably; much better, in fact, than they seemed to do the heavier movements. The Russian temperament expresses sadness with a more profoundly mystical edge than any other nationality. But it is in the expression of joy that the Russian becomes more national and barbaric. It was in this barbaric business that the Toronto String Quartette failed a little in the absolute certainty of technic and the sudden seizure of a mood. They played the Iwanow number, however, with delightful spontaneity and crisp, playful expression. In the Arensky Trio both string performers gave a splendid interpretation of four very exacting movements, ably supported by Mr. Frank Welsman, who, in spite of his work as a symphony conductor, has not forgotten his fine facility at the piano.



Merry Christmas!

MERRY CHRISTMAS, dear Juniors! I have been reading your stories about the happy Christmas days that you have spent, and hearing such wonderful things about Santa Claus and the far-off land of ice and snow in which he lives, and now I don't believe that the 25th of December can come quickly enough for me! Don't you hope there will be snow—just enough to make Santa's old sleigh slip easily along—and that the moon will shine brightly on the roofs of houses, and the air be clear and frosty, so that the breath of the prancing reindeer will float away from their nostrils in little clouds of steam! That's the kind of an old-fashioned Christmas Eve I like to see, don't you?

What about your preparations? Has the iron bank into which you have so carefully been dropping your pennies for weeks past, been pried open and the savings counted? Perhaps the wise ones of you already have some curious little packages, in cheery wrappings of white tissue and red ribbon, tucked safely away in some nook or corner where mother or daddie or big sister would never, never chance to come across them. Isn't it fun, this game of giving, and don't you love the mystery and secretness of it!

Six COURIER Christmas presents will soon be on their way to six lucky Juniors. Sorry we had not room to publish all the winning stories. Merry Christmas to the prize winners and Merry Christmas and a full stocking to you all.—EDITOR.

The Christmas List

We have written a letter to Santa
And asked him to call Christmas Eve;
We have sent him our list just mentioning a few
Of the things we'd be glad to receive.

Bobby, of course, wants candy,
A sled, hockey skates, and a stick;
A football, bicycle, an Indian suit
And a gun guaranteed not to kick.

A school-bag, a tool-box, some money
(He said he could do with a dollar),
A Boston bull pup with a long pedigree
And a handsome, brass-studded dog collar.

He has asked for a bank and an airship,
And a book of adventure to read;
Now my list is different, quite sensible, too,
Just mentioning the things that I need.

I've asked dear old Sant' for an ink well,
A bracelet and one or two rings,
Some "handkies," daintily monogramed,
And ribbons and those sort of things.

I suggested a pretty silk work-bag,
And a trunk filled with clothes for my doll,
A mirror, a paint box, a new party dress—
And really, I think that is all.

When our letter to Santa has found him,
I'm sure he'll be glad to receive
This hint as to one or two things he might bring
When he calls with his pack Christmas Eve.

The Happiest Christmas I Ever Spent

By Enoch Arden, aged 17.

(First Prize.)

I AWOKE long before getting-up time and could not resist the temptation to go down and see what Old Santa Claus had brought me. Stealing quietly down the stair-way and groping along the hall I got to the kitchen without disturbing any one in the house. We always hung our stockings on the back of a chair at the stove door, so that Old Santa couldn't miss them when he got out. I snatched the stocking from its place and hurried back—you see, I was only a little chap, and not particularly fond of the dark. I was very well pleased indeed to find my present just the very thing I had often longed for—an air gun. It seemed as though daylight never was as slow in appearing as that morning, because I wanted to get out to get some peas to see how many things I could shoot.

The sun rose at last, and an ideal Christmas morning it was. The sky was beautifully clear and the air delightfully frosty and fresh. It had snowed a thin white mantle over everything, which added to the appearance of the surroundings.

I can assure you I was not very long in doing

For the Juniors

COMPETITION AWARDS.

Story: "The Happiest Christmas I Ever Spent."

1st Prize—Enoch Arden, aged 17; Chesley, Ont.

2nd Prize—Margaret Hallwood, aged 12; Stratford, Ont.

3rd Prize—Irene Murkar, aged 16; Pickering, Ont.

Story: "Where Santa Claus Lives."

1st Prize—Roma A. Stewart, aged 11; Georgetown, P.E.I.

2nd Prize—Gerald Brown, aged 11; Rosthern, Sask.

3rd Prize—Norma Wemyss, aged 11; Neepawa, Man.

what chores I had to do that morning. I remember I was so excited that I gave Bess, our old cow, an extra feed for her Christmas breakfast. I banged away so much with the little gun that my mother said I would have it worn out before the afternoon, when my two cousins, Cecil Tedford and Angus McAllister, were coming to see me.

A few hours afterwards Angus and Cecil drove up with Auntie and Uncle in a sleigh. I was not very long in telling them what I had received for a Christmas present, and to my extreme delight I found they had each received a gun also. We were hunters now in the real sense of the word, or rather we thought so. Angus proposed that we go to the bush and hunt for rabbits, but there was too much water in the creek between it and our place to make this possible.

As soon as we hunted up enough small peas we started off shooting sparrows, or shooting at them, I should say. At any rate there were no sparrows fell to the ground at our cruelty that day. Cecil told me to hold up my hat and he would shoot it. I did my part all right, but instead of hitting the hat, Cecil hit me on the nose. Of course it was only a pea and caused no serious injury. Cecil thought, when I gave the sudden jump, that he had

shot me and started to cry, but I laughed so heartily at the fun of it that he soon found out his mistake.

We enjoyed ourselves so well that we did not notice how the time was going. I would like to tell you all the nice things we had for supper and the games we had afterwards, but I may some other time. Anyway, it was the "Happiest Christmas" I ever remember having spent.

The Happiest Christmas I Ever Spent

By Margaret Hallwood, aged 12.

(Second Prize.)

THE happiest Christmas I remember was last year, it being my first year in Canada. I had just arrived from Manchester, England, and was taking a stroll round with my father, who had been here a year before my mother and I. My first surprise was seeing so much snow, and yet the sun shining did not melt it away. How delighted I was to see the children sleighing, and how lovely it was to hear the merry sound of the jingle bells on the horses. I am now just twelve years old, and I had never seen a sleigh before, there is no need for them in Manchester, the snow goes as quickly as it comes. We next passed a group of boys playing hockey with skates on, and how I laughed to see how quickly they went along, and what a jolly time they seem to have. Imagine my surprise on turning homewards, my attention was called down a side street where I saw what I thought to be a Gypsy's caravan moving very slowly along. I danced with joy, thinking we were going to have a fair, but my father said it was only a house being moved away, such a thing as moving a house I never thought to see, all our houses are made of brick and cannot be moved. When I arrived home there was a beautiful present awaiting me, it was a small chair painted red and gold, and oh, what a beauty it was. My mother and father said they did not buy it, and I not knowing anybody here think it must have come from a real Santa Claus, for it was made in Canada. It came right on my birthday, and it being Christmas, my father invited a few little friends down to come to a party at our house, and oh, what a time we had with the different games we played. I must say that I like Canada very much.



If Santa made me captain of a squad of cavalry,
I'd be the bravest soldier who ever drilled his men,
I'd gayly lead them off to war, and at the front we'd be,
And when the war was over, gayly march them home again,
If Santa made me captain of an army.

M. L. LAREN



Where Santa Claus Lives

By Roma A. Stewart, aged 11.

(First Prize.)

EVERY boy and girl of this big earth should know of Santa Claus and his home. This old friend of ours lives in the far north, where the ground is covered with ice and snow. In this cold land there are no trees of any kind, but there is a kind of hard moss growing under the snow.

Santa Claus lives in a house made of large blocks of ice placed on top of one another, and covered with snow to keep out the wind. This house would look like a large snow-bank to us if we were to see one. Their door is an archway used to keep out the drift.

If we were going into one of these huts we would find it very inconvenient, because it requires one to crawl on hands and knees; so on Christmas Eve, when the night is very dark, Santa finds it more like home to come through our fires.

Now, my little girls and boys, I suppose you are getting tired of me talking about Santa Claus' house, so I will now tell you of how he lives. First of all, he does not wash and dress as we do; he rubs his face with oil to protect his skin from the frost and snow. Then you have all seen Santa Claus with his fur clothes; he wears one suit on top of another; and these suits are made of bear-skin; and his stockings are made from the feathers of birds which he kills. When Santa Claus goes into his house he takes off one of his suits to warm for the next journey. At meal-time, Santa Claus sits on a long bench made out of ice covered with furs; this also serves him as a bed.

Santa Claus eats many fat meats, either of animals or birds which he kills. Santa Claus has no horse or cow, but travels by the aid of seven reindeers, which travel at a great rate; Santa Claus also uses them as cows. Santa Claus employs himself with various things, of which the most important is packing his sack for Christmas; then his wife helps him getting ready, also; I suppose you think Santa Claus has no wife; but of course he has, and children, too. But now we must stay

at the subject we were at. Santa Claus' wife can dress dolls, make clothes and pretty story-books and other things which delight the childish eye. In the evenings Santa Claus sits his children around a burning tank of oil and moss. So in this way Santa Claus and his wife and children enjoy themselves immensely. How many boys and girls of Canada would live in that cold land?

Where Santa Claus Lives

By Gerald Brown, aged 11.

(Second Prize.)

SANTA CLAUS, the Saint of Christmas, lives in Greenland, among polar bears, seals, walrus, eider ducks, whales, and ice-bergs. He lives in a nice castle, with Mrs. Santa Claus and their many servants.

Behind the castle is a barn, in which Santa's reindeers are kept. This barn is made completely of ice. Santa Claus is very fond of his reindeers and employs twenty Esquimaux to take care of them. The palace is richly furnished, and in his library Santa spends all his spare moments. He has a price-less set of magic books, called "What Children Are Doing." It shows what each child in the world is doing.

In the palace there are three work-shops, the first, where boys' toys are made, the second, where girls' toys are made, and the third, where baby's toys are made.

In the first work-shop, base-balls, bats, Noah's Arks, sleds, rocking-horses, reins, games, air-rifles, story-books, and mechanical toys are made.

In the second work-shop, dolls, cradles, doll-houses, toy stoves, toy tea-sets, toy bath-tubs, toy laundry-sets, and toy go-carts are made.

In the third work-shop, Teddy-bears, woolly sheep, rattles, toy mice, toy cats, toy dogs, baby's cups, baby's plates, baby's spoons and rag-dolls are made.

Santa Claus will soon be here with toys and goodies for Christmas. But he knows what children are good, and what children are bad, so you'd better be good, or you will not get anything from him.

falls from one of the beauty spots of the Kootenay River, and provide electric power for Nelson. In the afternoon we passed South Slocan and Shore-acres, and at the latter place we saw a great many Doukhobors working on the ranches. We pitched our tent that night in a grove of evergreens on the bank of the Slocan River, near Glade. The bank is very high and steep, and it was very hard bringing up water.

That night we had more visitors than at any other time. While we were cooking our supper several Doukhobors passed our camp, and a little one of them came over and asked us for food. We gave him bread and cocoa, and he soon left us. One old fellow, who seemed to be a sort of hermit, lived in a tiny hut banked and covered with straw, close to our tent. He pulled a lot of straw off his roof to make us a soft bed. Our last two visitors were not Doukhobors, however. One was a cross railway man, who thought we should not be out without our



"He had to get out needle and thread and sit down by the track and mend his pack."

parents, and was worried about our fire. We assured him that we were Boy Scouts, and knew how to take care of ourselves.

We started about nine the next morning, and no more broken pack-harness interrupted our march. Streams were few and far between that day, and whenever we came to one we filled our pails. The river at this part of its course is filled with rapids and provides very good trout-fishing. The mountains are lower and more rugged than those near Nelson and form very fantastic shapes. We passed Tarry's, and ate our lunch at Thrums, about seven miles from our destination. While we were taking a short rest here a freight train stopped at the station to take on a load of potatoes. One of the sacks burst open and we filled our pails to the brim. About four we passed the Doukhobor settlement at Brilliant. The Doukhobors were busy in the construction of their fine new highway bridge. At both Glade and Brilliant the river is crossed by ferry-boats.

Late in the afternoon we left the track where it crosses the Castlegar bridge. Our road now led up the Columbia River for two miles. A long trestle bridge crosses Pass Creek. The wide valley of the creek is very marshy and we were nearly devoured by mosquitoes while crossing it. We arrived at the end of our journey at about six o'clock.

We had a letter of introduction to Mrs. C—, of Robson, and she invited us to tea. Afterwards we put up our tent and turned in earlier than on the previous nights.

Eric had planned to walk on to visit some friends about seventeen miles farther up the river. Next morning he rose at three and after a hasty breakfast set out on his long tramp. Carl and I spent a lazy day, sleeping, eating, and fishing. We expected Eric back late that night, but he did not arrive. The next morning we grew anxious and we rowed over to Castlegar and telephoned in to our parents. The station-master told us that a letter had come to us from Deer Park, and that he had given it to the road master. They had read it, however, and we managed to gather from what they said that Eric had arrived safely and borrowed some money from his friends. He wished us to bring the luggage over to the train that night. Mrs. C— had us to tea again that night, and about eight we rowed over to the station at West Robson. Eric arrived on the night steamer, and as we all had to be home in time for the Cadet Camp the following Monday, we boarded the train for Nelson.

The trip proved very interesting. We had carried our packs over twenty-seven miles, and had observed the country far more closely than is possible from a train. The Doukhobor settlements had been particularly full of interest and the scenery had been typical of West Kootenay. A walking trip is one of the most profitable and enjoyable ways of spending a week or so of the summer holidays.

Down the Kootenay with Tent and Pack

A Story of Three Boys and a Thirty Mile Tramp

By CUTHBERT G. MACDONALD

ON Monday, July 28th, Carl Whittemore, Eric Beeston and I set out for Robson with thirty-pound packs on our backs. We left Nelson late in the afternoon, as we intended to camp for the night about three and a half miles from home. A little rain was falling when we started and this soon developed into a heavy downpour.

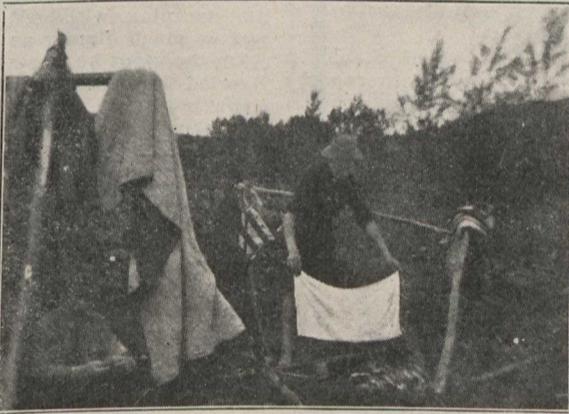
When we arrived at our camping-place we were glad to find that a previous party of campers had left a good supply of poles ready for use. We pitched tent hurriedly, and having put on what dry clothing we had brought we ate a cold supper of bread and ham and fixed the tent for the night. We spread two pieces of oilcloth over the ground and laid our blankets on top.

At this point I had better describe our outfit. It consisted of a small canvas tent (made by ourselves), three sets of pack-harness, a blanket apiece and one extra, two strips of oilcloth, two small pails, two cameras, a belt axe, a hunting knife, pocket-knives and the following provisions: Oat-meal, self-raising buckwheat, bacon, pilot biscuit, tea, salt, wheat biscuits, cocoa, sugar, tinned sardines.



"We set out from Robson with thirty-pound packs on our backs."

We got up about half-past four the following morning, built a roaring fire and dried our clothes (several of the garments suffered in the process,



"We got up at half-past four the following morning, built a fire and dried our clothes."

but on that we will not dwell). We constructed a frame of poles around the fire on which to hang them. Hot cocoa and bacon for breakfast soon brought back our good spirits and we struck tent and prepared our packs in good time. Then we said farewell to Granite, which was the name of our first camping-place, and crossing the river by the railway bridge set out once more.

The track follows the beautiful Kootenay River from Nelson to its junction with the Columbia, near Castlegar, and our route led us through magnificent mountain scenery. We had made our own pack-harness, and about the middle of the morning Carl's gave an ominous rip, and he had to get out needle and thread and sit down by the track to mend it. We had not gone very far when Eric had to perform the same operation, and this continued at intervals of a few yards for about two miles. In the morning we passed Beasley. The day was fine and rather warm, so we welcomed any streams that lay in our path. We ate lunch at Bonnington Falls, ten miles from Nelson. The



Courierettes.

LEADER N. W. ROWELL, of the Ontario Liberals, seems able to reduce majorities in bye-elections, but not to produce them.

The Hearst papers shriek for Uncle Sam to make war on Mexico. Some people are wonderful warriors—with printer's ink as ammunition.

Perhaps one solution of the egg shortage may be found in the fact that frequent appearances at poultry shows have given Mrs. Hen the notion that she is more ornamental than useful.

Police permits are hereafter necessary for Galician weddings in Winnipeg. In other words, where the preacher is there shall the policeman be also.

Sir Wilfrid Laurier's new platform includes many very sound planks. Sweet are the uses of adversity.

China is now having its troubles over the question of a State Church. Another indication that it is becoming civilized.

It would seem that the spilling of oil is of more interest to some of the great powers than the shedding of blood in this Mexican affair.

"Liberals in good heart," says a Toronto Globe heading. That's the next best thing to being in a majority.

Premier Asquith rides in an armoured automobile, screened to protect him from missiles thrown by the militant suffragettes. However, there is still the possibility of scattering a few tacks on the road, girls.

W. F. Nickle, M.P., Kingston, may be made a judge. He is evidently worth more than his name would indicate.

The income tax has at least the merit of making some men tell the truth about their salaries.

The new King of Albania insists that he won't take the job on less than \$500,000 per annum. Is there a union rate of wages for kings too?

Omemees is to have two cannon for its armory. Other towns don't need cannon, having human big guns.

Montreal, Toronto and Winnipeg are asking Premier Borden to probe the High Cost of Living. The said H. C. of L. has a lead of several laps on any investigators who may be put on its track.

A Chicago woman will adopt babies of 15 different races in order to educate them alike. We suspect that eventually the "human zoo" will be found on the vaudeville stage.

Similar.—"Why do printers so often make the mistake of substituting the word 'martial' for 'marital'?" "What's the difference?"

We Could Name Some.—The town of Welland reports that there are a number of men there who are peeved because they cannot get admission to the jail.

It is indeed regrettable that peevishness of this kind does not attack the right class of people.

Competition Here.—London alleges that its telephone service is the worst in the whole wide world.

Every other city is eager to give it a battle for this doubtful honour.

It Would Even Wake US Up.—Washington wireless experts report that they have been able to hear the beats of the big clock in the Eiffel Tower in Paris.

What a wonder that clock would be in the way of getting sleepyheads up if it only had an alarm attachment?

A War of Vehicles.—In some of those Ontario bye-elections fought

out on the temperance issue it seems to have been a case of the liquor dealers' automobiles against the water waggon.

Puzzling the Parent.—"Dad, the teacher says that cold contracts and heat expands. Is that right?"

"Quite right, my boy."
"Then, dad, how is it that the nights are so much longer in the winter time?"

A Possible Theory.—A Mexican bull fighter, named Senor Enrico Nobles, recently arrived in Toronto and announced that he proposed to stage a bull fight there, but that he would simply tire the bulls out, not kill them.

He had probably been reading the Toronto papers and had taken seriously what the editors had been writing about one another on that railway deal.

A Brassy Affair.—A Toronto man broke into a house on Niagara Street and stole a brass bedstead. That chap should have enough brass to manufacture beds, without having to steal them.

This is Worth Watching.—The Separate School Board in Hamilton will use moving pictures to teach geography.

If geography is taught every day it's a sure thing that the schools will be crowded.

That Word "Obey."—Jessie Wilson, the White House bride, changed her mind at the last minute and had the fateful word "obey" inserted in the service. You never can tell what a woman will do. But don't run away with the notion that Jessie will be any more obedient because she said she'd obey.

He Is Human.—Vincent Astor is reported to have taken his fiancée to a five cent moving picture show. There is proof for you that some multi-millionaires are more or less human.

Is This the Scheme?—Prof. Stephen Leacock has been engaged to report on the increased cost of living.

We suspect that the authorities have engaged the noted humourist with the idea of convincing the people that the situation has a funny side. Anyhow, it is probable that the net result of the Professor's able efforts will be an increase in the cost of laughter.

Brave Men, These.—There are 249 foreigners in Toronto who are seeking to be nationalized into Canadians. This, too, in spite of the fact that The Telegram is picturing the Queen City as being the easy prey of a band of bold robber barons.

Borden, the Linguist.—Premier Borden is said to have recently learned to speak Russian, as well as a few words of Chinese and Japanese. It will be highly satisfactory if he does not have to resort to the use of profane language also to control certain members of his Cabinet.

The Kaiser is Too Touchy.—Berlin police stopped a play because a leading actor in it made up too much like Kaiser William and displeased the monarch.

Kaiser Bill is altogether too touchy. Imagine how proud that Canadian war lord, Col. Sam Hughes, would be if a soldier actor chanced to make up like his handsome self?

The Boy Was Right.—There's a bright, wideawake little chap, who attends the King Edward public school in Toronto. His quick and rather odd

answer to his teacher's question rather astonished her the other day. She had just put on the blackboard the sentence, "Three fat men jumped a fence."

"Now, Harry," she said, pointing to the boy, "how many nouns are there in that sentence?"

"Four," answered the lad without an instant's hesitation.

"Four?" echoed the teacher in surprise. "How do you find four there?"

"Easily. Three men and the fence."

At the Ritz Carlton.—A well-known Canadian magazine writer had an uncomfortable but amusing experience at the Ritz Carlton Hotel in New York, which is the ne plus ultra of fashion and the high cost of living. The Canadian was not travelling for social diversion, but to do business. He went to the Ritz because he had never seen it, and wanted to get some idea of how the travelling public in New York can be wheedled into parting with loose change.

He had an improvised little brown bag that was not particularly accustomed to the spot-light sanctity of the Ritz. It was a plain little bag that was used to carrying what a traveller needs when he has to pack up at short notice and hit a trail, which used to be one of the writer's ways of living.

However, being the son of a Bishop, the writer probably carried his valise with an air of careless dignity, as though for two cents he would hand it over to each of a half a dozen bell-boys. And the rotunda was swarming with liveried young flunkeys, each of whom yearned to carry that bag.

Up to the desk went the writer. He was immediately surrounded by the army of bell-hops. He hung on to his satchel with a grim determination. He asked the clerk what information he wanted and turned to leave the hotel.

Again he was pounced upon by the bell-hops. Though he had managed to carry the bag in, he was not to be permitted to carry it out. However, he fought his way to the door. The bell-hops followed him. He clung to his bag with the tenacity of desperation. He vowed that if ever he got out of the Ritz with that bag, he never would be seen in the place again, at least without luggage enough to give each bell-hop a bag apiece.

Resolutely he fought his way through. The bell-hops fell back at the door. The bag, badly scuffed in the scrimmage, was still in his grip. "Thank heaven!" he mumbled, "I am escaping with my own luggage and as much dignity as possible."

On the steps he was accosted by the liveried lord of all who wanted to know.

"Get you a taxi, sir?"
"No thanks," said the author breathlessly. "I don't need a taxi. I'll get a street car. I didn't come here to play Rugby. Confound you! all I came for was to ask a civil question. I've been next thing to waylaid and beaten by those young desperadoes—those unspeakable bell-hops!"

Whereat the flunkey disdainfully acquiesced and said to himself:

"Some cheap John, I guess."
The author knew what was in the mind of this person and determined to act as though he were superior to all the millionaires of New York. Mopping his forehead, he picked up the bag and began to descend the stone steps with an air of injured dignity.

He hoped the head flunkey and all the bell-hops would get an everlasting lesson from his determination and his simple self-restraint.

And for three steps down he succeeded. The fourth one, the bag itself, which up till this time had acted with perfect self-control, suddenly lost its head. In an unguarded moment the pesky thing flew open. All the contents of the bag, the personal property of the author, rolled down the steps, tooth-brushes, razor, pyjamas, hair-brushes, etc., etc.

Never a bell-hop came. The flunkey batted never an eye. As calmly as possible the author wended his way down the steps, picking up his luggage as he went. The bell-hops and the flunkey watched him in silent amusement. When he got everything repacked he took his way to the street car a sadder and a wiser man.

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The Christmas Baby

(Continued from page 9.)

George: "What do you know about that? Wonderful way with children you've got, eh, Bobby? Talk about your baby catchers!"

Police Officer: "I rang up the patrol from the box. The sergeant will be along presently, and then we'll see what we can do with it."

The Bride: "Are you going to take the poor little thing to prison—with all those murderers and thieves, and (shuddering)—drunken men?"

Police Officer: "There's the patrol waggon pulling up now. I heard the wheels."

(A bell rings in the interior of the house. The Christmas Eve party waits expectantly. Opening of distant doors—a pause—footsteps—a tap at the apartment entrance to the hall.)

Police Constable: "It's the sergeant."

Sergeant (entering): "Is this the place?"

(Follows the management, a severe lady in black and a gentleman of Jewish cast of countenance, and behind them again a curious crowd of apartment neighbours.)

Sergeant (in his official voice): "Where's the baby?"

The Bride (terror-stricken): "Don't let him come near it. I don't trust him."

* * *

The Management (with dignity): "I may say, officer, that this is the first occurrence of the kind in my house."

Gentleman of Jewish cast: "We don't allow it. Children and infants of all kinds is barred by our contract."

Sergeant: "You keep out of this or I'll arrest you as witnesses." (To the Bride): "Don't be afraid; we wouldn't hurt the little mite."

The Bride (tremulously): "What are you going to do with it?"

The Sergeant: "We'll take it to the creche. There is no contract against babies there." (To the Jewish gentleman): "You, what's your name?"

Jewish Gentleman: "Oh, we don't kick against children in moderation—in moderation, mind you. But such wear and tear on house property; it would make you cry, it would."

The Lady Management: "And the noise, it's killing to a nice business. It drives good people away."

Sergeant (sternly): "What's your name?"

Jewish Gentleman: "You wouldn't bring me up in court? Think of my business! I do a fashionable trade here—very best people."

Sergeant (gruffly): "Your name, I said."

Gentleman (perturbed): "Rachel—"

Sergeant: "Your name, man, your name."

Gentleman of the House: "It's in my wife's name, the house, the lot, and the mortgage."

Sergeant (to the Severe Lady): "What's his name, missus—I want it for my book report of this foundling case?"

The Real Management (surrendering everything): "Ivan Gourofsky, and I'm Rachel Beider. That's my own name. He's my second husband. I've been married twice. My own husband died in Montreal. He was a manufacturer—furs. He operated twenty-seven power machines at one time. That was when—"

Sergeant: "How old are you?"

Management: "He's going on 47 past."

Sergeant: "How old are you yourself, Madam?"

Lady of the House: "I am as old as he is."

Sergeant: "Yes, and then how much?"

Lady of the House (losing temper): "Hurry up and get out of here. Do you think I want myself in the bad books of the police?"

Dick (suddenly): "What's that?"

Guests (unanimously): "What? What now?"

Dick (whispering): "I heard something on the verandah. Look! Look! There is somebody there at the window, looking in."

(All turn to window in nervous surprise. Sergeant makes a sign—police

constable throws open the window suddenly and Sergeant darts through.)

Sergeant (from outside): "I've got her."

(Reappears dragging a poorly clad woman into the room, her head and face enveloped in a shawl.)

Sergeant: "This clears the case up some, I guess."

Constable: "What were you doing there my good woman?"

Woman (fiercely): "Where's my baby? What you do my baby, eh? You give me back my baby."

The Bride (tempestuously eager): "Here it is—oh! here it is."

Woman (passionately): "TONI! TONI! Babino carissimo." (Kisses it.)

Dick: "Is that your baby?"

Woman (sullenly): "Yes."

Dick: "What did you leave it there for?"

Woman (suddenly voluble): "My man he's on Gra' Tronc Pacificque—he's no send me no mon—I gota no coal, no charcoal, no milk, no noting. I dono where he is, my man, all summer. I worka myself seek—I cannot feed my baby. I'm afraid he's cold and die sometime ina de night. I see disa place and I say they are nice people. They are young, they have no baby. They must be sad. Maybe she will be kind to my leetle Toni whose mother is too poor and too seek. But when I see the police waggon—I say no, they will not have my baby, these policea man. If they are too richa to care, those nica de people, I will keep it myself till he die in his own mother's arms. And then I come here on the piazza, and I look what you you do to my little Toni."

Sergeant: "Well, you can take him. And see that you don't bother anybody with it any more."

(Woman turns to go, her baby under the shawl.)

Sergeant: "Hold on. I'll just get your name and address." (Takes out note book.) "What's your name?"

Woman: "Florence Cellini."

Sergeant: "And your address?"

Woman: "Forty-five de half Monisa Street."

Constable: "What's that name again? Hold on." (Takes out pocket-book.) "I arrested a drunk on Monisa Street to-day—had a big roll on him. I got his name here, thought I'd better land him till he sobered up before somebody dipped him. Here it is: 'Antonio Cellini, forty-five and a half Monisa Street.'"

Woman (shrilly): "You gota my husband?"

Constable: "Yep, we got him. You'll get him to-morrow in time for Christmas. He's down in Number Two for the night."

Dick (with sudden enthusiasm): "Ladies and gentlemen, let's chip in and make a pool for little Toni's Christmas box."

Chorus: "Hear! Hear!"

(George seizes the police constable's helmet, and passes it to the bride, who carries it about among the crowd, held up for subscriptions.)

Sergeant (to woman): "You'd better come around to the creche for to-night. It's pretty cold—your baby will be nice and warm there. And you can get some food for it. Your man will be let out first thing to-morrow, with his summer's wages—most of them, I guess. He can hustle around and get some fire in the house before you come home."

Dick (suddenly): "Listen!"

Guests (nervously): "What now?"

Dick: "Big Ben!"

(Dull boom of midnight sounds from down town.)

Dick: "Merry Christmas, everybody! Merry Christmas, Sergeant. Clear out of here now with your people. This is a party. Help yourself to some of those cigars first, though, boys."

(Bride kisses Toni, and all the women crowd around to follow her example.)

Severe Lady (apologetically): "You see, we'd like to allow babies here all right. Me and my husband would like to have adopted this one if the mother hadn't come along. But,

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after all, it's just as well—an apartment house is no place to bring up a baby."

Dick: "We'll get out of here when our lease runs out, Mrs. Gourafsky. I thought, perhaps, I'd better mention it now you are here. We only took the apartment for six months, you know—just for the winter."

Management (with dignity): "Good evening."

Chorus: "Good NIGHT!"

Dick: "Morning, we mean, Christmas morning. Come on folks—Christmas! Ginger up everybody!"

Dora (apropos of nothing): "A house of my own for mine, if it's only a cottage."

George (taking her left hand in his, and putting his right arm around her waist): "That's what I say."

Dora (scandalized): "What on earth do you mean?"

George (up room): "The next dance will be a two step. Choose your partners, gentlemen. Mrs. Applebaum, something lively on the piano, please; now everybody!"

Mrs. Applebaum (on the piano): "Everybody two-steps now!"

(General romp.)

Dick: "Are you tired, darling?"

The Bride: "Not very."

Dick: "I think I'll smoke a pipe, and calm my nerves. You can go ahead with that Welsh ra'bit."

Chimes of St. James' (faintly): "Glory to the new-born child."

The Bride: "Poor little thing! It had no stockings. And our baby will have so many!"

Dick: "Our baby! I didn't know we had such a thing."

The Bride (blushing): "I've got a dozen pairs."

The Two Borden

(Concluded from page 8.)

ginger ale, and proceeded to tell the interviewer the real facts of the case.

"You are feeling better, Mr. Borden?"

"Never better. Tip-top!"

"Not troubled with insomnia?"

"Never was in my life."

"You are here simply to—"

"To get a brief outing. I am to play golf in Virginia before I return."

"And the baths—?"

"Merely incidental. I take them on my own initiative."

"I noticed you talking Russian to the attendant."

"Yes. I am learning Russian from him. I already know French pretty well. I learned Japanese from a butler I had in Ottawa and a little Chinese once from a shanty cook in the north of Canada."

"Not merely for diversion?"

"Indeed no! Canada is a polyglot country. Our statesmen should know as much as possible of the languages of Canada. We have the only great bilingual parliament in the world. We have men in Parliament who are able to speak Cree; many who understand German; some who know the Oriental languages. I anticipate the day when half the languages of the civilized world will be represented in the House of Commons at Ottawa."

"You are going to Washington?"

"Socially, yes. Politically, no. My only object in coming down here is to visit and to have a change of air."

"So absorbed was the Premier in the great, pressing problems of his native land," went on the correspondent, "that he smoked three fat Virginia cigars before he had finished, and said he never felt better in his life as a result. I have never seen a man in better condition; never a man who faced the problems of life with greater vigour and serener optimism. The ease and nonchalance of the Premier of all Canada sitting in his bath-robe discussing the affairs of State with such fine enthusiasm and simplicity reminded me forcibly of some of the old Roman senators. Such warmth! Such strength in repose! Such leonine confidence! Such glowing, ardent patriotism! It was splendid. I shall never forget it. Rt. Hon. R. L. Borden may not be a genius; but in the superb mastery of himself I would place him against any Sandow or St. Anthony that ever lived. And all statements of the Opposition press to the contrary are to be regarded with absolute suspicion."

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MONEY AND MAGNATES

Bonds and Small Investors

SMALL investors know too little about bonds and their advantages. Hence the man with a few hundred dollars too often dabbles in real estate or cheap stocks. The reason is that the small investor thinks that bonds are for the big capitalist. And this was once true. But all that is changed. The \$100 bond is now as common as the \$1,000 bond. Many persons who have a few hundred dollars on deposit in the banks at three per cent. are investing part of their small savings in \$100 bonds, yielding from 6 to 7 per cent.

Several Canadian firms now cater especially to this kind of business. One financial house in Toronto accepts deposits of \$10 a month and upwards, allowing 4 per cent., payable half-yearly. When the depositor has saved up \$100 in principal and interest, he is invited to buy a \$100 bond in some first-class Canadian company which will pay him six per cent. or more. Another financial concern in Halifax will even accept partial payments on bonds.

In the United States the \$100 bond is more popular than in Canada. The system has been working longer in that country. Some twenty railways, many of the largest industrial companies and numerous municipalities over there issue \$100 bonds, and have done so for years. In Canada the system is new. Our financial firms did not see the value of these small investors. They were slow to realize that the big investor is the small investor developed. Now the \$100 bond can be bought from any reputable financial firm. The bonds of the Steel Company of Canada, American Salesbook Company, Canada Car and Foundry Company, Dunlop Tire Company, Harris Abattoir Company, Nova Scotia Steel Company and other companies are particularly in this class.

Canadians should be encouraged to consider the \$100 bond. If the people liked them better and understood them better, there would be less easy money for the fly-by-night real estate vendor who has taken millions of hard-earned savings from those who could ill-afford the loss. The safety of the \$100 bond is such that it encourages thrift and investment of the proper kind. It is educative along right lines.

People who have only small savings would be better advised to leave their money in the chartered banks at three per cent. than to take chances in doubtful real estate, mining stocks and oil shares. If they desire to invest so as to earn six per cent., and still be safe and have assets which can readily be turned into cash, they must choose bonds. This applies strongly to those who have from \$100 to \$2,500 to invest. Those who have more than that may, of course, take greater chances.

The \$100 bond has another advantage. The small investor can, if he feels doubtful at all, take one bond in ten different companies and still have invested only \$1,000. All are sure to pay him interest. Some of them are likely to show a profit in addition to the half-yearly dividend. If one or two go down in price, the others will likely go up sufficient to more than make up the loss.

Again, the \$100 bond will do much for Canadian development. It is the small, frugal, saving peasant who has made France a country of investors and a loaner of funds to the rest of the world. Canadians must learn how to use their small savings to advantage, if this country is ever to become self-sustaining from the capital point of view. New capital for Canadian expansion must come from the savings of the people, or from the small investors of other countries. As Canadians learn to buy their own bonds and take a pride in doing so, this country will gradually become more and more independent of the foreign lender.

On and Off the Exchange

Bank of Montreal

GENERAL increase in bank profits, as predicted earlier in the year, is reflected in the annual statement of the Bank of Montreal. The profits for the year ending October 31 were \$2,648,402, an increase of \$130,000 on the same capital and the same rest. Last year \$250,000 was set aside for bank premises; this year the sum of \$485,000 was taken out of profits for this purpose. This looks like prosperity and expansion combined. Nothing was added to rest or contingent funds this year, but the profit and loss account now stands at a little more than a million dollars.

Like the other Canadian banks, deposits show a slight decrease, and on October 31 stood at \$189,500,000. This, of course, accounts for the slight change in assets, which now stand at the enormous sum of \$244,787,000. Current loans and discounts show an increase of fifteen millions, caused, as the president remarked, "by taking on new business and by the increased legitimate requirements of our customers."

The full report is printed elsewhere in this issue, and the president's address should be read by every business man in Canada. It is an able and conservative presentation of the business conditions of the year, ending with a note of "counsel and confidence."

The Quebec Bank

ASTEADY development is reflected in the annual report of the Quebec Bank, as presented at the annual meeting in Quebec on December 1. The profits are \$309,000, or nearly ten thousand dollars greater than last year. Interest-bearing deposits show a considerable increase, but the total deposits declined about one million. New offices were opened during the year at St. John, N.B.; Elrose, Sask.; Edmonton and Empress, Alta.; and Victoria, B.C., besides two new offices in the Province of Quebec. Mr. John T. Ross was re-elected president.

Fast or Slow?

SHOULD Canada go ahead with her borrowings and spendings, or should we slow down? This is a question which must be considered seriously. Reports come from Ottawa that the Minister of Finance intends to inaugurate a big spending campaign. Would this be advisable?

Sir George Paish says we owe Great Britain \$2,500,000,000, and the United States \$500,000,000. To pay interest on this sum requires \$135,000,000 a year. So far, we have always paid this out of fresh borrowings. If we stopped borrowing we would be compelled to pay it in gold or excess of exports over imports. As we cannot do this at present, we must go on borrowing.

Sir George says he has no doubt of our ability to pay this vast sum each year, but, nevertheless, believes that "a halt in borrowing is now desirable." In short, it would seem that he thinks that our borrowings should be limited to such sums as may be necessary to pay our interest charges abroad and our excess of imports over exports. This alone would mean about 200 millions a year—which surely will be large enough without any special undertakings by the Dominion Government.

Our ability to borrow may be a grand tribute to the esteem in which

AS A DEPOSITORY For Your SAVINGS

We ask you to consider the strength and stability of this old-established institution. From 1855 to the present time citizens of Toronto and people in all parts of the world have found it a safe and convenient place to deposit their savings. The thrifty and conservative Scottish investors have entrusted it with many millions of pounds sterling. In the history of our city and our country there have been many "lean years," many periods of "hard times," there have been national and international financial stringencies, and several financial panics, but there has never been a moment's delay in returning any funds of our depositors when called for. To-day the Corporation has

Six Million Dollars

of fully paid-up capital, backed up by a Reserve Fund amounting to

Four Million Dollars

Its Assets, which are all most conservatively invested in the safest possible securities, exceed

Thirty-one Million Dollars

But, though the Corporation has grown to such dimensions, it encourages as much as ever the depositor of small sums. It has many small accounts; in fact, its invested funds are to a large extent the accumulation of many small sums.

It has also some large accounts which have grown to their present proportions from very small beginnings. For this reason it cordially welcomes the deposit of a dollar, knowing that in most instances the incentive to save and the regular addition of interest will ensure a steady increase in the balance at the depositor's credit.

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Canada is held in Great Britain and the United States, but still that ability should not be strained to the limit. We should keep within bounds. A sudden cessation of all borrowing would be disastrous; a lessening might be beneficial.

Mr. Meredith, President of the Bank of Montreal, in his annual address last week, said: "The finger of prudence points to a policy of conservatism. While the financial sky remains clouded over in Europe, we shall do well to hasten slowly. . . . A temporary halt can only refresh Canada for yet greater achievements."

At the meeting of the Hudson's Bay Co. in London on November 24th, Sir Thomas Skinner said: "Canadians have been going ahead too fast."

In the face of all these figures and opinions, it is not too much to hope that the Minister of Finance will act conservatively in his borrowing.

Foolish Municipalities

NO municipality should be allowed to issue 40 or 50-year bonds for sidewalks and roadways. No bond should be for a longer term than the life of the improvement. Here is where each province needs a commission to regulate debenture issues as the Local Government Board does in Great Britain.

It might be wise also to entirely prohibit the issuing of debentures to pay for bonuses to manufacturing industries. This would be a severe jolt to some municipalities, but it would be a good business in the long run.

Such is the opinion of a writer in the "Financial Times" of Montreal, and it should be considered by the legislature of every province. The foolish municipality must be saved from itself.

Claims Big Business

NOVA SCOTIA UNDERWEAR COMPANY, makers of the Eureka Brand, claim to have done more business in the ten months ending September 30th, than in the previous full year. If the company can keep this up it will justify its new issue of capital. These are days when it is up to the management.

November Bank Clearings

NOVEMBER bank clearings were 2 per cent. lower than October, and about 13 per cent. lower than November of last year. The figures for the three years are: 1911, \$771,772,000; 1912, \$876,183,000; 1913, \$846,846,000. For the eleven months of the calendar year there is a slight increase over the same eleven months of 1912. These results should surely prevent any one being unduly pessimistic.

Motor Busses

NEARLY every large city in Canada is at present considering the possibility of motor busses. These vehicles have become the acknowledged means of transportation in London and Paris, and the Canadian cities are wise in considering their possibility here. Montreal has been discussing them for nearly two years. Toronto has not considered them seriously as yet, but some citizens think they should be tried out as supplementary to the present railway systems. Vancouver is face to face with a proposition from a number of prominent citizens asking for a franchise to operate motor busses. Those connected with the company are Messrs. Fred Buscombe, J. G. Woods, John W. Weart, Joseph Martin, M.P.

Fire Losses in Canada

ACCORDING to the "Monetary Times" the fire losses in Canada during 1913 will be considerably greater than in any one of the three previous years. Already these amount to twenty-five million. January was a very bad month, the losses aggregating about four million dollars. August comes next with losses of three million. The total waste in each province for the first ten months of the year is as follows:

Ontario	\$7,853,708
Quebec	4,269,121
Alberta	3,938,334
Saskatchewan	2,172,683
Manitoba	2,134,959
Nova Scotia	1,571,487
British Columbia	1,516,015
New Brunswick	1,080,920
Prince Edward Island	455,091

\$24,992,318

New Financial Firm

MESSRS. R. M. HICKSON and A. E. Rex are the principals of a new Montreal financial house. The firm will go under the name of Messrs. Hickson & Rex, and will purchase the Stock Exchange seat of the late Mr. J. E. Gaudet, of J. E. Gaudet & Company, which firm is about to be dissolved.

New Directors

MR. FRANK W. Baillie, of Messrs. Baillie, Wood & Croft, and Mr. J. D. Montgomery, of Messrs. McMaster, Montgomery, Fleury & Company, have been appointed directors of the North American Accident Insurance Company, Toronto.

The Best Is Yet to Be

DURING the last two years, Canada has made unexampled progress, but I think the progress is small in comparison with the progress Canada is going to make in the future. Perhaps for a few years it may be necessary for Canada to go rather slow, but that will prove to be only a period of recuperation, and of preparation for a much greater advance in the future.—Sir George Paish at the Canadian Club banquet at New York.

A Matter for Public Concern

THE other day the Canadian Life Insurance Officers' Association met at Waterloo for their annual gathering, and the question of taxation of life insurance premiums came up. The net conclusion which the insurance men came to is that life insurance taxation should be more consistent and uniform, and less burdensome to the policy-holder. That last clause makes the topic of lively interest to the general public. At present, whatever exactions are made from the insurance companies in this regard are bound to be felt by the individual policy-holder, for, since insurance companies are not in business for their health, premiums are increased; and it is therefore the policy-holder's pocket which suffers. Taxation of any and all kinds, when levied on the premiums, directly increases the cost of the policy. In other words, the taxation of premiums reduces the value of a life insurance policy as an investment.

The Canadian Bank of Commerce

Head Office : TORONTO

Paid-up Capital, \$15,000,000; Reserve Fund, \$12,500,000

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

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

Remitting Money To Foreign Countries

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

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

Administering Estates

THE appointment of this company as "Executor and Trustee" under a will ensures the prompt and careful administration of the estate, with strict regard to the wishes of the testator.

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Confederation Life Building - - TORONTO, ONT.

The Merchants Bank

of Canada

HEAD OFFICE - MONTREAL.

President, Sir H. Montagu Allan.
Vice-President, K. W. Blackwell.
General Manager, E. F. Hebden.

Paid-up Capital \$6,881,400
Reserve Fund and Undivided Profits 6,911,050

210 BRANCHES IN CANADA.

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of the Standard Reliance Mortgage Corporation, and continue steadily putting your savings and profits in these reliable Debentures, in a few years you will have a considerable accumulation that will bring in a steady income. Let us send you full particulars, sample debenture, and booklet free.

Standard Reliance Mortgage Corporation

Paid-up Capital - \$2,000,000.00
Assets - - - - \$5,000,000.00

84-88 KING ST. EAST., TORONTO

BANK OF MONTREAL

Proceedings at the Ninety-sixth Annual Meeting of the Shareholders.

The 96th Annual General Meeting of the Shareholders of the Bank of Montreal was held at noon yesterday in the board room at the bank's headquarters.

Amongst those present were: Messrs. H. E. Rawlings, D. Morrice, J. McK. Rea, Wm. Hanson, G. L. Ogilvie, W. R. Miller, H. B. McDougall, Alfred Piddington, E. Fiske, J. B. Learmont, J. Patterson, W. B. Blackader, H. M. Stanway, Sir William Macdonald, Hon. Robert Mackay, Sir Thomas Shaughnessy, Messrs. D. Law, William McMaster, T. Durnford, Preble Macintosh, C. R. Black, W. H. Evans, Henry Joseph, George Caverhill, Dr. H. B. Yates, George G. Foster, J. Rodger, Hamilton Gault, C. B. Gordon, C. R. Hosmer, D. Forbes Angus, J. A. Hawthorne, H. R. Drummond, R. B. Angus, Dr. Shepherd, Charles

Chaput, H. V. Meredith, F. F. Archibald, Campbell Nelles, E. B. Greenshields, A. Falconer, Guy Drummond, and J. J. Reid.

On motion of Mr. R. B. Angus, Mr. H. V. Meredith was requested to take the chair.

Mr. Hartland B. McDougall moved, and Mr. A. Piddington seconded, that Messrs. W. R. Miller and David Law be appointed to act as scrutineers, and that Mr. James Aird be the Secretary of the meeting. This was carried unanimously.

The Chairman then, in the absence of the general manager, called upon Mr. A. D. Braithwaite, assistant general manager, to read the annual report of the directors to the shareholders at their 96th Annual General Meeting held Monday, December 1st, 1913.

THE ANNUAL REPORT.

The Directors have pleasure in presenting the Report showing the result of the Bank's business for the year ended 31st October, 1913:

Balance of Profit and Loss Account, 31st October, 1912	\$ 802,814.94
Profits for the year ended 31st October, 1913, after deducting charges of management, and making full provision for all bad and doubtful debts ..	2,648,402.86
	<u>\$3,451,217.80</u>
Dividend, 2½%, paid 1st March, 1913	\$ 400,000.00
Dividend, 2½%, paid 1st June, 1913	400,000.00
Bonus, 1%, paid 1st June, 1913	160,000.00
Dividend, 2½%, paid 1st September, 1913	400,000.00
Dividend, 2½%, payable 1st December, 1913	400,000.00
Bonus, 1%, payable 1st December, 1913	160,000.00
	<u>\$1,920,000.00</u>
Provision for Bank Premises	485,000.00
	<u>\$2,405,000.00</u>
Balance of Profit and Loss carried forward	\$1,046,217.80

Since the last Annual Meeting, Branches have been opened at points in the following provinces, viz.:

In Quebec—Bleury Street (Montreal), Notre Dame de Grace (Montreal), Windsor Street (Montreal).

Ontario—Schreiber, St. Catharines, Queen Street East (Toronto), Welland.

North-West—Dauphin, Man., Prince Albert, Sask.

British Columbia—Alberni, Lumby.

London, England—Waterloo Place, Pall Mall.

The Branches at Suffield, Alta., and Sapperton, B.C., have been closed.

The Branch at Gretna, Man., destroyed by fire, was not re-opened.

The Shareholders are aware that the Bank Act has been under revision for some time past, and a new Act, as revised, went into force on 1st July, 1913. The main changes are:

In the published statements the condition of the Bank is shown in greater detail than formerly.

The establishment of "Central Gold Reserves" where the Bank can deposit gold or Dominion Notes and increase its circulation by a similar amount when necessary.

Under Section 56 of the new Act you are required at this meeting to appoint Auditors for the Bank and to vote the amount of their remuneration.

With deep regret the Directors have to record the death of Mr. James Ross, who had been a member of the Board for nearly fourteen years. The vacancy caused thereby was filled by the election of Mr. William McMaster.

The Directors have also to record with much regret the resignation of Mr. R. B. Angus as President of the Bank, owing to his advancing years. His association with the Bank will, however, be continued as a Director.

Mr. H. V. Meredith was elected to succeed him as President, remaining also Chief Executive Officer.

All the offices of the Bank, including the head office, have been inspected during the year.

(Signed) H. V. MEREDITH,

President.

Bank of Montreal, 1st December, 1913.

THE GENERAL STATEMENT.

The general statement of the position of the Bank on October 31, 1913, was read as follows:—

Liabilities.	
Capital Stock	\$ 16,000,000.00
Rest	\$16,000,000.00
Balance of Profits carried forward ..	1,046,217.80
	<u>\$17,046,217.80</u>
Unclaimed Dividends	250.50
Quarterly Dividend, payable 1st December, 1913	\$400,000.00
Bonus of 1%, payable 1st Dec., 1913	160,000.00
	<u>560,000.00</u>
	<u>17,606,468.30</u>
	<u>\$33,606,468.30</u>
Notes of the Bank in circulation ..	\$17,061,665.00
Deposits not bearing interest ..	45,134,956.54
Deposits bearing interest	144,437,882.33
Balances due to other Banks in Canada	519,808.13
Due to banks and banking correspondents elsewhere than in Canada	583,130.65
Bills Payable	919,308.65
	<u>208,656,751.30</u>
Acceptances under Letters of Credit	2,523,824.95
	<u>\$244,787,044.55</u>

Assets.	
Gold and Silver coin current	\$11,015,339.47
Government demand notes	11,149,460.25
Deposit in Central Gold Reserves ..	1,000,000.00
Deposit with Dominion Government required by act of Parliament for security of general bank note circulation	790,000.00
Due from banks and banking correspondents elsewhere than in Canada	\$ 6,126,729.75
Call and Short Loans in Great Britain and United States ..	51,240,795.02
	<u>57,367,524.77</u>
Dominion and Provincial Government Securities	530,880.74
Railway and other Bonds, Debentures and Stocks	12,403,169.79
Notes and cheques of other banks ..	9,443,052.22
	<u>\$103,699,427.24</u>
Current Loans and Discounts in Canada and elsewhere (rebate interest reserved) and other assets	128,935,567.24
Loans to Cities, Towns, Municipalities and School Districts ..	5,227,905.74
Debts secured by mortgage or otherwise	285,281.83
Overdue debts not specially secured (loss provided for)	115,037.55
	<u>134,563,792.36</u>
Bank Premises at Montreal and Branches ..	4,000,000.00
Liabilities of Customers under Letters of Credit (as per Contra)	2,523,824.95
	<u>\$244,787,044.55</u>

H. V. MEREDITH,
General Manager.

THE PRESIDENT'S ADDRESS.

Mr. Meredith, in moving that the report of the directors and the accounts, as read, be adopted and the same be printed for distribution among the shareholders, said:—

Gentlemen,—In moving the adoption of the Directors' Report, I will refer to the changes which have taken place during the year in the Balance Sheet, a copy of which has been furnished you, before alluding to general and financial conditions. The Bank has experienced another good year and its business has been well maintained. The Authorized Capital remains at \$25,000,000; the Paid-up Capital at \$16,000,000, and the Rest at \$16,000,000. Out of net earnings, which, for the year, amounted to \$2,648,402.86, \$243,402.86 was transferred to Profit and Loss Account, bringing that balance up to \$1,046,217.80, and there has been set aside for Bank Premises Account during the year an amount of \$485,000. A Bonus of 1 per cent. was paid to shareholders on 1st June and 1st December over and above the quarterly dividend of 2½ per cent.

Deposits not bearing interest remain practically unchanged. Interest bearing deposits show an increase of \$2,500,000. A portion of these is always of a temporary nature, but I am pleased to say that, notwithstanding the fact that considerable sums

have been withdrawn during the year for investment at the tempting rates prevailing, the aggregate of the Savings Bank Deposits has been well maintained.

Turning to our assets, the current loans and discounts in Canada and elsewhere and other assets, amounting to \$134,160,000, show an increase of \$15,000,000, caused by taking on new business and by the increased legitimate requirements of our customers. Investments in railway and other bonds are \$12,933,000. Bank premises, Montreal and branches, remain at \$4,000,000. Call and other loans in Great Britain and the United States are \$51,240,000, against \$55,150,000 a year ago, which deduction, with \$8,000,000 withdrawn from foreign correspondents and agencies of the Bank outside of Canada, has been used to provide for the increased demands of our Canadian customers, mentioned above. Our bills payable amount to \$919,308, as compared with \$1,717,000 as at the same date last year. At that time, however, the amount was shown as a contingent liability instead of being included in the General Statement as at present.

The delayed decennial revision of the Bank Act was finally completed at the last session of Parliament. On the whole, the new measure may be characterized not only as workable, as preserving the

fundamental principles of past laws, but as well designed to promote and safeguard the interests of the public, which, I need scarcely add, are identical with the interests of the Bank.

As the measure was a non-contentious one, I think I am at liberty to add my tribute of praise to the Finance Minister. Hon. Mr. White, for the very capable manner in which he supervised the revision of the Act. Throughout the protracted discussion of the bill, he exhibited a thorough grasp of the subject and a keen desire to make the measure conform as fully as possible to the needs of the public, the safety and stability of the banks.

The General Situation.

In regard to the general situation, the year 1913 may be truly described as a memorable one. In Great Britain it has been disturbed and disappointing. The demands of borrowing countries, both old and new, have outrun capital supplies, and there has been an ever increasing difficulty in obtaining loans, however sound the security might be, and, when obtainable, the rates and terms have been far more onerous than for many years past.

As is well known, there have been several factors combining to produce these stringent conditions: the Balkan war and record public flotations, which, in London alone, totalled not less than £200,000,000 to the end of October, exclusive of special borrowings and treasury bills, of which no less an amount than £54,000,000 were Canadian emissions. Then there has been world-wide trade activity, a rise in the price of commodities, coupled with serious political disturbances in France and Germany, and the continuous and heavy gold demands of such importing countries as Argentina, Brazil, Egypt and India, heavier requirements for home trade in Great Britain, and accumulations by joint stock banks in their private vaults. Added to all this, the position was aggravated by the prolongation of the Balkan war, and social unrest in England.

In France, the economic position has been less favourable than usual. The severe political shocks I have mentioned occasioned a withdrawal of funds from Germany, and hoarding has been continuous and constant. A vast aggregation of loans to finance the Balkan states and for increased home armaments still await flotation. In Germany, the situation shows a marked betterment in the improved condition of the Reichsbank and a curtailment of that country's excessive trade activities.

In the United States, conditions throughout that country are thought to be fundamentally sound. Politics have affected business activities, and with the exception of wheat, there is a shortage of crops throughout the country. A disposition to go slow and not to make commitments beyond actual requirements is apparent, so that no undue strain is likely to take place, but, rather, an era of economy, which should have a beneficial effect on the situation generally. The money situation has proved to be of greater ease than was at one time expected, and the usual fall stringency has not so far materialized. The principal cause for the prolonged ease may, I think, be put down to the early preparations to meet the contingency of dear money, the slowing down in general business, and the depositing of Government funds in the banks of the West and South, thereby relieving the Eastern banks of a portion of the burden of financing the crops, for which they had been prepared.

The conditions in Great Britain and abroad which I have endeavoured to outline will no doubt take time to ameliorate, and improvement will probably be brought about by reduced trade activity gradually releasing money for investment purposes and hoarded funds; but the process will of necessity be slow.

I have thought it well to make these somewhat extended remarks in regard to financial conditions in other and neighbouring countries, as they have an important bearing upon existing conditions here.

Trade of Canada.

The returns of the foreign trade of Canada are not unsatisfactory. Imports are falling off, in consequence of the monetary situation and the curtailment of foreign loans. In October the value of imports of merchandise was \$8,664,000 less than in the corresponding month in 1912, while for the seven months ending October, the value of imports was only \$4,300,000 in excess of last year. On the other hand, the export trade is expanding, the value of domestic products exported in October having been \$23,360,000 in excess of the same month a year ago, and the exports for the seven months, \$49,330,000 greater than in 1912. The aggregate foreign trade of Canada for the seven months ending with October was \$636,094,000, as against \$582,444,000 a year ago, showing a gain of \$53,650,000, and in this period the excess of imports over domestic exports has been cut down from \$190,000,000 to \$145,000,000. This trend of foreign trade is likely to continue for some time. The balance of foreign trade, as you are aware, has been heavily against Canada during the past decade. In the last six fiscal years, imports exceeded exports in value by \$850,000,000, and this considerable gap has been made, in certain quarters, the subject of adverse criticism of the country. It is to be borne in mind, however, that in this period, Canada has obtained immense sums of money from Great Britain for development purposes of various kinds, which money has been imported largely in the form of merchandise paid for out of the proceeds of long-term loans. Now, while these loans must ultimately be liquidated from the earning power of this expenditure, I may point out that

meanwhile, only the interest charge has to be met; in other words, the excess of imports representative of the proceeds of long-term borrowing has to be balanced only to the extent of the interest on the loans. This is not, indeed, the whole conclusion of the many-sided subject, into which a variety of considerations enter. We cannot, moreover, expect to go on widening the gap between imports and exports indefinitely. Our annual interest charge on British and foreign loans is already a formidable item, to be provided either by exports or new borrowings. While monetary conditions abroad remain as at present, the stream of fresh capital will run less freely towards Canada.

The recent reduction in the tariff of the United States can hardly fail to enlarge the markets of that country to Canadian products. Many agricultural items such as eggs, milk, live stock, are now on the American free list; so are lumber, timber, fish, meats, coal, and many manufactured articles made in Canada. Already the movement of these articles to our neighbour's markets in increased volume has begun, some advance in prices has resulted therefrom, and there appears no reason to doubt that our sales to the United States will augment in future.

Immigration returns have continued to be of a highly satisfactory character, both in regard to number and desirability. The figures for the year ending 30th September, 1913, reached a total of 436,050 souls, of whom 122,230 were from the United States and the remainder from European countries, principally Great Britain.

The value of the field crops in Canada this year at present prices is estimated at \$500,000,000, or approximately the value of the crop of the preceding year.

Legitimate Trade, Good.

In view of the foregoing, it is not surprising to find that legitimate business generally in Canada continues to be in a satisfactory condition. There are no signs of trade depression, though a slowing down in many branches of trade is in evidence, and there is a disposition to confine commitments to actual requirements. More economy is being exercised than has been the case for some time past. The flow of money which came in great volumes in the past few years from the British Islands and abroad, both for investment and for speculative purposes, and created a somewhat unhealthy expansion, has met with a check. It had much to do with the outbreak of land speculation in the West, which, owing in a measure to a wise precaution of the Bank Act, was limited to individuals and has not affected the country generally in an adverse manner to any appreciable extent. Advantage was unfortunately taken of the ease with which money could be obtained and of the popularity of Canadian securities in Great Britain by certain individuals on both sides of the Atlantic to exploit the London market with securities of a doubtful nature, to their own advantage, and some of these enterprises, owing to over capitalization or incompetent management, or both, have met with disaster, causing suspicion to be cast on many undertakings of a thoroughly sound character seeking capital. There has been a collapse of the land speculation in the West of which I have spoken. Municipal expenditure has been restricted to actual necessities and with due regard to the ability of the municipality to find a market for its securities. In this connection, it may be noted that the American market has relieved the situation in London and in Canada by purchasing, in the first ten months of the year, a sum of no less than \$29,000,000 of our municipal, industrial, corporation and public utility bonds, without taking into consideration an amount difficult to estimate sold through Canadian brokers.

Province of Ontario.

Viewing the country by sections, in the Province of Ontario the year, as a whole, may be said to have been satisfactory. Crops have been a full average and the farmers prosperous.

Manufacturing industries in general have had a fair year and a considerable amount of American capital is coming into the province. The rural population, unfortunately, continues to slowly decrease, while among the cities, Toronto with a present estimated population of 488,000, shows an estimated increase of 63,000 souls.

Province of Quebec.

General conditions throughout the province have been good. Crops have been up to average. Hay, the chief crop, turned out better than at first anticipated, and other crops have been satisfactory both as to quantity and price. Among manufacturing industries, the cotton industry has had a good year. Other manufacturers have hardly done so well. The year has been a good one for lumber, both as regards demand and price, and it is anticipated that the recent removal of the United States duty should further increase the profits of the business. It is thought not unlikely that one result of the removal of the duty will be to give a further impetus to the increasing proportion of lumber shipped to the United States instead of Great Britain and Europe. Pulpwood and paper shipments have been large both from Canada and Newfoundland. With regard to this industry, it would be well that care be exercised in order that production may not exceed the demand.

Maritime Provinces.

General conditions throughout the Maritime Provinces for the past year have been uniformly satis-

factory. The farmers have had a favourable year and all crops, apart from fruit, have been above the average. The fishing has been good, with higher prices, and the lumber cut was fair, and prices, on the whole, satisfactory. The output of the coal mines has exceeded all previous records; and the tonnage of pig iron produced was 25 per cent. greater than last year. Manufacturing industries generally have had an output up to the average. Railway building has not been extensive, but large sums are to be expended in providing terminals at St. John and Halifax for the Intercolonial Railway and in establishing a car ferry with Prince Edward Island.

In Newfoundland the high prices obtained for fish have induced a period of prosperity. The building of branch lines of railway, the development of the mining of iron ore at Belle Isle, and the growth of the pulp and paper industry have all improved conditions.

North-west Provinces.

Although business affairs are rapidly becoming more diversified, the production of wheat and other cereals is, of course, first in importance. The crop this year has been larger in quantity and better in quality than ever before, but the price at present is somewhat lower than at the corresponding date last year. The comparative crop figures are:—

	1912.		1913.
	Bushels.		Bushels.
Wheat	183,000,000	190 to	195,000,000
Oats	221,000,000		240,000,000
Barley	26,000,000		28,000,000
Flax	21,000,000		15,000,000

and the estimated value of the 1913 crop is \$209,000,000, against \$192,000,000 in 1912.

The immense additions to mileage made by the Railway Companies, especially the Canadian Pacific Railway, in double tracking and terminals and rolling stock, have enabled this enormous crop to be delivered with unprecedented rapidity. The rapid growth of population and the springing up of new towns have continued. The population of the three North-West Provinces, according to the census of 1911, was about 1,300,000, and is now placed at 1,600,000, and the immigration generally is a high class, a satisfactory feature being that two-thirds of the population are rural.

The method of harvesting the North-west crops will in time, no doubt, be reduced to a more systematic basis. In past seasons farmers have rushed their wheat to market in the short period intervening between harvest and the close of navigation on the Great Lakes, thereby producing more or less congestion of the markets, to their own loss. An amelioration of this condition has begun by the provision of greater storage accommodation, not only at the lake ports, but what is more to the purpose, at interior points, where the Government, as well as private corporations and individuals, are proceeding with the erection of elevators at the principal grain producing centres. In this way, local markets will be created for the farmers where their grain can be readily disposed of. Mixed farming continues to be an urgent need of the Northwest. I am pleased, however, to observe a betterment in this respect. From the figures which have been furnished me, there has been an increase in the past five years of 640,000 in the number of horses, cattle, sheep and swine. It is a matter of regret that the returns from the other provinces do not exhibit a similar satisfactory increase, but rather a diminution.

British Columbia.

The province generally has not been as prosperous as in 1912. The salmon fishing season has been a good average and the pack has been sold at remunerative prices. The same may be said of the halibut and herring fishing, and the free admission of British Columbia fish to the United States will be of advantage to the trade. Conditions in the lumber trade have been very unsatisfactory. The prairie demand has been poor and the prices so much lower than in 1912, that it is a question if many of the mills have made money. The foreign lumber trade has fallen off both in volume and in price, and the free admission of lumber to the United States is not likely to be of much benefit, as the lumbering states on the American side of the line can supply their own market. Mining has probably given the most satisfactory results of any industry in the province, the product of the mines increasing in value \$9,000,000 over the preceding year. The total mineral output was over \$32,000,000, of which coal and copper contributed respectively, say, \$9,000,000 and \$8,000,000. Crops have been good and prices satisfactory. The fruit industry in the Okanagan and other districts has realized higher prices and market arrangements have been improved. New railway construction has only been undertaken to a moderate extent, and new power development has consisted chiefly of extensions, designed to supply the City of Vancouver. The stringent money conditions which have existed throughout the year have checked new enterprises of all kinds, especially municipal undertakings, and the probability is that there will be considerable unemployment during the coming winter.

Mexico.

In Mexico, general conditions continue to be disturbed, and the outcome is impossible to predict. We feel that our interests there are in safe and capable hands.

Words of Confidence.

My last words are of counsel and confidence. The

finger of prudence points to a policy of conservatism. While the financial sky remains clouded over in Europe, we shall do well to hasten slowly. It is not a time to attempt enterprises of a speculative nature, nor to undertake new commitments prior to the financing thereof, and an accumulation of stock by merchants and manufacturers should, as far as possible, be avoided. The excellent harvest, particularly in the Northwest, should do much towards liquidating debts and ameliorating the situation, but it seems probable we will be compelled to pause awhile in the wonderful progress of expansion of the last ten years. On the other hand, the commercial condition of Canada is fundamentally sound. Business as a whole, as I have said, continues good. Our vast natural resources have scarcely been scratched. Immigration is large, railway construction active, new territory and new resources of wealth are being steadily opened, the confidence of British and foreign capitalists in our country is unabated. A temporary halt can only refresh Canada for yet greater achievements.

Mr. R. B. Angus seconded the motion for adoption of the report, which was carried unanimously.

The Chairman stated that, under the provisions of the new Bank Act, it would be necessary for the meeting to appoint three auditors.

Mr. C. R. Hosmer thereupon moved, and Mr. Huntly Drummond seconded, that there be appointed three auditors of the Bank to hold office until the next annual general meeting, and that this meeting do now proceed to their nomination and appointment.

Mr. C. B. Gordon moved, and Mr. Wm. McMaster seconded, that the remuneration of the auditors to be appointed be not more than \$15,000, to be divided equally between them (or to be otherwise divided as may be thought best).

The following nominations were made: By Mr. J. B. Learmont, Mr. George Hyde, C.A., of Montreal; by Mr. G. L. Ogilvie (in the absence of Mr. Bartlett McLennan), Mr. J. Maxtone Graham, C.A., of Edinburgh; by Mr. W. B. Blackader (in the absence of Mr. W. Stanway), Mr. James Hutchison, C.A., of Montreal.

Mr. Meredith mentioned that he would deposit one ballot, representing the directors and other shareholders who had sent him their proxies, which was all that would be necessary, unless any shareholder wished to deposit a ballot himself. The ballot was unanimous.

It was moved by Mr. J. B. Learmont, and seconded by Dr. H. B. Yates, that the thanks of this meeting be presented to the President and Directors for their attention to the interests of the bank.

Mr. R. B. Angus, in reply, on behalf of the President and Directors, expressed in a few well-chosen words their appreciation of the thanks tendered them.

Mr. David Morrice moved that the thanks of the meeting be given to the General Manager, Assistant General Manager, the Superintendents, the Managers, and other Officers of the Bank for their services during the past year. In speaking to the motion, Mr. Morrice expressed in the highest terms his appreciation of the Bank officials he had met in his long experience, covering a great part of the country, and said he had no hesitation whatever in presenting this motion rendering thanks to the Management and Staff of the Bank.

Mr. D. Forbes Angus seconded the motion, which was carried unanimously.

Mr. William H. Evans moved, and Mr. Charles Chaput seconded, "that the shareholders at this annual meeting of the Bank of Montreal learn, with deep regret of the resignation of Mr. R. B. Angus from the Presidency of the Bank, and desire to express their keen appreciation of his long and faithful services in the interests of the Bank. The Shareholders, however, sincerely hope that Mr. Angus will co-operate with his co-directors for many years to come."

Mr. Chaput, in seconding, said that the motion was a well-deserved compliment to Mr. Angus.

Returning thanks, Mr. Angus said: "I thank you for that expression of your goodwill."

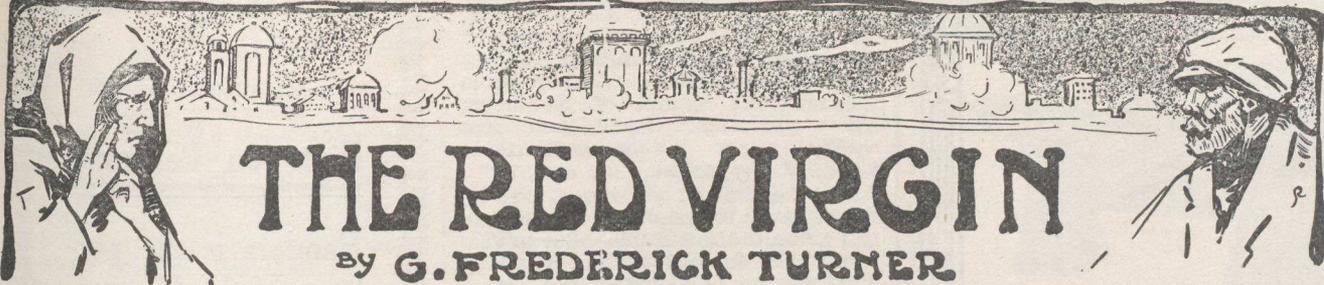
Mr. Braithwaite said that he desired, on behalf of the Staff, to thank the shareholders for the very kind expression of appreciation of their services, and he thanked Mr. Morrice especially for the very kind words he had spoken. The prosperity of the Bank must always be to a large degree depending upon the outside managers and the rank and file officers of the Bank. "I can assure you," he added, "of my own knowledge of the absolute loyalty and devotion of the staff to the interests of the Bank and of the hard work done by them. I cordially thank you, and assure you that you have a staff second to none."

Election of Directors.

The result of the ballot for the election of Directors was declared by the Chairman as follows: Messrs. R. B. Angus, D. Forbes Angus, A. Baumgarten, Huntly R. Drummond, C. B. Gordon, E. B. Green-shields, C. R. Hosmer, Sir William C. Macdonald, Hon. Robert Mackay, Messrs. Wm. Macmaster, H. V. Meredith, D. Morrice, Sir Thomas Shaughnessy, K.C.V.O.; Right Hon. Lord Strathcona and Mount Royal, G.C.M.G., G.C.V.O.

The meeting then terminated.

At a subsequent meeting of the Directors the following officers were elected: Hon. President, Lord Strathcona and Mount Royal; President, Mr. H. V. Meredith.



THE RED VIRGIN

By G. FREDERICK TURNER

CHAPTER XXI.—(Continued.)

"I FEAR women's rights do not comprise an equality with Providence," she rejoined. "I do not think I shall ever come back, and I fear I shall never see Weidenbruck or you again."

"Then the loss will be Weidenbruck's," he answered gallantly; "and mine," he added with a sigh.

"I must detain you no longer," she went on; "you must not be late for your appointment."

"You make duty very difficult."

"I am glad you at least attempt the difficult. You are a very mysterious being."

"Why?"

"Because— Why is your name not in the directory?"

"I am a bird of passage. I do not live in Weidenbruck."

"Where do you live?"

"In a ramshackle old place on the top of a hill."

"And the name of the hill?" she asked.

"Names are unimportant things," he said, "especially when they are not in the directory—or on the map."

"You are right to rebuke my curiosity," she said. "It is no affair of mine. Again, good-bye."

But Fritz having been stopped in his strides found great difficulty in restarting.

"I, too, am inquisitive," he mused. "I want to know something very much."

"What is that?"

"I want to know what you really think of me."

"My real opinion?"

"Naturally; your true and unvarnished opinion."

"Then," said Phoebe deliberately, "I think you are a young man possessed of great possibilities."

Again Fritz laughed.

"You gild the pill admirably," he said. "Would you like to know what I think of you?"

"Yes."

"I consider you the most beautiful woman I have ever seen."

The apparently outrageous compliment was delivered in such matter-of-fact, judicial tones, that it seemed hardly to come within the category of compliments at all, but rather to stand as an expert's opinion on some object of art. Nevertheless Phoebe flushed.

"I did not want to know what you thought of my face," she said, "but of me."

"Then we will omit the epithet and say merely that you are a woman. That defines your characteristics within certain limits, for in their main points of character all women are alike."

It was Phoebe's turn to laugh now.

"You are very young and very ignorant," she said, "therefore I forgive you your rudeness."

"You dispute my assertion?" he demanded with suppressed eagerness.

"It is obviously untrue."

His face had become suddenly intensely serious, and his voice quivered with emotion.

"MISS PEROWNE," he said, "would you marry a man who was poor, humbly born, a profligate, and a coward?"

"Poor? Yes, if his poverty were only an affair of money and not spirit. Humbly born? Yes, if he had the heart and soul of a gentleman. Profligate? Perhaps, if his weakness was fought down and crushed by a new-born determination to live cleanly. A coward? No, I would sooner die than marry a coward."

"And yet you do not approve of duelling?" he retorted.

"That was a century ago—the day I came to Grimland."

"You have changed your opinions."

"There is one opinion I have not changed: 'Do zumat. Do good if you can. Anyway, do zumat.'"

She smiled as she spoke the words of the old West Country proverb, and her smile made him smile, too. When you are under the influence of strong emotion, a smile terminates in a nervous laugh. Then impulsively he seized her hand again and pressed it to his lips.

"Miss Perowne," he said, "by all you hold most sacred, by the love of a woman for her child, by the love of God for His saints, did you mean what you said, that you would marry a man, however poor and humble, if—"

"If he had the soul of a king, and—if he loved me."

He gazed at her like a man in a dream.

"Good-bye," he said, "I am going, going to 'do zumat.' I will try, too, and see if there is anything in my family motto: 'Affaire de cœur, affaire d'honneur.' I have an idea we shall meet again. If so, auf Wiedersehn."

And Fritz of Friedrichsheim, walking five miles an hour to the Prime Minister's house, breaking doctor's orders under the urgency of State affairs and a new development in the crisis, wondered whether he was the happiest or unhappiest man in the world, the wisest or most foolish. That he put from him a vision splendid of solemn eyes and dazzling beauty, and concentrated his mind on the details of a dynastic intrigue, speaks volumes for the depth and breadth of his devotion to his country.

And Phoebe Perowne walked back to the Hotel Concordia with a galloping heart and wild music pealing in her ears.

CHAPTER XXII.

Cyril the Resolute.

THE Arch-duke Cyril was by nature a violent-tempered man with a fine natural gift of flamboyant blasphemy. And yet, when he found his path to Wolfsnaden blocked by an impassable barrier of compressed ice, and his well-laid scheme thereby exasperatingly frustrated, he remained mute as a fish.

Perhaps he realized that words, however sonorous or charged with impiety, were incapable of doing justice to his outraged feelings. Perhaps he felt the cold trickle of fear which assails even the boldest when they seem to be opposed by the incalculable force of destiny. Speechless he returned to his sleigh, and the speechless he remained when the youthful Karl said sweetly: "We are unlucky in our journey, Cousin Cyril. I fear our pleasant drive to Wolfsnaden must be discontinued."

The Arch-duke grinned; that is, the corners of his mouth went up, but his fists contracted till the nails pierced his palms.

"So much for your precious scheme to get us to Wolfsnaden," said the ex-Queen bitterly. "What other piece of folly are you going to persuade us to?"

Then Cyril spoke.

"For God's sake, woman," he cried, "hold your tongue, or we shall have another shlag-lawine thundering on our heads. Heinrich," he called savagely to the coachman, "drive back to Weidenbruck."

That Karl, his prisoner in all but name, should taunt him, was only to be expected. But that Charlotte, who had hitherto smothered him with her fulsome adulation, should turn against him was bitter indeed. It was so like a woman! Kisses and hugs when there was a favour to be won; contempt and reproaches when the luck failed and the cupboard was empty.

He cursed the whole breed of them in the bitterness of his dry heart.

But the ex-Queen's tongue was not to cease wagging yet a while. There was no room for magnanimity in her ignoble nature. She could not abide loyally even with a bad man in a bad cause. She was horribly cold, for at this period of the day the Schlect Weg was in the shadow of the mountain-side, and the physical discomfort magnified the bitterness of her blasted prospects. For a full fifteen minutes she told her companion that he was a bungler, and she rang as many variations on the theme as her mind, exacerbated with moral and material malaise, could conceive. At the end of the fifteen minutes the corners of Cyril's mouth went down.

"If you say another word," he said, "I shall hand you over under arrest to the first body of soldiers we come across."

THE flow ceased, and its place was taken by whimpering and occasional sobs. Moreover,

she cuddled closer to her son and squeezed his arm affectionately. To Karl's credit, whether of head or heart is immaterial, he returned the pressure. As they drew nearer again to the capital, Cyril's countenance grew graver and more thoughtful. His lips worked as if talking to himself, and a variety of expressions—fierceness, cunning, and occasionally something very like despair—showed themselves on his mobile countenance. He realized what a return to Weidenbruck meant. He had made his bold coup and failed. Everyone must know what he had done, and his enemies would be waiting him. He had divested himself of all scruples, and there was not the slightest reason for supposing that their methods would now be less direct than his own. He knew the men he was up against, and he knew that they were possessed of clear brains and ruthless determination. He anticipated what, in fact, was the case, that a body of troops was waiting at some convenient point of the highway to intercept his return and take forcible possession of his person. It was some time before his strenuous thinking, forced to high pressure by the hard facts of the situation, led him to a definite plan of action. He pictured exactly in his mind the particular spot where he was likely to be intercepted. It was a sharp L-shaped turn in the road about a mile from the outskirts of Weidenbruck. There was a wooden structure there commanding a fine view of the city, a place where holiday folks went for their Sunday walk, with a prospect of a seat and a seidle of lager beer at the end of it. This wooden structure, he was convinced, was full, not of beer-swilling burghers, but of gentlemen in red trousers and frogged jackets, armed with magazine rifles of the latest pattern.

As they were going now, ten minutes more would bring them suddenly into this hypothetical ambush, and then—well, he might be arrested, or one of the magazine rifles might go off accidentally and scatter his brains in the snow.

The latter was the more probable contingency; in any case it spelt the end of his Regency and the bigger thing that he intended the Regency to foreshadow. And so among the slender list of alternatives that presented themselves to his labouring brain the idea of going forward was ruled out as impracticable. Going back was equally futile. There was nowhere to go back to—a few miles of barren highway leading to a cul-de-sac of a peculiarly impenetrable nature. What then? On his left rose a long snow slope trending to a bleak hill-top. On his right was a similar



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snow slope leading at an easy angle to the valley. And in the valley just below the point they had now reached was a line of light railway curving away into the lateral valley towards the mountain hamlet of Nussheim, where ski-runners found their best skiing slopes within comfortable access of the capital.

Had he himself possessed skis he would have abandoned his companions and taken to the hill-side. But to venture from the road without skis was inevitably to be engulfed in a sea of uncohesive crystals; and what was true of a man was even truer of a horse-drawn conveyance. Nevertheless his plan, desperate and unpromising as it was, was made. He called abruptly to the coachman to stop, and the man drew rein.

"Heinrich," he called, "unharness the horses."

The man obeyed, and Cyril helped him in his task. The pole was unhitched, and the sleigh was turned so that the front runners overhung the edge of the roadway towards the valley.

"What madness is this?" asked the ex-Queen.

"We are going to have a toboggan ride," replied Cyril, not without glee, for the danger and the recklessness of the thing had changed his mood from despondency to an almost boyish excitement.

"I refuse to trust myself to such an insane procedure," said Charlotte.

"As you will, my dear," was the glib response. "By all means stay with Heinrich and the horses here, for we don't want an ounce of overweight. If you continue your journey on foot to Weidenbruck you will be lodged at the nation's expense to-night—in the Strafeburg."

"My son will be with me," said Charlotte.

"Your son is going to toboggan with me," retorted the Arch-duke grimly. "He is young and high spirited, and will enjoy the swift rush down the hillside."

KARL gazed at the Arch-duke. He knew that the levity and excitement of Cyril's manner were masking not a run of good-nature and kindness, but an iron determination merciless as death. Nevertheless he made one bid for freedom.

"I like tobogganing, Cousin," he said, "but not over soft snow in a horse-sleigh. I will stay with my mother here, and look after her."

"Heinrich will look after your mother," retorted Cyril, "unless she decides to come with us."

"She will not come," said Karl, "and I should prefer to remain with her."

Cyril bestowed on the youthful Karl a look, and in that look all the wild-beast latent in him was plainly, and perhaps intentionally, made visible. Karl read the message, and knew that his poor bluff had failed. If he insisted on staying behind the Arch-duke would shoot him like a dog. He was no coward, and unarmed though he was, his youth and blood cried out for the heroic course. But he was sufficiently his father's son to accept the wretched part of yielding to the inevitable. The iron entered into his soul, and he ground his teeth, but he forced himself to bow to the ugly logic of lead and gunpowder. While there was life there was hope, but if he defied the desperate bully of Wolfshaden, well, the game was at an end, and the losers were he, his friends, and Grimland.

"I will toboggan with you if you insist," he said.

"I must insist," sneered Cyril, "otherwise you would surely fall into the hands of your enemies, and upon my word I would almost sooner see you dead than that."

"I believe you would," said Karl softly.

"Will Your Majesty be pleased to get in?" asked the Arch-duke, with mock reverence.

Karl entered, and Cyril and the driver Heinrich pushed hard from behind. Then at the last moment, as the sleigh heeled over to the angle of the hill-side, the ex-Queen entered and took her seat beside her son. One final thrust and Cyril got in, too, leaving Heinrich to stay with the horses

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and fall into the hands of their enemies.

For several seconds the sleigh remained almost stationary. The surface was soft, and the runners sank deep into the snow. For the moment it seemed that this last venture of theirs was to prove abortive, that the ridiculous and futile fate of sticking fast in the treacherous crystals would be their portion. But their slow progress never quite came to an actual standstill. Gradually, very gradually, they shuffled downwards, and after a sticky, dubious mile-an-hour speed the pace began to quicken to a steady, definite descent. Then, pushing the snow away from its curved runners in feathery spray, the lumbering conveyance commenced to move with no uncertain course down the hill-side. Skidding, jolting, but ever seeking lower levels the sleigh lurched at considerable speed over the fleckless surface of the unscarred snow-field.

It was impossible to steer, but no crop of boulders or pine stump threatened the safety of their descent. Cyril's eyes streamed with water forced out by the rushings air; but his heart was afire with excitement and prospective success, and his keen gaze swept round on all sides to take in every factor of the situation. Above them now the wooden shelter was plainly visible, and as the Arch-duke had shrewdly surmised, it was full of soldiers. They were watching his descent with eager eyes, but fortunately for the fugitives they were dismounted cavalry, not ski-shod infantry, or a hot pursuit would have been the order of the day. Nor did they dare open fire, for the presence of Karl was as a bomb-proof entrenchment to the abducting Cyril. He shook his fist mockingly at his impotent antagonists, and then bent his gaze down the valley to the right. Coming round the curving line of railway was the tiny train from Nussheim en route for Weidenbruck.

"My luck's not altogether out," he muttered, and hardly had he spoken when the sleigh skidded violently sideways and then overturned, inconspicuously hurling its freight into the snow. The valley was reached, and the journey's abrupt termination was due partly to the changed angle of inclination, and partly to a collision with a pile of unused sleepers stacked hard-by the permanent way. No one was damaged, but the ex-Queen was shaken more than a woman of luxurious habits and a deficient sense of humour cares about. Cyril pulled himself together with a laugh, crying, "Come, friends, we've half won the battle and the other half's comparatively easy."

And at that moment, contemplating his rude energy and infectious spirit, Karl found it in his heart almost to admire the man whom he knew for his deadliest enemy.

And now Cyril was standing between the rails, holding up his hand. It was a strictly illegal position of course, but Cyril cared about as much for the by-laws of a railway company as he did for the cardinal virtues or the prospects of purgatory. The engine-driver saw him a considerable way off, and after whistling loud, long, and frequently, finally decided to bring his train to a standstill a few yards short of the Arch-duke's person.

Cyril pushed Karl and the ex-Queen on to the cab of the engine and then mounted himself.

The engine-driver's amazed protest was checked before it was made. When a man holds up a train and mounts it, revolver in hand, it is better not to protest too vigorously.

"Start the confounded train," said Cyril to the driver, "and go full speed ahead."

The train was started with a jerk that suggested that the driver was not considering the comfort of his passengers so much as his own safety. Onwards they rushed towards Weidenbruck as fast as the little engine could carry them.

"I had better slacken pace round this curve, Excellency," protested the driver presently.

"D—the curve," was all the reply he got.

The Arch-duke had seen that the troop of cavalry, which had been sent

to intercept him, was returning rapidly in the same direction as himself. It was a race, a glorious race between the iron-horse and the light cavalry, and his spirit revelled in the excitement of the contest.

"We are approaching the station of Rothdorf, and the signal is against us," protested the driver a little later. "D— Rothdorf and d—the signal," said Cyril. "Full steam ahead!"

On they rushed, clanging over the metals, rushing round dangerous curves, rattling over bridges and roaring through brief tunnels, with a side-to-side swinging that was eloquent of danger and terrifying to all but the strongest nerves. Karl, despite his precarious position, was almost enjoying the wild and unusual experience. His mother, terrified at the whole business, and particularly at the way the driver's warnings were disregarded, feeling physically sick from the nauseating motion, covered her eyes with her hands and moaned feebly. They were in the outskirts of the capital now, and as they drew near another small station Cyril gave the command to stop. The cavalry, he reflected, would probably make straight for the terminus, and it was wiser not to complete their journey to that point.

The driver jammed on the brake, and with skidding wheels and red-hot axles the train came to an abrupt end of its delirious progress.

Cyril found time to compensate the driver with a couple of gold pieces and then dragged his companions out of the station.

"Tickets!" demanded a pompous official with gold-rimmed spectacles and a handsome peaked cap.

"We have no tickets," said Cyril. "Out of the way, man, if you value your life."

Apparently the official did value his life. Possibly he recognized the Arch-duke; anyway he was sufficiently a man of sense not to make any further banal requests for tickets.

In the station yard was an omnibus, carried like all other vehicles at this time of the year in Weidenbruck, on steel runners. There was a driver in a low-crowned, shiny, billycock hat on the box, and an angular yellow horse between the shafts. On the outside of the bus was painted the inscription, "Pension Schmitt."

Cyril hustled his companions inside. "To the Pension Schmitt, Excellency?" demanded the driver.

"No, to Number 86 Januariusstrasse," said the Arch-duke, "and if you can get there in ten minutes I will give you ten pounds."

"Where are you taking us now?" demanded the ex-Queen as Cyril joined them inside the vehicle.

"To Major von Lacherberg's diggings," replied the Arch-duke. "He knows the slums of Weidenbruck like his own pocket. Without doubt he will find us some sort of den in the Morast where we can hide for a day or two."

"Hide in a den in the Morast!" echoed the ex-Queen miserably, and then relapsed again into sobs, which were scarcely audible by reason of the rattling window-panes. The coachman meant earning his ten pounds.

"Don't cry, my dear," said Cyril cheerily. "Personally, I am enjoying myself famously. I mean getting even with Fritz, Mever, Saunders and Co. before the day's over—and it's only half done yet. And what about my lawful Sovereign?" he asked banteringly. "Is he feeling tearful like his poor mamma, or full of fight like his loving cousin? What are you thinking of, Your Majesty?"

"I was thinking," said Karl, after a pause, "that if I were ten years older, and you ten years younger, I would use your undoubted capacities for the good of Grimland."

CHAPTER XXIII.

"Noblesse Oblige."

THE Freiherr of Kragg, seated on a Cinquecento chair at a wax-polished mahogany table, sipping '62 kurdeshheim from a monogrammed and coroneted glass, occasionally cracking a walnut with silver-gilt crackers on a Sevres dessert plate, presented the not uncommon spectacle of wealth divorced from happi-



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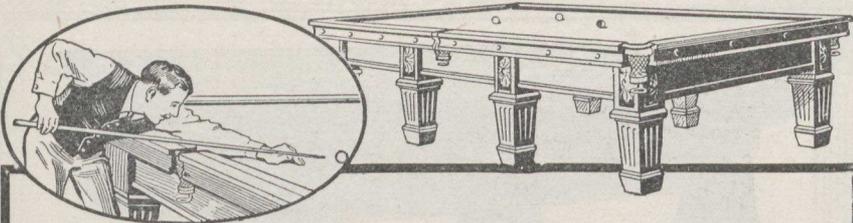
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ness. He was a lonely old man. In his twenty-third year he had married a lady of considerable charms, and, what was more important to his thinking even then, of purest pedigree. The aristocratic beauty had presented him on three separate occasions with a son. The first had died in infancy; the second in childhood; the third, the pride of the old man's heart, in early manhood. Then Fate, as if determined to box the stiff neck, took the mother also. But the Freiherr of Kraag never flinched, even under these bludgeon blows. His temper soured, his heart hardened, but he held his head high, and his gaze was the gaze of an eagle at prey. Wifeless, sonless, he was still the Freiherr of Kraag, and nothing else counted or was allowed to count.

His eye wandered over the numberless quarterings on the great stone mantelpiece, and a white hand trembled a little as it conveyed the '62 kurdesheim to his thin lips. He looked sternly at the hand as if rebuking it. He stretched it out open-fingered before him. The digits became like steel bars for rigidity—the will had overlorded the nerves. "A pity," he muttered, "a very great pity." He was thinking of his third son.

His butler, a thin, sad old man, a sort of plebeian reflection of his master, brought in coffee and cigarettes on a silver salver. With him entered the great wolf-hound Apollo, also lean and dignified, a worthy canine apapanage of the noble house. The beast went straight up to his master, and putting his head on his knees looked up with golden eyes full of the wistful, affectionate expression that is so much more common in the eyes of a dog than of a human being. He was the same animal that had accompanied the Freiherr in his sleigh on that stormy journey through the streets to his club the previous evening. The Freiherr stroked the old hound's head lovingly, and gave him a biscuit. His affection for Apollo was the most human thing about him.

"Will your lordship see anyone?" demanded the butler.

HE looked at his watch. It was 8.30 in the evening, though that had nothing particular to do with his butler's question. Then he took the coffee from the tray, and deliberately set the cigarette box in front of him. There were times when he would see no one. At the present moment he would have seen anyone—but not for the world would he have said so.

"Does anyone wish to see me?" he asked.

"There was a ring at the bell, my lord."

"See who it is, and let me know." A minute later the man reappeared bearing Saunders' card on a tray.

The Freiherr scanned it musingly for several seconds.

"Show him in," he said at length; then, with the ghost of a smile, to himself, "After all, why not?"

Saunders was ushered in wearing a fur coat over evening dress.

"Good evening," said the Freiherr. "You wish to see me?"

"If it will not inconvenience you." "Not at all. Pray take off your coat." The Freiherr's politeness was formal, but it was not forbidding.

Saunders explained that there were reasons which made it less troublesome to keep it on.

"A glass of wine then," said the lord of Kraag, with the pale reflection of a hospitable smile.

"Thanks."

"A cigarette."

"Thanks, I never smoke them. May I light a cigar?"

"Most certainly."

Saunders managed to produce a cigar from his breast-pocket with his left hand, the Freiherr holding a match for him to light it. The Englishman sat for several moments puffing in silence. Then he said: "May I speak quite frankly, Freiherr?"

"I should prefer it."

"If you and I can come to an understanding it may save a good deal of human life."

The Freiherr flicked off the ash of his cigarette with his little finger.

"I have not much respect for human life," he returned pensively. "I

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have on the other hand a great respect for principles."

"For a principle," corrected Saunders.

"I beg your pardon?"

"For the principle of heredity," Saunders went on, and the Freiherr bowed assent. "You are an aristocrat," resumed Saunders. "You believe in continuity of stock and tradition. Your butler is probably of a family which has served yours for generations. Your hound is probably a descendant of a breed that hunted the wolf in the forests of Kraag when Grimland was in its youth and the Crescent threatened the supremacy of the Cross."

Again the Freiherr bowed.

"That is so," he said simply.

"For blood, in so far as it is synonymous with courage and loyalty, I have the highest respect," Saunders went on. "My father was a successful linen-draper and his father a Lincolnshire farmer. My great-grandfather was a peasant. We have risen."

"I congratulate you." The sarcasm was apparent, but not unduly offensive.

"These autobiographical—or shall I say atavistic—details," continued Saunders, "are dull but essential points in my argument. My argument being this, that 'virtue,' in the old Roman sense, is important. 'Family' relatively unimportant."

The Freiherr received this, to him, monstrous proposition with outward calm.

"I BEG to differ from you," he said formally; "I hold exactly the converse view. A gentleman is a gentleman the world over, be he German, Grimlander, Turk or Chinese."

"Let me develop my argument, and then apply it to the present political situation," said Saunders. "I am an Englishman of tolerably humble antecedents. I am nevertheless a gentleman in all essentials. I mentioned loyalty and courage as concomitants of good blood. Those who know my history in this country will concede, whether they like me or not, that I am free from all suspicion of cowardice or treachery."

"That is so," agreed the Freiherr. "They would concede the same of my butler—or my dog."

"Thanks," laughed Saunders, "you have reinforced my argument. Your butler is faithful and brave. He has probably a knowledge of wine—a distinctly genteel accomplishment. He has tact and excellent manners. There is no reason why his great-grandchildren—if he has any, and if they are properly educated—should not develop into perfect gentlemen."

"Time will disprove your preposterous argument, though I, for one, shall not live to see it. Education may do wonders, but it does not ennoble the blood."

"And I contend," said Saunders, "that the blood of a man who is faithful and brave is already noble; that superficial polish and social environment are alone needed to convert the good man into the good gentleman."

The Freiherr broke into a dry laugh.

"You are certainly a remarkable man, Herr Saunders," he said. "You trample on my deepest convictions; you bombard me with the most detestable heresies—and I am not angry with you."

"Not half so angry as you were last night when I did you a real service."

"Ah! you are right to remind me of that episode, for I have not yet thanked you. On thinking the matter over I have come to the conclusion that I have probably saved my life."

"I came to that conclusion without thinking it over," retorted the Englishman. "But I have no desire to refer to the incident, or to endeavour to place you under a sense of obligation."

The Freiherr nodded approval.

"I suspect your great-grandfather had better blood in his veins than he wot of," he said.

"Some families rise and some descend," mused Saunders, "and some become extinct."

The Freiherr winced visibly. Saunders' thoughtless words had stab-

bed him like a dagger. The Englishman hastened to repair his error.

"Freiherr," he said gently, "I was tactless—"

But the old nobleman's face was like a rock again. He was angered by his temporary display of emotion, angry naturally with the man who had laid bare his humanity.

"Are you pitying me?" he asked icily.

"No," said Saunders, who was clever enough to take the right line again, "I am envying you. If Fate deals with me as it has dealt with you, pray Heaven I shall bear my trouble with as stiff a spirit and as stout a heart as the Freiherr of Kraag!"

There was a full minute's silence—a minute of civil war in the old gentleman's breast. He would have liked to take the other man's hand, but he feared what that would lead to, and he held himself strongly till the storm passed.

"We have widely divergent ideals," he said at length, quite composedly, "so divergent that we can by no means find mutual ground. But to leave our discussion of heredity, what is it you wish to say of a practical nature?"

"I want to say something that others have said—something that Drechsler and Neumann said, and said unsuccessfully. I want to put a certain course of action before you; I want that course of action to speak for itself, bolstered with no threats, sugared with no entreaties."

"This matter of the Regency—"

"Yes," interrupted Saunders hastily, "I know what you will say: that I am an Englishman and have therefore no business to meddle. There are other things you can say equally true and even more to the point, and I am simply going to ask you not to say them. My one plea is this—and it will seem a strange one—Cyril of Wolfsnaden is not a gentleman."

"Cyril of Wolfsnaden, the Archduke's cousin-German to—!"

"Quite so. He, for all his birth and blood and quarterings, is a cad. He set a professional bully to kill Fritz of Friedrichsheim. He has done other things as bad, and possibly worse. Now you see where my argument tended. The blood of the humble may become ennobled, and the blood of dukes and barons may turn foul and stink in the nostrils. I am not ranting; I am not generalizing. I do not say that the process is common or continuous, or indeed anything but rare; I say that it sometimes happens. I say that Cyril is not a man who is as fitted to sit at your table, to drink your wine, as I, Saunders, the great-grandson of a Lincolnshire peasant."

"THAT is quite possible," said the Freiherr, after a long pause, "but we are not discussing his potential qualities as my guest, but as the Regent of Grimland."

"Yet according to your theories of life the same qualities which fit him for one should fit him for the other."

Very slowly a smile twisted the corner of the Freiherr's lips.

"Touche, as the fencers say," he muttered. "Yes, your point has gone home. But I don't think I have actually admitted that Cyril is not a gentleman."

"It is easily demonstrable, nevertheless."

"Perhaps. He is unscrupulous certainly. His morals of course are notorious, but that—"

"That is immaterial," Saunders interrupted. "What is important is that you should be true to yourself, true to your theories, and refuse to support a man who stabs in the dark."

"You are a mighty persuasive fellow," said the Freiherr. "If we were starting this matter from the beginning, who knows—who knows?"

"Let us make a new beginning." "Impossible—three times impossible. My honour is involved. I have pledged my word to Cyril, I have pledged my word to a lady—to a queen. My colleagues lean on me as on a staff that cannot be broken. Drechsler, pig of a Social democrat, has threatened me. That alone makes concession impossible."

(To be continued.)

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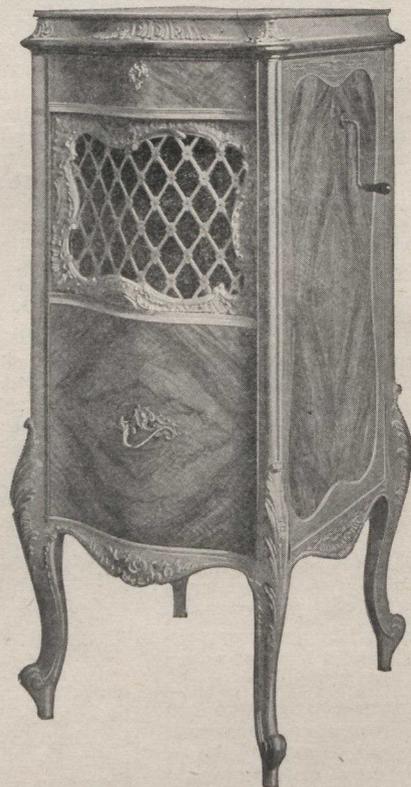
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