



The Canadian  
**Courier**

THE NATIONAL WEEKLY



*Have Prices Advanced?*

By G. E. JACKSON



*The Working-Girl's Equipment*

By MARJORY MacMURCHY



*Interesting People*

In Picture and Prose



*A "Scoop" and a Temptation*

Story by REDFIELD INGALLS



*Senatorial Self-Reform*

By the MONOCLE MAN



*Events of the Week*

As Told by the Camera



Frank H. Johnston

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# The Canadian Courier

A National Weekly

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TORONTO

NO. 24

## CONTENTS

Have Prices Advanced?.....	By G. E. Jackson.
The Working-Girl's Equipment .....	By Marjory MacMurchy.
The Story of the Roadmakers .....	By R. S. Neville, K.C.
Re-peopling a Province .....	By Harold Brown.
Interesting People .....	In Picture and Prose.
Senatorial Self-Reform .....	By the Monocle Man.
News Features .....	Photographs.
Where Women Vote in Canada .....	By Estelle M. Kerr.
Corridor Comment .....	By H. W. A.
Great Interviewer Interviewed .....	By Augustus Bridle.
The Recent Solar Eclipse .....	With Photographs.
Signs of Spring, Drawing .....	By T. M. Grover.
A "Scoop" and a Temptation, Story ..	By Redfield Ingalls.
Lord Lockington, Serial .....	By Florence Warden.
Money and Magnates .....	By Staff Writers.
Reflections .....	By the Editor.

## Editor's Talk

**H**IGH prices and an increase in the cost of living have forced themselves into the general conversation of the day. A scientific examination of the subject is necessary before any person can accurately explain the peculiar economic stage through which the world is now passing or suggest a remedy to those who feel the pinch. Such an examination the "Courier" proposes to give.

It is necessary in the first place to prove that prices are high and that this general impression of high prices is not a fancy, a hallucination or an inaccurate impression. Mr. R. H. Coats, editor of the "Labour Gazette," is practically the only Canadian authority on the subject. According to his method of calculation prices have been steadily rising since 1896 and the rise is still going on. Similar authorities in other countries take the same view. Their methods of arriving at this conclusion are much the same as that of Mr. Coats. Yet it is possible that all these persons might be mistaken.

Therefore, in this issue we publish an article by Mr. Gilbert Jackson, lecturer on Political Economy in the University of Toronto. He deals particularly with "Index Numbers," how they are compiled and how they may be interpreted. Other articles will follow. Further, we have had prepared a series of illustrations intended to show that the modern methods of living tend to increase the average household expenditure. The first of these sketches accompanies Mr. Jackson's article.

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One of our subscribers, writing from Elm Creek, Manitoba, criticizes the class of fiction published in the "Canadian Courier." Some of the stories are not sufficiently virile to suit him. We admit that this is one of our greatest difficulties. There never was a time when more stories were being written than at the present moment, and it is doubtful if the average quality was ever lower. However, we hope that our stories will continue to show an ever-increasing value and interest. Every effort is being directed towards that end. We have just secured and will shortly publish two excellent stories by Charles G. D. Roberts. The first of these, entitled "The Stuff of Heroes," will appear next week. It deals with the problem of courage through the experiences of a Russian refugee who is wrecked off the coast of Labrador. The other story is equally unusual and is intended to portray the intense experiences which come to all great surgeons at some time in their career. Its title is "The Operation."

\*\*\*

We hope every serious-minded reader will give careful attention to the three excellent articles on "The Case of the Working-Girl," by Marjory MacMurchy. This is the first time this subject has ever been handled by a Canadian investigator in a broad and scientific manner. Miss MacMurchy has investigated the subject at first hand and is not speaking theoretically.

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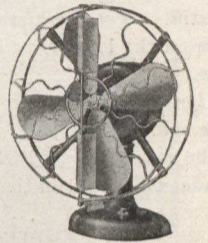
Mr. John Ferguson, of North Bay, writes: "In renewing my subscription I wish to express my appreciation of your journal. I take more real pleasure out of the 'Courier' than in any of the seventeen publications that I get regularly."

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# COQUITLAM--The New Pacific City on the C.P.R.

At this point on Pitt River, twenty miles from the Pacific Ocean, the C.P.R. will have large freight terminals.

**A**S youth is the Best of Life, so are the Beginning Days of a City the Best for Investments for Increase.

In the early days of a community real estate prices are low and the terms of purchase easy. In later days prices run into big money and terms are stiff. Yet the history of all cities shows that relatively larger profits are made on the low prices of the early days than on the higher prices of maturer years.

Lots in Vancouver that sold for \$250 when the city was founded have since sold for \$100,000. The man who paid \$100,000 has no such opportunity as the man who paid \$250. But the West is still young, and there are still foundation opportunities.

## Coquitlam, the New Terminal City

renews the Vancouver opportunity of twenty years ago. Vancouver, like all great world cities, is beginning to buttress and support itself with outlying

cities, the greatest of which will be Coquitlam, the new base of the C. P. R. Crowded out of Vancouver, the railway has sought more room by establishing its freight terminals and Pacific coast shops on the level plain of Coquitlam—seventeen miles from Vancouver. It has there acquired a strip of land more than two miles long and more than half a mile wide. This land was acquired from or through the Coquitlam Terminal Company, and is for railway purposes only. The surrounding townsite belongs to the Coquitlam Terminal Company.

The terminal plant and shops of the railway will probably mean the ultimate investment of many millions of dollars and the employment of an army of workmen. Expenditures already made or in sight run well over a million dollars. An immense amount of preliminary work has been done, and from now until fall nearly a thousand men will be busied on the first unit of the terminals, for which work alone \$660,000 has been set aside. The municipality is spending \$200,000 on streets and sidewalks and the Terminal Company is spending \$30,000 on an industrial railway and is making other improvements.



Pitt River Harbor Front, Coquitlam.

But in the long run the activities of the railway will be eclipsed by those of other industries. Coquitlam is an ideal place for the location of the industries that must come to the Vancouver metropolitan district.

It has level land—a condition highly prized in a mountainous country. It has an abundance of hydro-electric power—not sometime, but now—at about \$20 per horse-power per year. It has a deep water harbor—the Pitt and Fraser rivers, tidal but fresh. It is only twenty miles from ocean waters. It has vast quantities of timber tribu-

tary to it. It will have an abundant car supply. It has extensive trackage and water frontage at nominal prices. It has cheap lots for workmen's homes. It does not tax improvements. It already has good schools, many business houses, several industries and many miles of good streets and sidewalks. It will soon have electric railway communication with Vancouver and the fertile Fraser Valley. It is surrounded by a good agricultural country. It is on the main line of the C. P. R., and has ten daily passenger trains. It enjoys the blessings of the Pacific Coast climate. It is

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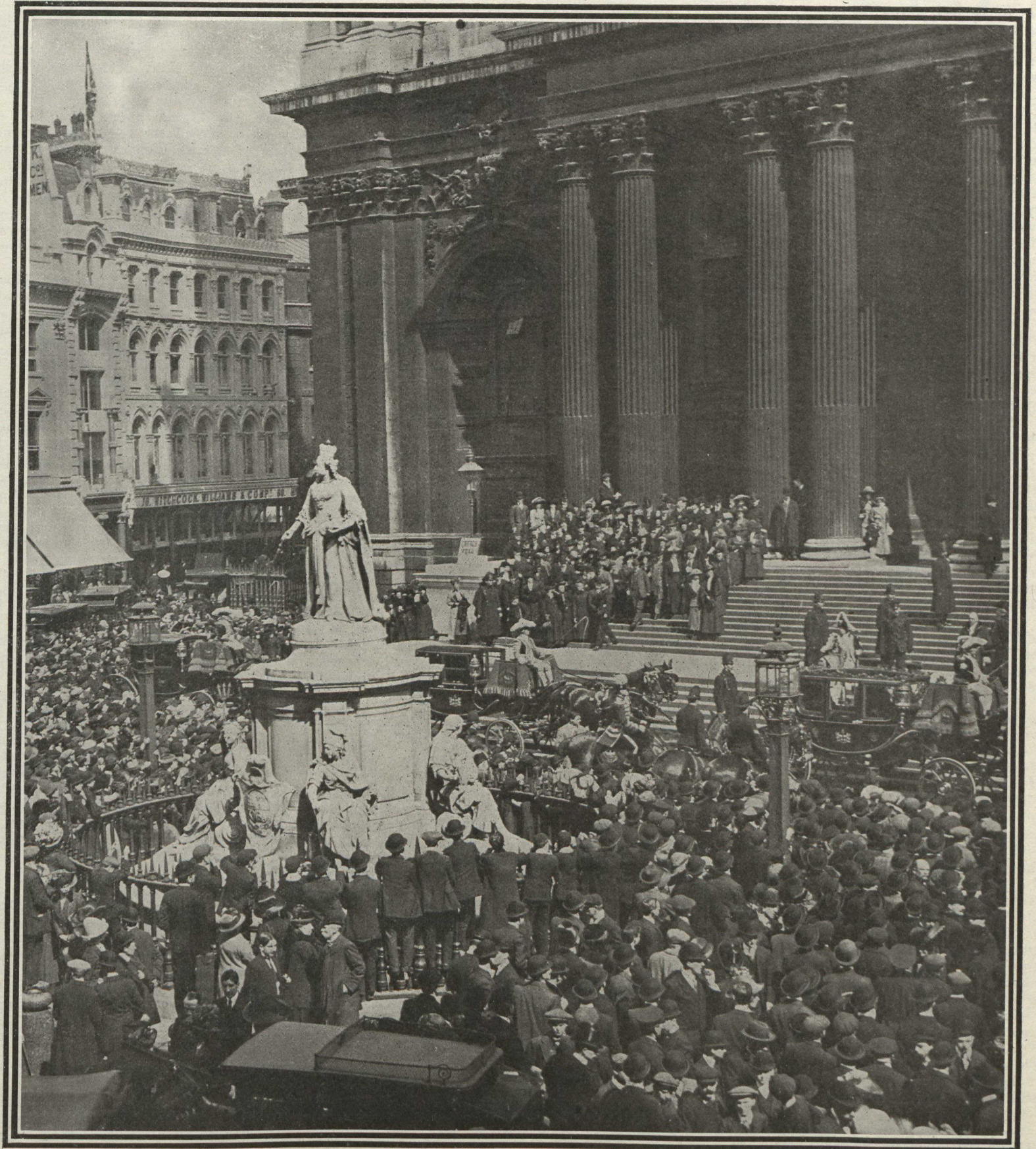
HERBERT  
 PIER

Vol. XI.

May 11, 1912

No. 24

FOR THE SOULS OF THE DEAD MEN IN THE DEEP



The Memorial Service at St. Paul's Cathedral in London in commemoration of those who went down with the Titanic was for a little while the focus of the world's greatest city. The great down-town cathedral between Fleet Street and Cheapside has been the scene of many a tremendous gathering. It stands like a huge rock fair amid the seas of traffic that wash up Ludgate Hill from the Strand and on east to the Bank of England; different from the Abbey which stands remote at Westminster. St. Paul's was rebuilt by Sir Christopher Wren after the great fire of 1666. It is 516 feet long and 219 feet wide; took twenty-two years to build until the time of opening, and thirteen years more for completion. St. Paul's is the tomb of many great men. Over the north door is the inscription, "Lector si monumentum requiris, circumspice." "Reader, if you seek his monument, look about you."

Photograph by L. N. A.

# A "Scoop" and a Temptation

Reporter's Quick Decision and What Came of It

By REDFIELD INGALLS

PHILIP BROOKS, deputy star reporter on the *News*, leaned back in his chair and yawned. He had been hammering at his typewriter almost continuously since dinner and now the church bells were beginning to ring for the evening services. Nellie, his wife, was busy across the living-room of their cosy little flat, her needle flashing in the cheerful light from the gas grate. He yawned again and stuffed a pipe meditatively.

"Have you finished the story?" she asked.

"No, dear, not quite. 'Fraid I'm getting lazy." He glanced at the heaps of paper on desk and floor and blew out a cloud of smoke.

"Oh, say, I got a dandy new idea for the book while I was shaving this morning."

A spool of thread clattered to the floor and Nellie stooped to recover it. "Did you?"

The young man began an animated explanation, scattering ashes as he gesticulated. His wife listened in silence, glancing at him in a troubled way once or twice. At last she said rather uncertainly, "I wish you wouldn't think so much about that book, Phil."

"Why not?"

"Oh—I don't know—you get so excited."

"Nonsense!" he laughed.

"You—you make me dreadfully nervous, Phil."

She was plainly ill at ease.

"I make you—nervous!" he repeated in an odd voice and was silent. Surprised, she looked up after a while. He was staring before him with fallen jaw and white face, like one halted suddenly on the brink of a precipice.

"Oh, what is it? What's the matter?" she cried. "Nothing—nothing at all." He recovered himself shuddering. "I just remembered—some work I should have done. By the way—"

A ring at the door and the directing of a blue-coated messenger boy to their neighbours across the hall saved him the necessity of an abrupt change of subject by reminding Nellie of a piece of news.

"What do you think, the Colefaxes are going to Tacoma," she said.

"Are they really?" Philip wiped his forehead surreptitiously. The couple was a standing source of amusement and wonder to his wife, with their airs and ostentatious extravagances.

"M-hm. Mrs. Colefax was telling me that he's been offered a perfectly splendid position in a bank there. He's gone on ahead, left last night, and she's to start in the morning. Is there a town called Honduras in Washington?"

"I don't know. Why?"

"Because first she said 'Honduras,' then she corrected herself."

"Honduras!" Philip struggled for a moment with a vague association of ideas, as with a phrase half heard and meaningless; gave it up with a shrug and lit his pipe again.

The young man detested his newspaper work, this prying into the affairs of one half the world for the amusement of the other half, and had aimed for something higher ever since the first glamour of cubdom had worn off. He wanted to be an author, had sought earnestly for the thorny path that leads from a journalistic apprenticeship to the doubtful independence of literature; but so far without success. He felt that if he could attack his short stories in the morning, giving his best to them, the road would be plain. They would not sell, he reflected, because he had only his evenings to devote to them, jaded after a day of what Mulhany, owner of the *News*, considered as of public interest.

His thoughts turned to this terrible thing that had happened, this thing which he could hardly realize, and more than once before the tiny garment she was making was put away for the night, his wife glanced at him anxiously. Seeing this he talked vaguely of plans for next day's work and she was satisfied.

Pale and heavy-eyed, the young man dropped into his chair at the office and began rewriting a handful of clippings. He had been doing poor work of late, as he knew only too well. Nothing had been said yet, but— His mind wandered from what he was doing as the typewriter clicked busily and fell gradually into well-worn grooves of thought—and suddenly he brought himself up short, tiny beads of perspiration on his forehead; glanced over the typewritten sheet and tossed it on the floor with a shrug.

Across the dingy office the stocky little city editor was chewing on an unlighted cigar that described

erratic circles while he laid down the law to a sullen copy boy. A young man came in briskly, nodded to what reporters caught his eye and stopped at the desk.

"Nothin' doin'," said the editor, rather regretfully. "I know your record, Jamieson, but we're full up."

"Gee, that's kinda tough. So's everybody else."

"Let's have your address, though. If anything turns up—(hello? Yes?—Yes?)—oh, Brooks!"

"Yes, dear?" Philip started to his feet and crossed the office, brick-red. Jamieson, erstwhile of the *Planet*, glanced at him curiously on his way out.

"Smash-up at Death Crossing," snapped the editor, eyeing him with suspicion. "Cover it—never mind details, feature the H. I. stuff—and throw it into Mayor Woodruff for all you're worth. Mr. Mulhany wants him out of office, see? And—wait a minute—what, for the love of Mike, is an 'annual monthly meeting?'"

The young man went even redder, but said nothing.

"You've been getting pretty d—n careless lately, Mr. Brooks. Better take a brace if you want to hold your job. Now hustle that in for the first."

"Feature the H. I. stuff!" thought Philip, bitterly, as he got into the waiting taxi. That was to be expected. "Human interest" meant for the *News* unhealthy thrills wrought of tortured bodies and grief-seared souls for a carnage-loving public. "Throw it into the mayor!" Too well he knew the newspaper owner's hatred of the upright, big-hearted chief executive of the city. He must cast such trifles as truth and honesty to the winds and shoulder the corruption of lesser men, those really to blame for the dreadful grade crossing and its almost weekly toll of lives, onto the man who was working hardest to eliminate it. Philip felt half tempted to go back and give up his position. But it was meat and bread, clothing and shelter for him and Nellie—his duty had to be done.

AS the machine began to thread its way through the maze of traffic towards the distant scene of the accident his thoughts reverted to his own troubles. He must face them squarely—he must find a solution.

He was fast going mad over his book. Conceived nearly seven years ago and almost constantly in his thoughts ever since, he had gradually accumulated the material, had worked out detail after detail in unnecessary notes, until now it was absolutely complete before his mind's eye—the most perfect and wonderful story, as he knew, since "Salamambo" was given to the world.

But seven years of meditation on one subject is quite enough to make trouble. He called to mind the hundred and one cranks he had met in the course of his work, the inventors, monomaniacs, downright lunatics and their words and ways. Impersonally he considered himself when talking to Nellie of the book, which was every day, how his voice would sharpen, his utterances quicken and stumble, his face flush, his eyes brighten without a doubt, his temptation to be mysterious, secretive.

All this, of course, might mean nothing worse than a perfectly natural and harmless enthusiasm over an interesting topic, even though it comprised all the characteristics of the cranks. But he had at last reached the dividing line, had shown the danger signal. He recalled his own discomfort in the presence of the real madman, his aversion to them that almost amounted to fear—Nature's warning to the normal of the abnormal, to the sane of the insane. And last night Nellie said that when he got on this all-absorbing subject he made her "dreadfully nervous!"

He shuddered again, as he had shuddered when the dreadful truth had dawned on him then, and mopped his face.

The taxi lurched wildly and the young man was flung into a corner as it swung around a heavily-laden dray, missed a car by inches and went on. He slid heavily back to his seat.

The impulse to throw up everything and get at his life-work—for there could be no question of giving his second-best to it—was overwhelming, was almost as irresistible as Nellie's lately-developed craving to eat paper. And just as Mark Twain, obsessed with "Punch, brothers, punch with care, Punch in the presence of the passenjare," found relief from the madding jingle only when he told it to some one else, so Philip felt that in writing his book lay his salvation, that in no other way

could he possibly manage to keep his reason.

But how to write it? Six months or a year, given wholly and unreservedly, would be needed, and perhaps as much time again to sell it (though he felt impatiently indifferent towards the mercenary part). They must live during that time. His present salary was eaten up by running expenses; there was no other course of income and hardly a dollar in the bank. His short stories, like curses, all came home to roost. Besides, he thought fondly of his wife and the tiny dresses she was making.

The taxi slowed down and stopped. Jerked back to his duty from his troubles, Philip sprang out to fight his way through the crowd.

A street car had been rammed fairly in the middle by the engine of an express train. It was lying near the awful grade crossing, ditched and shattered, like a match-box crushed in the fingers and tossed away. The train was still standing where it had been stopped a little beyond, the great iron horse battered as by a giant's club. Other locomotives were on nearby tracks. White-faced men were hurrying this way and that inside the police cordon, clad in the greasy overalls and caps of mechanics or in the white jackets of ambulance attendants and doctors. Men were heaving at the riven boards and lifting horrible things from the wreckage. On a bit of dingy grass lay other things, wholly covered with blankets, sheets and tarpaulins, like sleeping soldiers afraid of the night air.

There was a great quiet, save for occasional clanging of ambulance gongs and the intermittent panting of the locomotives. A woman somewhere in the surging crowd was crying bitterly.

Philip took it all in at a glance as he reached the line of stolid policemen. "From the *News*," he muttered, throwing back his coat lapel, and stopped short, elbowed aside by a large and extravagantly-dressed woman who was evidently on the verge of hysterics.

"Let me get through!" she cried, blocked by a blue-coated arm. "I wanta get on that train, I'm a passenger!"

Philip recovered his balance and started forward. It was Mrs. Colefax, their neighbour.

"It's all right, lady, the train don't start for half an hour yet," said the patrolman, gruffly.

"Oh, my God, it'll be too late!" she wailed. "It'll miss the boat for Honduras! Here, lemme through, I tell you—somebody shoved me out here and I guess I fainted—I gotta meet Jim on the boat—lemme through, you—" and there followed a volley of bad language.

Philip's lips formed for an inaudible whistle as he hastily backed away, tingling all over. The conductor passed at the moment and the woman appealed shrilly to him, to be recognized and escorted past the ruffled patrolman to the cars.

The young man's brain acted with lightning rapidity as he worked his way out of the mass of humanity. This was easily the scoop of the month if it panned out, he thought.

"The State National Bank, and drive like h—!"

The alert chauffeur had seen him coming and had cranked up already. As the car plunged forward Philip sank down with the keen, nappy thrill that comes with the scent of a big story. There was mighty little to go on, but that little warranted the dismissal of the catastrophe behind him with an impatient shrug. The *News* would get it anyhow.

The usual amount of business was going on in the bank as he entered, but there was a subdued air of bustle and excitement behind the marble and bronze palisade. A strange face was at the receiving teller's window and a couple of Pinkerton men were lounging carelessly by the door.

WITH an offhand inquiry if Mayor Woodruff were there or at the City Hall and a vague allusion to politics the reporter soon got into the private office.

The city's chief executive and president of the bank was looking over some papers and chewing on a cigar. His face was impassive, but there were deep lines of worry between his brows and the young man noted with something of a shock that his hair was perceptibly greyer. But he looked up and nodded cordially.

"The third ward situation, eh, Mr. Brooks? Well now, I'll tell you—"

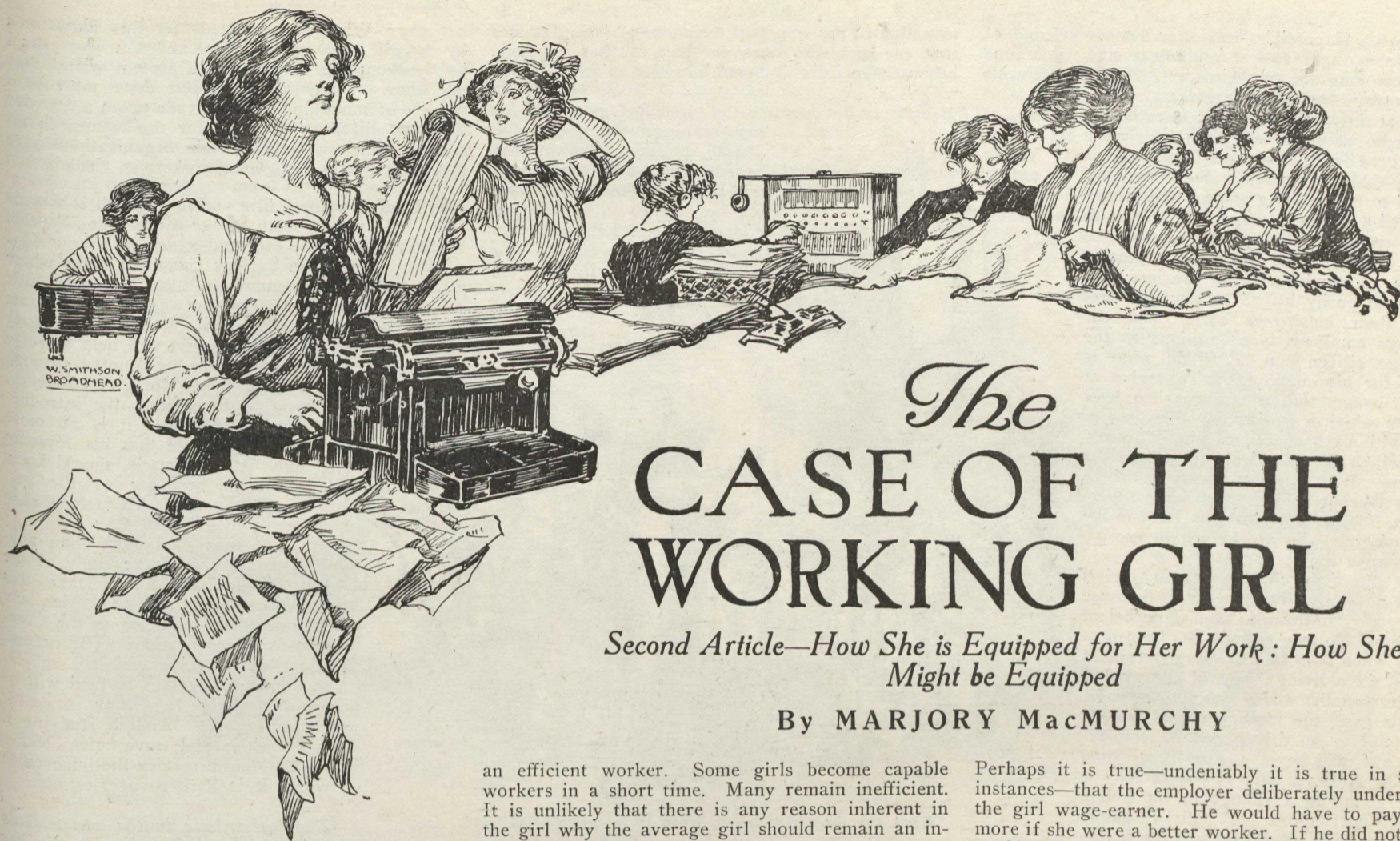
"Pardon me, Mr. Woodruff," said Philip, bending towards him, "what I really wanted to see you about was Colefax. It's a matter of public importance, you know, when a teller skips out with a hundred thousand dollars of the people's money."

The papers in the president's hand crackled and the reporter breathed a sigh of relief.

"I don't believe I understand you, Mr. Brooks."

"Oh, there's no use in beating about the bush, Mr."

(Continued on page 25.)



# The CASE OF THE WORKING GIRL

*Second Article—How She is Equipped for Her Work: How She Might be Equipped*

By MARJORY MacMURCHY

an efficient worker. Some girls become capable workers in a short time. Many remain inefficient. It is unlikely that there is any reason inherent in the girl why the average girl should remain an inefficient worker.

The shop girl's position, as far as knowledge of her work is concerned, is about the same. She does use, however, her knowledge of reading, writing, and arithmetic. Those who check over her slips can tell how badly the average shop girl writes. If she is told about it, she resents what is said to her. Most people would. It is only individuals of unusual good sense who improve deficiencies when told about them. What the shop girl has to learn is to make sales. In order to do this, she must make a good appearance. No shop will employ a girl who does not look tidy and fairly smart. The time-keeper who admits the girls has authority to send them back if they are not properly dressed. He does send them back, if they do not keep the rules, and they are docked for time. If they are, it is their own fault, because shop girls know that they have to pass the test of being properly dressed. Last summer, in a big department store, a girl came in the afternoon in a white skirt. The time-keeper let her stay for once. But the other girls in her department pinned a couple of their black aprons round her. This is no hardship. It is part of the discipline of the shop.

TO learn to sell is not as simple as it may seem.

The girls teach each other in an off and on kind of way. But the shop girl has to depend mainly on her native gifts. If she does not succeed in one department, she is usually tried in one or two others before being let go. The idea would naturally occur to anyone that in this respect a forewoman would be of the greatest assistance. A forewoman must surely have the best opportunity to train girls under her. On inquiry, the forewoman does not seem to do this. There are exceptional heads of departments who have a gift for training girls and who are very kind, the girls say. In such a case, it is always added that the forewoman knows a great deal about the work of her department. To show how exceptional a case of this kind is, the writer has heard frequently for a number of years of one forewoman who teaches the girls in her department about the commodity which they have to sell. She is known to an outside public that has never come in contact with her because she is an expert. Her record is an indication of what a forewoman can do for the girl wage-earner. But probably the average forewoman has a great deal of other work besides teaching girls how to make sales. Some of the most progressive among the large stores have classes to train girls in making sales. The girls are let off from their departments to attend these classes. Is there any data to indicate what is the efficiency of the average shop girl? As a rule, the shop girl is paid less than the girl in a factory. Shop girls are often paid four, five, and six dollars a week. Her wages prove that the shop girl is poorly equipped to earn a living.

Perhaps it is true—undeniably it is true in some instances—that the employer deliberately underpays the girl wage-earner. He would have to pay her more if she were a better worker. If he did not, she could go to another shop and get higher wages.

THE girl in an office has been trained in a business college. She has special equipment—such as it is—and in consequence is in a different class from the factory girl and the shop girl. It is generally stated by employers, however, that good stenographers are extremely rare. Possibly they are not much rarer than very good positions. At least, the girl stenographer goes to work for the first time knowing something about the special work by means of which she has to earn a living. What appears most conspicuously in the case of the girl stenographer is that she does not know how to keep up her physical efficiency as a worker. This is true of the factory girl and the shop girl, but the writer believes that it is most noticeable in the case of the girl in an office. She does not know how to use money so that her wages will give her back their value. She does not know how to keep up to the strain of her work.

If the self-supporting woman, who has reached a position of comfort and success, is asked what will make or cripple the girl wage-earner in her endeavour to become self-supporting—after the girl has learned her special work—her answer will be that the final test is the girl's capacity to take care of her health and to spend her wages with good judgment. This is the point which means success or failure. And this is where, apparently, no one helps her. Each individual girl must find out for herself. Or she never finds out and she is always half-sick and half-poor. There are varying grades of not being as well as she ought to be, and of spending money for poor returns. The fact is that the girl—the woman—whether she is a wage-earner or a girl at home, is never taught the value of money. She is not taught how to spend money so that she may get back its value. In much the same way the girl is not taught what she ought to eat, how she ought to be dressed, or when she ought to rest. She finds these things out for herself, or she lives so much the less efficiently for not knowing them. It is a truism that girls are not taught how to feed babies, which is one of the chief causes of infant mortality. But the want of knowledge is wider than this. Girls are not taught what they ought to eat themselves. They are not taught as housekeepers what they should give their households to eat. These are sweeping assertions. They are made here, because this want of common necessary knowledge is part of the problem of the girl wage-earner. The statement applies to all alike, factory girls, shop girls, and girls in offices. The girl wage-earner does not know how to take care of herself. She may find out after some years. But she does not know, except in rare instances, when she begins to work. Her lack of knowledge is a great loss to her. Sometimes it is an irretrievable loss. Her knowledge of how she ought to spend

WHAT is the equipment of the Canadian girl wage-earner when she begins to earn her living? To tell the truth, we know very little about it, except in a general way. Take the case of a factory girl, a shop girl, and a stenographer. These are the girls whom we meet every day in the street cars and on the street, who are at work in the same offices as we are, whose work is performed partly for us, in the same way that we do our work partly for them. It is apparently true that the industrial and commercial world as it is organized at present is on a basis which makes it impossible for a certain proportion of these girls to earn a wage on which they may live decently. Four dollars is below a living wage. Yet this sum is being paid to a number of these girl workers. A certain number of people believe that the employer is wholly to blame for this condition. But it is the public, not the employer only, that is accountable. If the work a girl is able to do is not worth a living wage—to put the case in this shape for the moment—there are no market laws which will supply her with a wage on which she can live comfortably. If she has never been taught how to keep herself in good health, and if she has never learned the value of money nor how to spend money, it is not likely that she will be an efficient worker and useful citizen. The girl worker when she begins to earn her living is greatly under-equipped as compared with other workers.

When a girl applies at a factory for work—we are in prosperous days when practically any girl who applies will get work—what does she know to help her to earn a living? The average girl can read and write after a fashion. She knows some arithmetic and has a little other knowledge of the same kind, the possession of which places her higher in the scale of civilization than she would be without such knowledge. Suppose she is employed in the making of garments of any description. Does she know anything about cutting out her own clothes, or of design? Has she any idea of power machinery, or even of running an ordinary sewing machine, the management of which a girl ought to be able to learn at home? Has she any knowledge of making anything, or even of giving value for wages, or of receiving a fair recompense for work? From what the writer can find out, the answer to these critical questions is in the negative, with the exception, possibly, of the last question. The average Canadian girl has had no special preparation of any kind to fit her to earn a living. Her mother has not taught her, probably because the mother does not know what the girl needs to know. She has not been taught at school. It is not remarkable that there is a discrepancy in the girl's wages and that she suffers, unless she is supported, while she is learning, by her people at home. It is not remarkable that the average girl is not

money is, if possible, less than her knowledge of what she ought to eat and wear and when and for how long she ought to rest. These statements are not guesses. They are facts.

What duty has the public towards the girl who receives less than a living wage? The first and obvious reply is to say that the employer should be compelled to pay a living wage. Cities have adopted a minimum wage, it is said, with good results. It may be necessary to adopt a minimum wage in Canada. There are employers who pay less than they can easily afford to pay and less than their employees earn. But the average employer is as anxious as the average citizen can be to do what is right for his employees. To arrive at a fair wage, that a business can bear and on which a worker can live reasonably with a reasonable margin, is a problem which can be dealt with only by experts. It is surely a matter in which a government should have some supervision, if in no other case, at least in the case of girls who are known to receive less than a living wage.

But one of the chief reasons why girls get less than a living wage is because they are untrained and inefficient workers. No true remedy has been proposed when it is said that a government should fix a living wage, if the worker is not actually worth the living wage. In this case, the inefficient girl worker will tend to be driven out of employment and will be in a worse case than before. At least part of the remedy is to be found in a change in the public school curriculum. A girl's public school training should include the teaching of how to keep personal and household accounts. The education of a girl ought to teach her the value of money, both for her own sake and the sake of the nation, since women save practically all that is saved in a country. A girl should be taught food values, and personal hygiene, and the care of children. To turn a girl out into the world to earn her living, when the girl is ignorant of the value of money, when she does not know how to buy or how to save, when she does not know how to take care of herself, and when she has no trade by which to earn a living, is an unsatisfactory result of public school education. It will be said that the girl's mother ought to teach her these things. But school takes up a good deal of a girl's time. Besides this the mother often has not the knowledge herself, nor does she know how to teach her daughter; if the mother knows she has no time, or she is foolish enough to think that her daughter can get on without knowing. The Canadian public school does not seem to help effectually in making the girl efficient either at work or at home. It is probable that the findings of the Commission on Technical Education will recommend that classes be opened for girls in technical schools which will offer instruction in design, home dress-making, millinery and other subjects, which will be of use to factory and shop workers. Excellent work is being done already in the departments of cooking, dress-making, and so on in the night classes of technical schools. But it is the exceptional girl who takes advantage of these classes, not the average girl. Public school education in Canada reaches the average girl and it is the efficiency of the average girl which should be increased.

SCIENTIFIC investigation only can show what part the foreman and forewoman should have in the increase of the girl worker's earning power. Perhaps the most promising recent development in the situation of the worker is the advent of scientific management in business and industry. To discover what periods of work and rest and what speed in work will produce the highest results in production and the best results for the worker are questions which can be answered only by scientific investigation. It appears likely that these periods of work and rest and rate of speed will prove to be different for men and women workers. Unquestionably, the person who directs the girl worker has a great deal to do with her success as a worker. How the girl ought to work is a question which has been little studied. This promising field of investigation is one which will give results greatly in the interests of humanity.

The girl worker who does not live at home gets less than a living wage because of competition by the girl who lives at home. It must have remained in the memory of anyone who listened to the evidence before the Government Commission which

investigated the wages of telephone girls in Toronto that the girl who does not pay for her washing, because she lives at home, or with relatives, helps to make a living impossible to the girl who has to pay for her washing. Get it down to a case of Annie Brown, who boards and has no home help, and of Jessie Smith, who pays for her board at home, true enough, but is helped out in many little extra ways. To

live at all, the former pays out from her reserve



"What the shop girl has to learn is to make sales."

supply of health and strength and youth, and she knows that it is the girl at home who helps to make

her pay. What is the remedy for this competition by the girl who lives at home and who also cannot live without her wages? The present writer does not know of any remedy. But there must be a remedy of some kind. Is the trade union a remedy? Then it will have to come for the women in industry, although so far trade organizations have taken little hold of women workers in Canada.

WHAT is wanted first and most of all is a study of the woman wage-earner in Canada. Statistics should be collected which will show what a living wage is in various Canadian cities where girls work in large numbers. We know too little about the girl who works for wages, and accurate knowledge is the first essential. Increased efficiency on the part of the working girl will help to solve the problem of low wages, and the country, through its schools, can help to teach the girl efficiency. The employer should begin at least the introduction of scientific management, if it is no more than to recognize the principle that his foreman and forewoman, and that he himself, should know more about the best use of the girl employees who work in his factory, shop or office.

But what is needed more than anything else is the scientific study of the subject. Who should undertake this study, if not Canadian universities, and such Government agencies as the Commission for Conservation? The case of the Canadian working girl is a subject of so many phases that to deal with it properly nothing less than scientific study is adequate. And in studying it the universities and Government bodies would be doing a service the importance of which it is hard to over-estimate.

(The last article in the series deals with standards of Canadian family life and the responsibility of women at home for the welfare of the Canadian girl wage-earner.)

## Re-peopling a Province

By HAROLD BROWN

NEW BRUNSWICK has decided to keep young farmers in the East and to encourage immigrants of an agricultural turn to settle on lands as yet unfarmed in that Province. Spending \$12,000,000 to make a national harbour of Courtenay Bay does not epitomize the progressive policy of modern New Brunswick. There, as in all other fertile areas of Canada, the land is the thing. New Brunswick is still a province of large unclaimed areas of arable land. While the mad rush for free land is still on in the valleys of the Saskatchewan; while the trek to the free lands of the Peace River is going ahead of the railroads; while large areas of good land are being settled upon in British Columbia; and while Ontario is still pushing back the unsettled boundaries of its huge clay belt—the Maritime Provinces are beginning to realize that it is better economics for the East and better for the immigrant, to settle land which has lain idle along the Atlantic since the Micmacs first hunted the moose in Nova Scotia.

New Brunswick's forward policy on the land question began in a vigorous protest against the continual exodus of thousands of her best young agriculturists to the West; and against the almost more serious efflux of productive population to the Eastern States. Newspapers and Boards of Trade, merchants and manufacturers and people in general made the protest something of an organized howl. The howl became an intention. The intention took form in legislation. The bill to encourage the Settlement of Farm Lands was the result.

Precedent to the bill, however, and the direct cause of it, was a somewhat remarkable paper read at the recent Immigration Conference in Fredericton, by Charles H. McIntyre, now of Boston. Mr. McIntyre was born on a stone-knob farm in New Brunswick. While still a youth he managed to get an education as far as graduating from the University of New Brunswick at Fredericton; after which he studied at Harvard, took a course in American law and set up a legal office in Boston, where he is now a prominent citizen, a past President of the Boston Canadian Club, and as much interested in his native province as though he were still living in Fredericton.

The paper on land, read by Mr. McIntyre, was published in the CANADIAN COURIER, issue of March 23, 1912. The title of the article was, "How to

Put People on the Land." Mr. McIntyre set forth several ways—how. As an axiom he assumed that the intending or the potential farmer must be given accommodation by government aid.

"Speaking generally," he said, "the average young man without funds cannot purchase a farm and from its proceeds redeem himself from debt before he is worn out."

Mr. McIntyre cited the examples of several other countries in dealing with the manless land question: England, Germany, Ireland, Brazil, Australia, New Zealand. The basic principle in all these somewhat varying methods of getting idle people on to idle land, and of building homes for workingmen was—some form of State assistance. Most of the aid given by the State took the form of loans to farmers. Mr. McIntyre outlined three methods of government aid to potential farmers, and he recommended the appointment of a land settlement commission to be the agency by which any one of the three methods should be carried out.

The first-mentioned was the case of the fund in government savings banks on provincial credit as advance loans to farmers. The second was provincial debentures. The third was bonds issued by the Land Settlement Commission itself, under provincial guarantee.

The bill of the New Brunswick Legislature, born of this idea set forth by Mr. McIntyre, makes the idea into a fact. It provides for the creation of a "Farm Settlement Board" of three commissioners, one of whom must be the Provincial Superintendent of Immigration, who becomes the Secretary of the Board.

So far so good. Mr. McIntyre's basic Land Settlement Commission is assured. The Government is enlisted as a co-agent.

THE principle of government aid, however, does not under this bill take the form of a loan in money. Embodying the same principle the Farm Settlement Board is authorized: To purchase farm land from the Province; to improve the same and erect buildings thereupon; to sell the said land so improved to intending settlers at cost, on a basis of twenty-five per cent. down on possession, the balance with interest by instalments over a period not to exceed ten years.

Thus the Government makes it possible for



potential settlers to acquire new land in the Province at a minimum of cost.

As to the land itself the Surveyor-General is authorized to grant to the Board "such portions of the Crown Lands of the Province as are unfit for lumbering purposes, but which are suitable for farming purposes . . . and the said Board is authorized to divide the said land into lots and to improve the same by clearing a part thereof, not in any case exceeding ten acres of one hundred-acre lot, and erecting a dwelling house and outbuildings thereupon."

Now as to the raising of money, the bill authorizes

the Lieutenant-Governor-in-Council to borrow \$100,000 for a period of twenty years at four per cent. per annum. The money is to be placed in a chartered bank doing business to the credit of the Farm Settlement Board. This fund can be drawn upon only by order of the Secretary of the Board, who is also the Superintendent of Immigration, for the purposes set forth in the Act. All moneys received from sale of land to settlers are paid back into this account, to be again invested in the purchase of lands.

Thus with an initial \$100,000 a Government sets in operation a system whereby thousands of pro-

ducers may be added to the population of a Province. Farmers' sons unable to get land by inheritance may acquire it by easy purchase upon almost homesteading terms. Immigrants from abroad may be saved the long journey westward to occupy land in most cases no better than the land of New Brunswick. Of course the land must be cleared. The settler, however, has the advantage of plenty of timber for fences and fuel; of a magnificent climate; of good natural drainage into a great system of rivers; of living in a country which for natural charm as well as modern progress cannot be excelled in America.



SOME PEOPLE MIGHT LIVE AS CHEAPLY AS THEY DID TWENTY YEARS AGO—BUT THEY WON'T.

In the days of the old hickory chair, Mr. and Mrs. Timmins were quite satisfied with one servant who seldom aspired to be anything else. Mr. and Mrs. Timmins of the twentieth century are by no means prodigal in their expenditures. But for the same relative degree of luxury in an advanced civilization they require a cook, a housekeeper, a maid, a nurse, a gardener and a chauffeur. And in order to be as decently established as Mrs. Robinson, down the drive, Mrs. Timmins may even require a butler.

Drawn by W. S. Broadhead.

# Have Prices Really Advanced?

By G. E. JACKSON

THE man of business treats prices much as the farmer treats the weather. If prices stand still, or show prospects of falling, then business can only revive under rising prices. If they rise for a few years together, the country will find salvation only in falling prices. And in times and places where the business man controls politics, as in America, there two generations past, his grumbles may become a real menace to the country. It was to an agitation for high prices that the Free Silver Democrats owed much of their power; and that of the High Tariff Republicans may be traced largely to the same feeling.

In the last quarter of last century, business men everywhere were longing for high prices. Since 1895, it appears that their prayers have been answered; and now they are asking themselves the question, "What is to happen if this goes on much longer?"

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WHENEVER prices rise or fall, wages adjust themselves very slowly to the change. In a time of falling prices, for several years at any rate, the position of the working-man improves. In a time of rising prices the working-man finds that the same wage buys less food and fuel than before; and under the barbarous conditions of to-day, when the strike is almost his only means of making his discomfort felt, there is likely to be trouble in not a few countries.

This is exactly what of late years we have seen all over the world. In 1906 the people of England began by hurling Mr. Balfour's government from power; no government in history had been so decisively condemned. In 1907 a general railway strike threatened to paralyze the country. The year 1908 was marked by sedition and assassinations in Egypt and India. With 1909 the trouble became general; and in the last three years, strikes and riots have convulsed almost all the great industrial nations. In England, France, and America, the troops have come in conflict with the strikers, killing men and women. There have been violent political changes in England, Germany, and the United States; and the old, comparatively sober Socialism, is being replaced, on both sides of the Atlantic, by Syndicalism and methods of sabotage.

It is, of course, possible that all this is due to

local causes. The Indian civil servant, whose liver drives him to Bath for consolation, ascribes the sedition of Bengal to Keir Hardie; the London clubman attributes the coal strike to Lloyd-George; the modest and peace-loving citizens of America point to Theodore Roosevelt as the centre of disturbance. But it is not likely that a number of demagogues, rising simultaneously in all countries, would be able to throw society into confusion, unless there were some single, world-wide cause at work behind them. So once more we come back to the rise of prices as a probable explanation.

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THERE are, of course, some who stoutly deny that prices have risen. They say that although each one of us feels the pinch of poverty, this is not because we cannot buy so much, but because we insist on having more. Whereas, in 1895, we could not get automobiles even if we wanted them, to-day we must buy one or two, if only to impress the neighbours. Whereas, in 1895, we were content to spend our holidays on Lake Huron, to-day we can find peace only by gazing on Windermere or Lake Lucerne.

Doubtless it is true that we do not live so simply as our fathers. But that is no answer to the question, "Have prices risen?" It is doubly wanting, since by the use of Index Numbers we can measure, approximately at any rate, any change in prices.

The method of compiling Index Numbers has gradually become familiar to the general public; but it is worth while once more to give it in brief outline. A number of representative things are taken, such as wheat, flour, beef, mutton, pork, petroleum, pig-iron, cotton prints, etc. The price of each of these, in a given year, is expressed as 100. Then if we have a list of prices, we can express the price of anything in any year, in terms of the price of that thing in the year selected.

Suppose the price of each of our eight selected goods were expressed as 100 in 1895. Then for that year our Index Number would be 800. To-day, some of those goods have risen more than others. Some, perhaps, have fallen. But by expressing the price of each in a percentage of its price in, say, 1895, we may determine not only whether prices

in general have risen since then, but also how far they have risen or fallen as the case may be.

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DOZENS of Index Numbers have been made in the last generation. Of these, perhaps the most important are, for England, those of Dr. Sauerbeck, and the *Economist* newspaper; for Germany, that of Dr. Soetbeer; for America, those of Professor Roland Falkner, Dun, and the Labour Bureau; for Canada, that of R. H. Coats. All of these (except those of Falkner and Soetbeer, which do not go beyond 1891) point to a rise of prices, beginning between 1895 and 1897, in some countries sooner than in others. Taking them all, and averaging their price fluctuations, we find in the course of seventeen years a rise from 100 to about 130. In the United States and Canada prices have risen faster than the average; in England and Germany not quite so fast.

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MANY people have accepted these figures as conclusive. This they can never be. Everyone compiles his Index Number on a different principle. The result naturally varies according to the number and kind of articles selected. Some base their calculations on a number of goods—Professor Falkner chose two hundred and twenty-three. Some base them on very few—the monthly Index Number of the *Economist* newspaper is based on only twenty-two. Some give great prominence to manufactured articles, others lay stress on the price of raw materials.

Again, certain investigators allow for the fact that as one spends far more on bread than on wooden pails and pocket-knives, bread should be counted many times over, and the others only once. If this is not done, wooden pails and pocket-knives will assume an importance which does not belong to them. On the other hand, among his two hundred and twenty-three articles, Professor Falkner includes seven kinds of wooden pails, and no less than twenty-five varieties of pocket-knives. According to his calculations, therefore, if in any period the price of wooden pails and pocket-knives rose 70 per cent. while that of bread and everything else fell 10 per cent., there would be a net rise in prices of a little more than 1 per cent.

There is this further difficulty. Whereas dif-

ferent kinds of wheat and petroleum can be graded, so that like always compares with like, there are other things which can never be treated with exactness. Clothing, for instance, can only be graded very roughly, and that in the ready-made kind. In so far, therefore, as these uncertain items are included in an Index Number, we must trust that mistakes will largely neutralize one another, and that the remaining error will count for very little, when all the graded goods are added in.

THESE difficulties (and this list is by no means exhaustive) produce constant disagreements between Index Numbers. We should not expect those of Canada and England to agree. Differences in the tariffs, costs of transport, and rates of increase in population, make all agreement impossible. All that we can expect is that they should move in the same direction; and this is the case. On the other hand, two Index Numbers made for the same country should show very close agreement. As a rule the difference between them will be small; but there are occasionally wide divergencies. For instance, in the United States, prices between 1897 and 1905 have been measured by Dun and the Labour Bureau. Dun shows an increase of 36 per cent., while the method of the Labour Bureau gives a little less than 29 per cent. The direction of both is the same; but in estimating the rate at which prices are rising they differ by nearly 25 per cent.

THERE is this further difficulty. All these Index Numbers are based on lists of wholesale prices. Now retail prices follow the movement in the wholesale trade, but not at the same rate. For this

reason, an Index Number may be an excellent guide to the business man or investor, but it tells us very little about changes in the cost of living. In Eng-

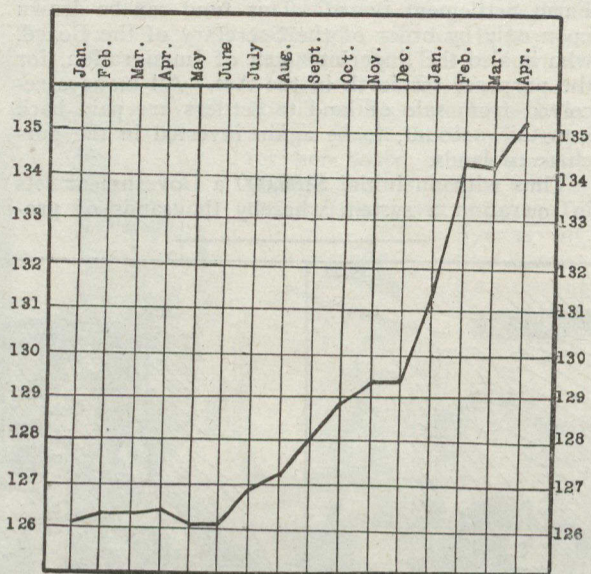


Chart Showing the Course of Wholesale Prices in Canada, by Months, Jan., 1911-April, 1912, as Prepared by R. H. Coats, Editor of the Labour Gazette. The Basic Figure 100 is the Average Price of 261 Commodities Between 1890 and 1900.

land, competition among retailers is so keen that they have almost certainly been forced to bear a part of the rise in prices. While the public has

had to pay more for most things, it has not paid so much more as changes in wholesale prices would lead us to believe. In Canada, however, population has increased at a rate even faster than the rise in wholesale prices. Thus, competition among retailers has probably been lessened; and it is possible that, far from bearing a part of the burden on his own shoulders, the retailer has added just a little to it, in passing it on to the consumer.

BROADLY speaking, then, Index Numbers add very little to what the housewife has already told the man in the street, not once, but many times. A given sum of money cannot now buy nearly so much as it could buy a few years ago. Each year its purchasing power grows gradually less.

What, then, is the value of Index Numbers? It seems to lie mainly in this: that they show the direction in which prices are moving, and show a similar movement in all countries. A general movement of prices cannot satisfactorily be explained by reference to local causes. There is some common cause at work. Though mankind thinks very slowly, our shrinking purses will some day force us to look for that common cause. Meanwhile, the way is being prepared for us. At the instigation of Professor Fisher, of Yale University, perhaps the greatest living expert on monetary problems, influential men in all countries are beginning to demand an international commission on the cost of living. Such a commission could do no more than recommend a remedy; but once appointed, it will find the attention of millions focussed on its proceedings. If in a few years the rise of prices is not arrested, then, as a result of its investigations, something may at last be done.

German-Canadian. Mr. Pardee has a Future if the Fates give him an even break.

## CORRIDOR COMMENT

Ottawa, May 6th.

ONE sees such gatherings in the great and growing West. To the easterner they are strange—thrilling, but un-understandable.

The "oldest inhabitant," who was on the spot when the "city" was laid out, just four and a half years before, explained that the audience was composed of no less than seven nationalities, a conglomerate collection from the Old World and the New. They had turned out, three thousand strong, to greet the then Prime Minister of Canada on his visit to the prairies in the summer of 1910. But their attention for the time being was focussed upon an earnest young speaker summoned from the background by his leader to bespeak the mission of the tour.

There were men, women and children, of different races, of diversified ideals, of individual aims and aspirations. They had come together—the large majority of them—out of curiosity. It was a mammoth meeting, taxing the capacity of the typical prairie

rink, but it was impersonal, segregated, chaotic. Then the young man spoke. He was not an orator, but he had a message. His greeting was direct, personal, sympathetic. And when he sat down the gathering was unified and enthusiastic. It was one and won.

Just behind the press table sat a hoary-headed stalwart who had glued his right hand to his ear as a sounding funnel throughout the address. Everything about him proclaimed the Fatherland. His accent was pronounced.

"Ach!" he exclaimed, leaning forward and placing his big hand on the arm of a near-by newspaper man, "Who it iss?"

He was told. He nodded his head decisively. "Goodt, goodt," he repeated. "Dat young man hass un future!"

The Young Man with the Future was Mr. Fred. F. Pardee, K.C., member for West Lambton and Chief Whip of the Liberal party in the House of

Commons. He is 44 years of age—and young for his years. He has all the vigour and enthusiasm of youth, tempered with the wisdom of an early and successful parliamentary career. He was born for politics, for his father was the late Hon. T. B. Pardee, Minister of Crown Lands in the heyday of the Mowat administration in Ontario. But Fred. is not the son of his father in the sense so frequently evidenced in public life. He stands on his own feet. He has come to the front on his own merit. He has made good on his own account.

Mr. Pardee entered the Provincial Legislature for his native constituency in 1898, and served four years in the Ontario House. He came to Ottawa at the bye-election of 1905, and has been re-elected at the subsequent general elections. In 1909, after but seven years' service in the House, he was chosen to succeed Hon. James Sutherland and Mr. Calvert as Chief Whip of the then Government party. There were those who were doubtful that so young a member could successfully "regulate" the rank and file of the party. But Mr. Pardee soon won over every Doubting Thomas. He created a favourable impression from the first, and it grew. His keen interest in public affairs, his businesslike methods, and, withal, his vigorous, clean-cut debating prowess were proved.

Yet the Chief Whip is no exponent of the all-work-and-no-play doctrine. No man is more ready to enjoy to the full his hours of relaxation and recreation. Once the task of the hour is off his hands he is ready to participate in the lighter things of congenial camaraderie. And he is always ready for a turn in healthy out-door sport, and still looks the athlete he was in his college days. It was he, it may be remembered, who captained the Parliamentary team that took the measure of the newspaper men in that memorable baseball contest on the prairie diamond at Melville during the tour to which reference has been made. Mr. Pardee marshalled a phenomenal team, including one Provincial Prime Minister, one member of the Dominion Cabinet, one ex-Speaker of the Western Legislature, one Senator and several members of the House of Commons. He played first base himself—and played it without a glove! The press still charges its unexpected defeat to the support tendered the Parliamentary pitcher, Hon. George P. Graham, by the man on first base, who "pulled down the high ones" with one hand, and "scooped up the grounders" with the clean-cut perfection of a connoisseur. Moreover, the newspaper fielders learned to "move away back" when the Chief Whip came to bat.

The Liberals swear by "Fred." His youth is in his favour. It may outlive adversity. And when the political tide turns there will be many within his party to endorse the declaration of the prophetic

HON. W. J. HANNA, Provincial Secretary in the Ontario Government, tells many a good story. One of his best relates to an incident which followed the general election of December last, when the Whitney Government was again returned to power and its Provincial Secretary rolled up a majority of some eleven hundred in the riding of West Lambton, the same constituency, by the way, that Mr. Pardee represents in the Dominion House. Mr. Hanna is the father of the Provincial prison farm. He has made this great work his hobby, and scarce a week goes by that the Minister does not visit the farm and mingle with "the boys," as he calls its inmates. Moreover, Mr. Hanna does more. He has got into personal touch with many of the men, and "fathers" them after their release in a manner which has made him a general favourite. But there are those who incline to the belief that the Provincial Secretary goes too far—and his political opponents sought at the last election to make the most of this sentiment. One Liberal campaigner in particular endeavoured to make votes against him on the subject. While approving of the project itself, this party advocate vigorously arraigned the propriety of a Minister of the Crown "cohorting with besotted offenders and criminals."

The morning after the election, as the Minister walked down town, he was amazed to be met with outstretched eager hand by a constituent whose frequent lapses from sobriety had more than once landed him behind the bars, and whom he knew to be an ardent Liberal.

"Congratulations, Mr. Hanna," he exclaimed. "I voted my first Tory vote for you yesterday."

"And how was that?" queried the astonished legislator.

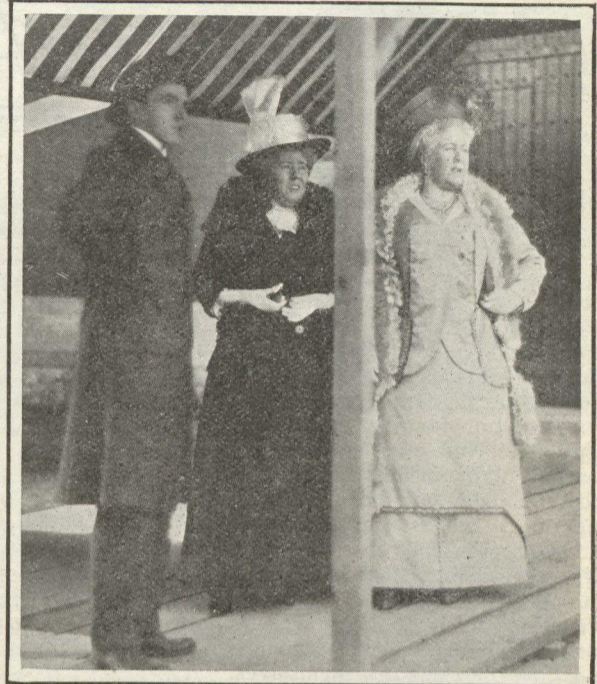
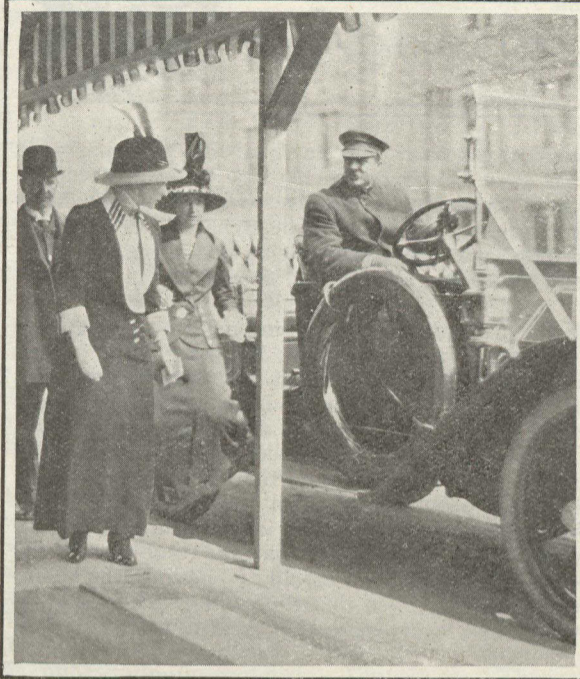
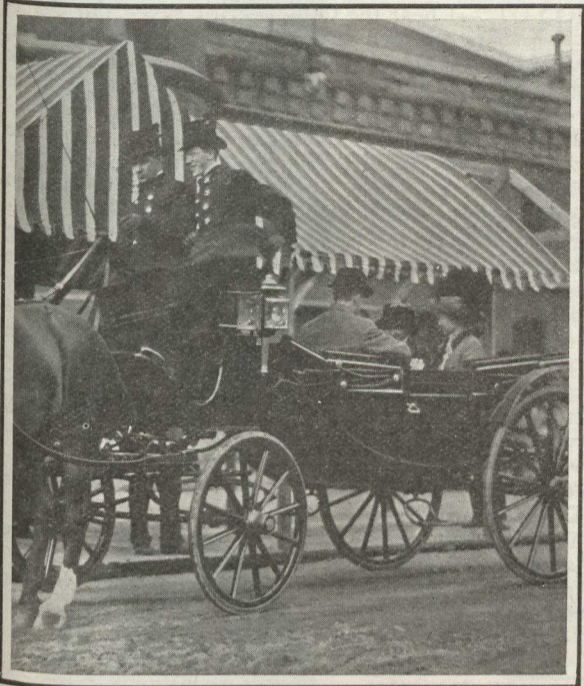
"Well, you know Blank," he responded, giving the name of the campaigner who had arraigned the Minister's conduct, "he insulted us."

SUPERINTENDENT J. E. ROGERS, of the Provincial Police, who was recently despatched to Chicago to file the extradition papers in the case of Dr. Beattie Nesbitt, relates an amusing incident of his experiences in passing Canadian money in the Illinois metropolis. He sought to pay his hotel bill with Canadian bank currency, but was informed that a five-per-cent. discount would be charged on all bills with the exception of the Dominion one and two dollar notes. Mr. Rogers had tendered the amount of his account in Bank of Commerce bills. Somewhat exasperated he began to thumb over his "roll." The clerk watched him meanwhile.

"We will take those without discount," he observed, pointing to a five-dollar Dominion Bank bill. Mr. Rogers smiled, paid his account in Dominion Bank bills, secured his receipt, and then had his revenge by pointing out the ridiculous ignorance of the wise accountant of the metropolitan hostelry.

H. W. A.

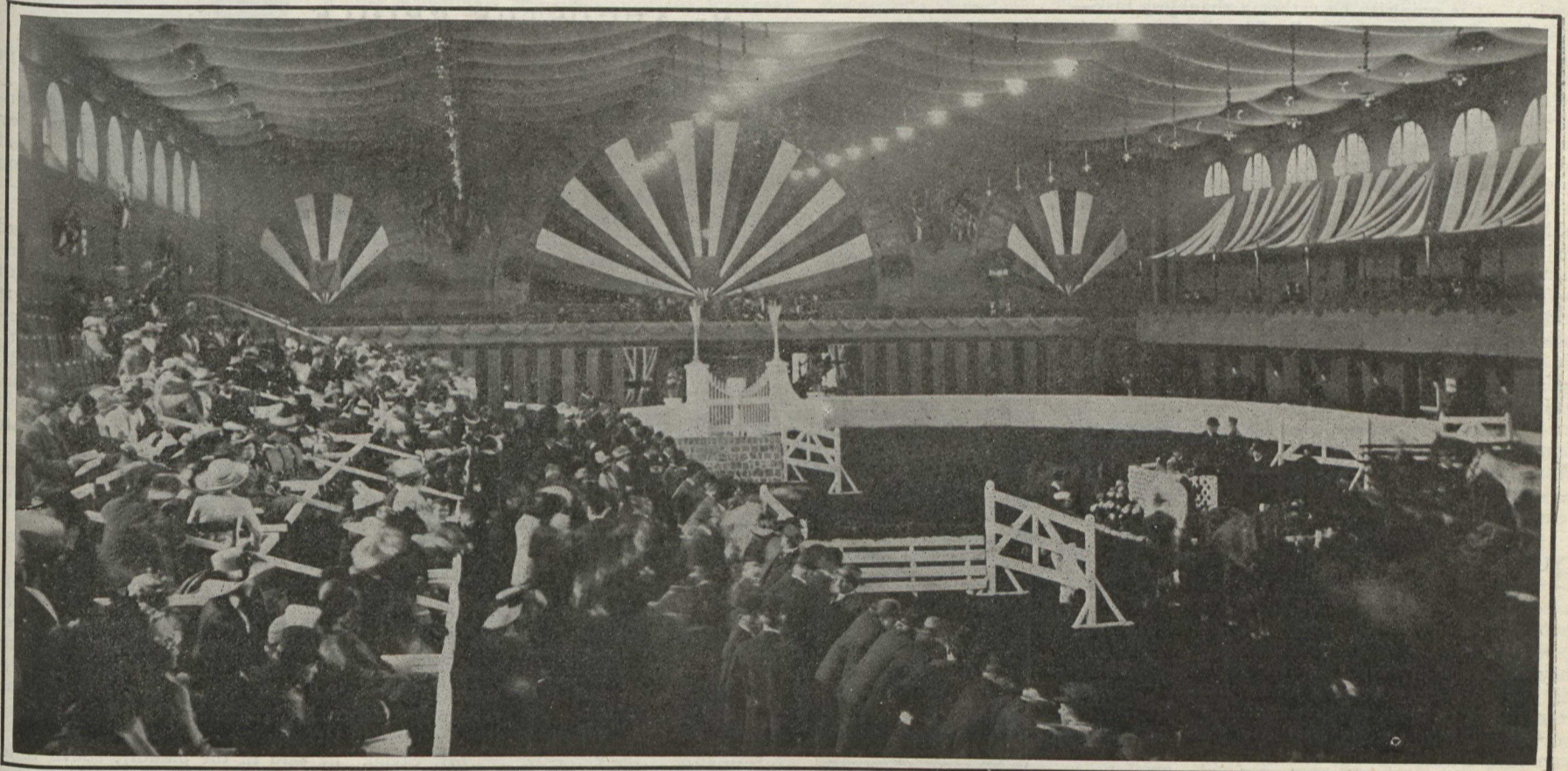
# A Society Spectacle or a Horse Show?



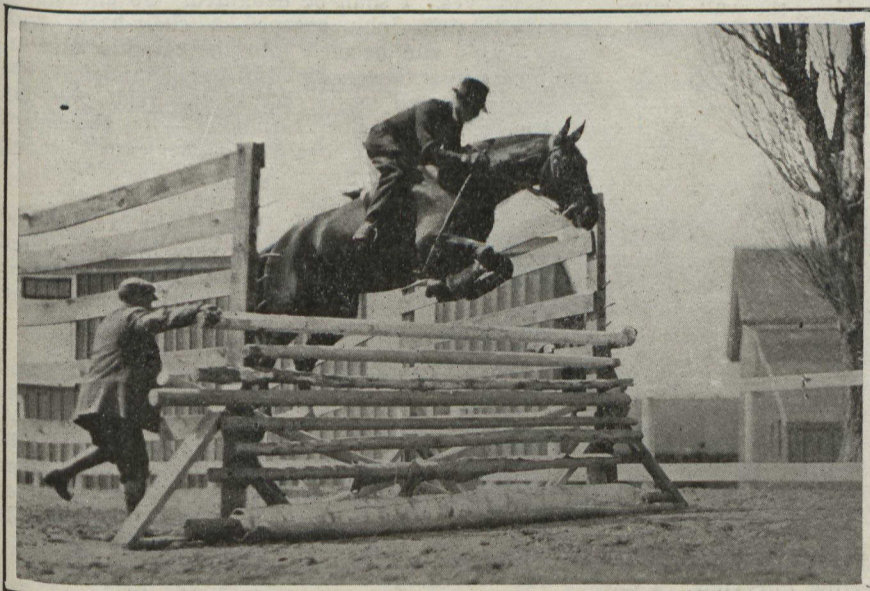
The Lieutenant-Governor's Carriage Containing the Misses Gibson Stopping Before the Entrance.

The "Tailor-made" and the Automobile Were Distinctive Features at the Afternoon Performances.

Mrs. C. C. James and Mrs. Justice Riddell Awaiting Their Car Under the Canopied Entrance to the Armouries.



The Toronto Horse Show, Which Occupied Five Days of Last Week, Was Held in the Armouries and Was Probably the Best Indoor Show Ever Held in Canada. Over 5,000 People Attended on Saturday Night to See the Championships Decided. This Photograph Was Taken During an Afternoon Performance. Note the Broad Promenade in Front of the Boxes on the Left.



Training a Green Jumper—Hon. Mr. Sifton's "Yukon" at Work. (See also page 22.) Photographs by W. James.

"Confidence," One of Mr. Sifton's Jumpers, at Practice. He Was in Good Form on Saturday Night and Broke the Record, Going 7 Ft., 5 1/4 Inches.



### SENATORIAL SELF-REFORM.

IF I were a member of the Canadian Senate at this juncture, and were anxious to preserve my job, I would "get busy" on some effective scheme of Senate Reform. The people of Canada are rapidly reaching a frame of mind out of which will spring some angry day a perfect tempest of "Senate Slugging" which will wipe that Chamber out just about as soon as an Act of Parliament can be rushed through the Imperial Houses. The demand for its "head" will be unanimous, vociferous, insistent and punctuated with rising passion; and our politicians will be so scared that most of them will be afraid even to go to the funeral. That is, this will happen, if the Senate is not previously "reformed." The lightning stroke will come if a system of lightning rods is not put up. And the only people who, at the present moment, are at all likely to let a well-thought-out contract for covering the Senate Chamber with lightning rods are the Senators themselves.

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NO one else cares enough about their continued existence and happiness to take the necessary trouble. It is going to be rather a thankless task—this "reforming the Senate." The Senators have for so long permitted themselves to be kept in the background by the more aggressive and rhetorical Commoners that by now they cannot even do their duty without being regarded as a public nuisance; and the result is that, if any Government were to invite public attention to a measure for their reform, it would be met by a decided public demand to be told why they should not be abolished and done with. They are now suffered to exist, and draw their indemnities, because no one is thinking about them. We are a busy, a prosperous and an "easy money" people. Our Federal revenues grow by millions of dollars every year, and we are hard put to it to find ways of spending our wealth. A "surplus" has become a regular visitor to Ottawa on budget-day. Under such circumstances, we are willing to let the \$2,500 Senators alone if they will let us alone. We simply haven't time to save the money which we might keep in our pockets if we would take the trouble to convert the Senate Chamber into a Vice-Regal ball-room and release the venerable Senators from further duty.

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BUT this is not a very safe grip for the Senators to have upon their jobs. We are liable to get hot about the collar one of these days when they throw out a bill which enough of us really wanted to see pass—and ask in rude and biting tones why they are allowed to cumber the legislative path at all. When this happens, a lot of people, who have been trying to make opinion against the Senate for years, will join readily in the chorus, and not a man with a voice which can carry beyond his own beard will say a word in their defence. The shouting will be all one way; and it will sound very like "Down with the Senate!" When this comes about, if the issue is big enough, the Senate might as well pick out its plot in the political cemetery. There will be a big, riotous, stampeding and frightfully impatient howl for the annihilation of the Fifth Wheel to the Coach which costs a lot of money and comes nearest to being worth it when it is worth nothing. And if the Government of that day hesitates, this country will see an election fought on the "Down with the Senate" issue; and it will have to be an exceedingly popular Government to stem the tide. I shouldn't like—if I were a Senator—to see any Government carry my life into the battlefield in that fashion. I would be afraid it might stumble.

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NOW this does not mean that we might not get a Senate which the people would love, and which no Government would dare touch, if we would try our hand at it. But you cannot expect the busy broker or the hustling manufacturer or the "man with the hoe" or even the omniscient college graduate to bother with this task very seriously. The Commoners—who might otherwise take it up—probably see that they would get more criticism over any life-saving plan than they would get thanks, either from the Senators or the tax-payers. So they leave it alone. The problem does not look like a political gold-mine. It more nearly resembles

a concealed bear-trap or an April-fool prize package. Then most Governments manage to keep occupied without burdening themselves with this nice little constitutional puzzle. So the Senate lives along in its fools' paradise, not noticing the black thunder-cloud which is gathering on the horizon.

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IF the Senators were prudent men, however, they would arrange for those lightning rods. They will be the chief sufferers if the lightning strikes; and they have more time, and more to lose and less to risk by taking the matter up, than anybody else. What they should strive to do is to popularize the Senate. And the way to do that is to do the things which the people want them to do—do the things which the party politicians in the Commons dare not do—take up "issues" that the time-servers in the Green Chamber are afraid of—get into the game, frequent and free, so that the country will not have heart-failure every time they hear that the Senate

## A Great Interviewer Interviewed

By AUGUSTUS BRIDLE

THE late W. T. Stead had the happy faculty of making himself evident in the most unconventional ways. On his last visit to Canada some five years ago he was given a dinner by the Toronto Press Club. The dinner was attended by a large number of people. Mr. Stead, who came with Mrs. Stead and a company of friends, spoke on several topics of current interest, and said enough paradoxical things to challenge the curiosity of every newspaper man present. In fact so numerous were the questions put to him that he made no less than four speeches before the dinner broke up.



The late W. T. Stead wearing his convict's clothes on the anniversary of his sentence to imprisonment for an agitation in the Pall Mall Gazette.

Then began the most interesting part of the programme—the partly unexpected. A corps of reporters had been told off to interview Mr. Stead, who had himself recently returned from a triumphal tour interviewing most of the crowned heads and many of the greatest dignitaries of Europe. With bustling informality the great journalist led his friends into the next room, where he arranged them in a row along the wall. Himself seated in the middle chair, with his feet informally upon another; puffing a vigorously nonchalant cigar he called aloud:

"Now, gentlemen, you will see how a great interviewer is himself interviewed."

He laughed, with that curious, rollickingly intellectual humour, chockfull of most illuminative egotism that never offended anybody.

Four rather timid reporters got out their pencils and notebooks. There was a complete stillness.

"Come, boys, speak up," laughed Stead.

But no one spoke.

Mr. Stead took another puff, and recrossed his feet on the chair in front.

"Well upon my word; you seem to be rather slow. Ask me any question you like, boys."

The scribes looked one at another; coughed and smiled—but still no question.

Mr. Stead looked at the end of his ragged cigar.

"Really, this is a most amazing interview. I am not a Sphinx, you know. Come along, boys."

Whereat and whereupon one wag of an editor, who was not on assignment, but had been listening

is still live and kicking, and will no longer assume that a bill becomes law when it has been read three times in the Commons.

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"BUT"—I hear the Ottawa critic say—"our Senators couldn't do that. You don't know them, Mr. Monocle Man. You should come down and look them over." To which I reply—"Just so. And the reason they cannot do that is because a stream cannot rise higher than its source. Our Senators are chosen by a Committee of the Commons—and they do not always choose the best at that. The way to get a Senate that can do the things I have suggested is to let the people choose them, first having freed the people from the shackles of party and the cramping influences of our narrow constituency boundaries. If you will take any five constituencies in Ontario—outside of the City of Toronto, which is the most servile partizan community in the Dominion—and put them together as a Senatorial district, you will have a constituency which no small man can hope to carry, and where both party conventions will present to the people men of Senatorial size. Senators so chosen from the whole Dominion will be able to popularize their Chamber; and we shall have an Areopagus at Ottawa where 'sober, second thought' can get a respectful hearing. Even Ministers of the Crown will listen for its verdict."

THE MONOCLE MAN.

very closely to the four speeches of Mr. Stead in the next room, spoke up and said:

"Mr. Stead, I want to ask you a very commonplace question. This is a matter about which you seemed to say nothing in any of your speeches, and I thought perhaps you might excuse the question for being of so very hackneyed a variety. Uh—what do you think about Canada?"

Stead laughed at the implied thrust and squared away under a full head of cigar smoke to tell one and all the history and the manifest destiny of Canada; at a time when there was no such thing in Canada as the least sentiment concerning reciprocity, nothing but several sorts of Imperialism.

"I believe it will be much better for the world," he said, "if Canada works out her own destiny completely independent of the United States. It will be better for civilization to have two separate young great peoples working themselves out on this continent than to have anything like political fusion. I believe in the good old adage that every country should be let go to the devil in its own way."

Which, after fifteen minutes' continuous talk following one question, seemed to settle the matter.

Whereupon another furtive and somewhat waggish editor—it was the late, lamented and inimitable John Ewan—spoke up and took a rise out of Mr. Stead. John had his own angle of quiet and very broad-souled humour. He had been the Toronto *Globe* special correspondent in the Boer War, concerning which Mr. Stead had delivered himself in no uncertain terms.

"Mr. Stead," he said in the blandly, suave tones of a man who has some long-distance joke tucked away in his brain, "perhaps you will permit me to give you a little reminiscence of the Boer War."

"Why, yes. I shall be delighted. Go ahead."

"Well, sir"—John grasped a chair-back with both hands and beamed into the occultic face of the great interviewer—"one of our contingents was having a forced march across the veldt one day and we came to a Boer farmhouse—you remember, sir, that some of our boys were rather expert among the farmhouses of South Africa?"

"Yes, yes, I remember. Go on."

"Well, sir, we found a Boer family, father and mother and several daughters, very hugely excited over a document that had recently come into their possession. I daresay, sir, you could not even imagine what that document was?"

"I haven't the slightest idea."

At the same time it was quite evident that Stead was beginning to see the gradual obtrusion of "one on him."

"I do not remember, sir," went on the imperturbable Ewan, "that in all our bewildering experience in that remarkable country we had ever seen a Boer family so strangely excited as were these people by this most peculiar and interesting document."

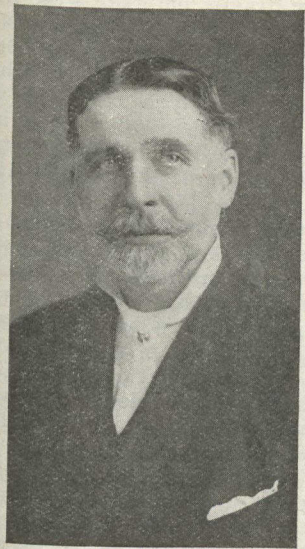
He waited again to see if Stead would "bite."

"Yes—and what was the document?"

"Well, sir, it was a half-sheet poster—compiled by one W. T. Stead."

# Interesting People

## First Commission Mayor



Dr. James H. Frink, First Commission Mayor of St. John.

**D**R. JAMES H. FRINK, the first commission mayor of St. John, the new wonder city of the East, is a good example of a man who prefers to play his own hand—and wins. In April, 1911, the citizens of St. John, wearied with the cumbersome aldermanic system, with a mayor and seventeen members, voted almost three to one for the adoption of the commission form of government as worked out in Des Moines, Cedar Rapids and other cities of the United States. The new plan of city government was placed before the people as the result of the recommendation of the advertising committee of the board of trade and was fathered by a citizens' committee, of which the active members were practically all business men and members of the board of trade. This committee was entrusted with the framing of the new charter, and after accomplishing this task, the committee decided to name the future mayor and commissioners.

Dr. Frink had been mayor of the city for two years under the aldermanic system, and was one of the first to advocate commission government for St. John. Quite informally he was asked to head the ticket of the citizens' ticket as mayor, and unhesitatingly declined. Already in the field was T. H. Bullock, a former mayor who had made a good record as treasury board chairman and who had the advantage of a long pocketbook and the support of fraternal organizations. When the citizens' committee nominated W. Shives Fisher, who has a national reputation as a capable business man and a distinguished citizen, the friends of Mayor Frink could hardly see where he fitted in.

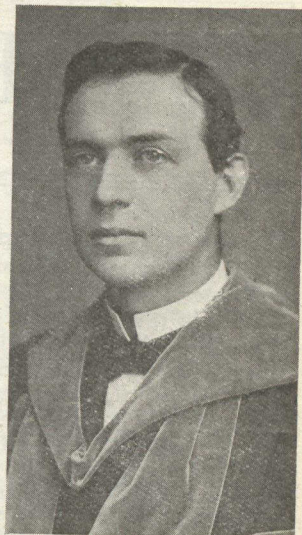
Contrary to expectation, however, it was Mr. Fisher, not Dr. Frink, who was eliminated in the primaries held on April 9 of this year. Mr. Bullock had a good lead over both men, but practically all of Mr. Fisher's vote went to Mayor Frink in the finals, held on April 23, and he had two votes to the good over his opponent. Dr. Frink is a veterinary surgeon

him in Italy as a member of the "Circolo Mathematico di Palermo." Then he is one of the 250 members of the London Mathematical Society. He is a Fellow of the Royal Society of Edinburgh. In fact, he is a member of so many mathematical societies all round the world that it is fortunate that he is an expert mathematician, else he could never keep count of them.

Of course, he has written a number of mathematical papers and books, including a *College Algebra*. Still we do not think that this last offence should be harboured against him, even if any of us have suffered from the said *Algebra*. We must remember that he "eats" mathematics, and that he probably did not know how much he was hurting us. He is an Editor, too, of the *Mathematics Teacher*—a periodical which, we are thankful to say, is not on our exchange list.

Dr. Metzler was born at Odessa, Ont., in 1863, and was educated at Port Dover High School; Albert College, Belleville; Toronto University, and the Teachers' Training School, Kingston. He began by teaching in Canada. Then he won a Fellowship at Clark University; and, after some miscellaneous teaching, settled down as a member of the staff of Syracuse University. Those were the days when we were producing more good men than we could employ at home; and the Americans seemed glad to get them. But Dr. Metzler has always remained a Canadian. There is nothing that he is prouder of than that he is one of the twelve Corresponding Fellows of the Royal Society of Canada.

For seventeen years he has served Syracuse; and is now not only Professor and Head of the Department of Mathematics, but is Dean of the Graduate School as well. They think a lot of him in Syracuse; but his friends have always been hoping that he might return to his native country, now that we have more room here for the sort of exceptional ability of which he is the possessor. Canada is just entering upon her proper inheritance; and it



Dr. William H. Metzler, Dean of Graduate School, Syracuse University.

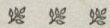


Lord Somers, Who, With Lord Hyde, is Farming Near Toronto.

and an inspector for the Dominion Government at St. John. With the intervention of one year he has been a member of the city council either as alderman or mayor since 1903. St. John is attracting attention these days, but the city, no matter what happens, has no reason to feel otherwise than proud of its chief magistrate. Pure English blood flows in Mayor Frink's veins, a fact attested by his presidency of the local St. George's Society.

The mayor holds office for two years, and the commissioners for four. The mayor receives \$3,500 a year and may be engaged in his own business, while the commissioners are paid \$3,000 a year, and are not allowed under the charter to be actively engaged in any other calling or business.

Under the old system the city was governed by a mayor and seventeen aldermen, four at large and thirteen from the wards.



## Dr. William H. Metzler

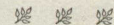
**I**N a profound German mathematical work, prepared by a profound German professor, you will run across a profound "theorem" called the "Metzler Theorem." Deceived by the name, you will probably think it given in honour of some be-spectacled German *savant* in a sleepy German university town. But the "theorem" is named in honour of a Canadian boy—a graduate of Toronto University.

Dr. William H. Metzler—the architect of the "theorem"—is a Canadian who has won in Europe a reputation which we have been too busy even to appreciate here. They know him in France as a member of the "Societe Mathematique de France." They know him in Germany as a member of the "Deutsche Mathematiker-Vereinigung." They know



Lord Hyde, Who Has Come to Ontario to Farm—and Enjoy Life.

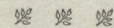
is time that we summoned all our children home—all who have been faithful to us in heart—to share in the good fortune which has at long last fallen into our lap. And, in the day of our prosperity, we need just such scholarly men as Dr. Metzler; and there is no necessity of going outside the "home circle" to get them.



## Our Latest Farmers.

**A**PARENTLY Canada is to have a new class of farmers—the aristocracy of Great Britain who are fleeing from the wrath to come. Just what that "wrath" is one cannot discern, but it seems to be related to the fear of physical turpitude which affects those who have no serious object in life beyond parades, house-parties, and late suppers. It may also be related to Lloyd-Georgeism and syndicalism.

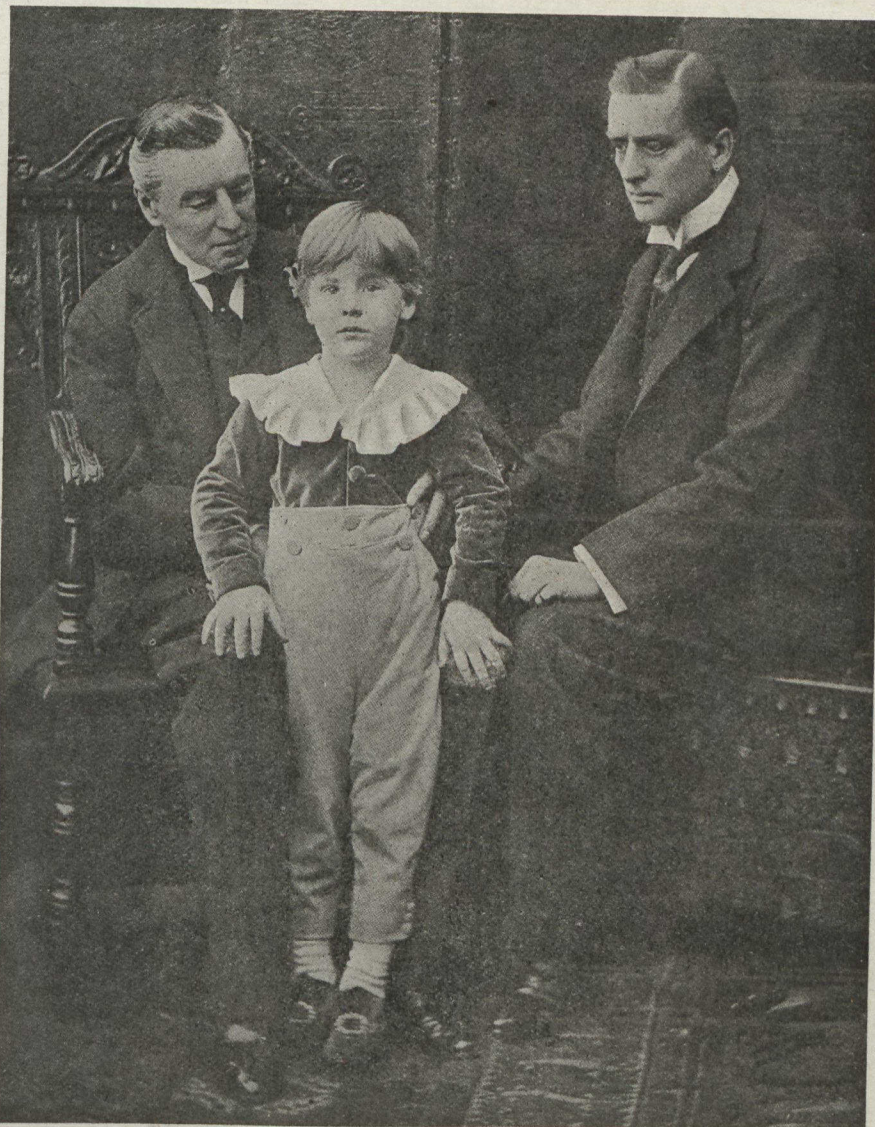
Lord Somers and Lord Hyde are brothers-in-law. They have departed from amid the fierce light which beats about a court and aristocratic life, and have settled upon a farm at Pickering about twenty miles from Toronto.



## The Great Imperialist.

**R**IGHT HON. JOSEPH CHAMBERLAIN makes a brave fight with his infirmities. He still takes an active interest in the fiscal policy of the Empire. Perhaps he smiled benignly when he read President Taft's reciprocity letter, since he was opposed to Canada's putting any block in the way of preferential tariffs and imperial trade.

The Chamberlain family is not to die out unless something unforeseen occurs. The third of a distinguished line is now being taught the elements of state-craft. If he learns the grandfather's lessons as well as his father did, he may some day be a leading figure.



Three Generations of Chamberlains.

Mr. Joseph Chamberlain with his son and grandson. The above photograph, which was taken quite recently, shows the old warrior with his famous son, Mr. Austen Chamberlain, and his little grandson, to whom he is absolutely devoted and whose youthful gaiety and charm do so much to lighten the later days of his famous grandfather.—The Tatler.



# Where Women Vote in Canada

By ESTELLE M. KERR

THE cry of "Votes for Women" has swept around the world and there are few countries to-day where it is not a burning question or an accomplished fact. Eighty years ago women could not vote anywhere, except to a very limited extent in Sweden, and in a few other places in the old world, but since then the gains have been remarkable, though usually accomplished one step at a time—school suffrage, municipal suffrage, and finally the full parliamentary vote. China is perhaps the only country where women have come into possession of equal suffrage with men without going through the preliminary stages. The other countries where women are now fully enfranchised are: Australia, New Zealand, Finland, Norway, Sweden, Iceland, the Isle of Man and the American States of Wyoming, Colorado, Utah, Idaho, Washington and California. Ohio will probably be the next, as the bill for equal suffrage has passed both houses and been referred to the people; while Kansas and Oregon are expected to follow soon.

## The Municipal Vote.

It is important for Canadians to know just where they stand and what powers they already possess, for we are accustomed to hearing the rather vague statement that "Women possess the municipal franchise in Canada, but do not make much use of it." The limited municipal suffrage we already possess varies in the different provinces of the Dominion.

In Prince Edward Island, Quebec, Alberta and Saskatchewan, widows and spinsters over 21 years of age who own property are entitled to the municipal vote.

In New Brunswick and Manitoba all widows and

spinsters who are ratepayers to any extent have the municipal vote.

In Ontario widows and spinsters who are assessed as owners or occupants of property to the value of \$400, or income of not less than \$400.

In the above-mentioned Provinces a woman on marriage becomes disfranchised and her husband acquires the right to exercise the vote belonging to her property either by itself or in addition to his own; in Nova Scotia, however, whenever a woman actually supports her husband and he has no property or income of his own, it is she who votes, while in all other Provinces the husband, under the same circumstances, is entitled to vote on his wife's property or income. In Nova Scotia, the qualification for widows and spinsters is property to the value of \$150, or personal and real property to the value of \$300.

In British Columbia widows and spinsters who own property are entitled to the municipal vote, and in addition to this, the right to exercise full municipal franchise on the same terms as men has been granted to women, married or single, in Vancouver, New Westminster and Victoria.

## Women in Municipal Office.

No woman in any of the Provinces of Canada may hold any municipal office. This is very unusual, as in almost all countries where municipal suffrage for women exists, they are entitled to hold office. In England there are three women mayors and three of the members of the London County Council are women. In Birmingham ten women were recently elected to the Board of Guardians. Of these two were unopposed, and the rest, with one

exception, headed the polls. In Kansas there are 77 women holding elective offices in the State, two of whom are judges and one a mayor. Not a single instance of a woman defaulter, of careless or incorrect books, has ever been reported among women who hold county offices.

## Board of Education.

Widows and spinsters in all the Provinces who are either holding independent property, or who are ratepayers, are entitled to vote for school boards. In addition to this a woman property owner in Ontario, Manitoba, Alberta, Saskatchewan, and British Columbia, is not disqualified through marriage from the exercise of the school franchise, as she is in other Provinces.

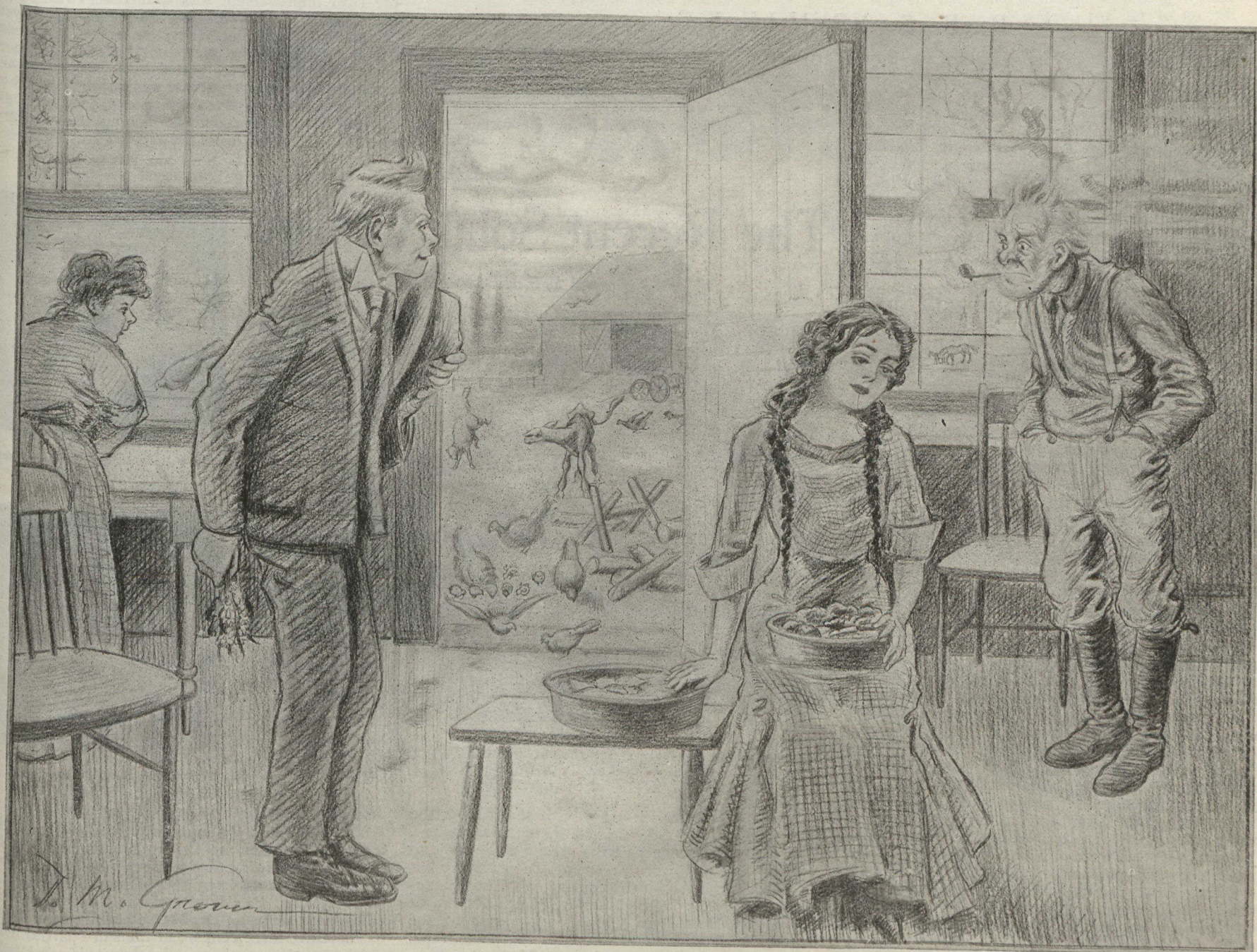
British Columbia is the only Province where (with the exception of Victoria, Vancouver, New Westminster and Nanaimo, where only women, both married and single, whose names are on the assessment rolls are entitled to vote) wives of voters in school districts have the right to vote for and to serve as school trustees without having to possess separate property or income of their own. It is therefore the only part of Canada where mothers, as mothers, and not as property owners, have the right to control the education of their children.

## Do Women Use Their Votes?

The great argument against giving women a fuller franchise is that they do not make use of the privileges they already possess. To this we may answer that the majority of women possess that right only when they are too young or too old to care about it. At twenty-one few women—or men either, for that matter—take an interest in politics, and the majority of widows are old or infirm, and having been debarred of this privilege for the greater part of their lives, have ceased to care for it.

This reduces the list largely to the unmarried

(Continued on page 22.)



"IN THE SPRING THE YOUNG MAN'S FANCY LIGHTLY TURNS TO THOUGHTS OF LOVE."

Drawn by T. M. Grover.

But Young Joshua Simpkins, From the Fourth Concession, Having Left a Job of Harrowing to Pick Wildflowers for Daisy Dean, the Neighbour's Daughter, is Given to Understand by Farmer Dean That He is Nothing But a Lazy Young Galoot, Who Should Hustle Right Back to His Leg-boots and His Overalls.



An Excellent, almost Natural, Highway in the Heart of a Forest on Vancouver Island

## The Story of the Roadmakers

### Third Article on Good Roads

By R. S. NEVILLE, K.C.

THE "three R's" of transportation are Road, River, and Rail—"River," of course, standing for all waterways. When nature provides waterways transportation is remarkably cheap, as a comparison of costs will demonstrate. We learn from an expert report, published by the National Rivers and Harbours Congress of the United States, in which country the ordinary roads are at least as good as they are in Canada, that the cost of hauling by the average road is thirty-two times as much as the average railway freight rate for the same tonnage and distance, and from three to five hundred times as much as the rate by water. In some cases the farmers' haul costs as much as the whole freight rate by rail and water to the European market. The importance of railway extension, therefore, is evident; but the importance of Canada's unrivalled waterways and the disproportionate expense of teaming over the roads are even more manifest; and while freight rates, especially by rail, may probably be further reduced, the reduction to be hoped for will be insignificant in comparison with the reduction in the cost of teaming when the roads are properly built and kept in repair. It costs now as much for hauling four miles over the latter as it ought to cost for ten miles; in other words the cost is two and a half times what it ought to be, and this estimate is under rather than over the mark. No reduction in freight can ever be hoped for comparable to the 60 per cent. reduction in the cost of hauling over the roads which will result from scientific road building.

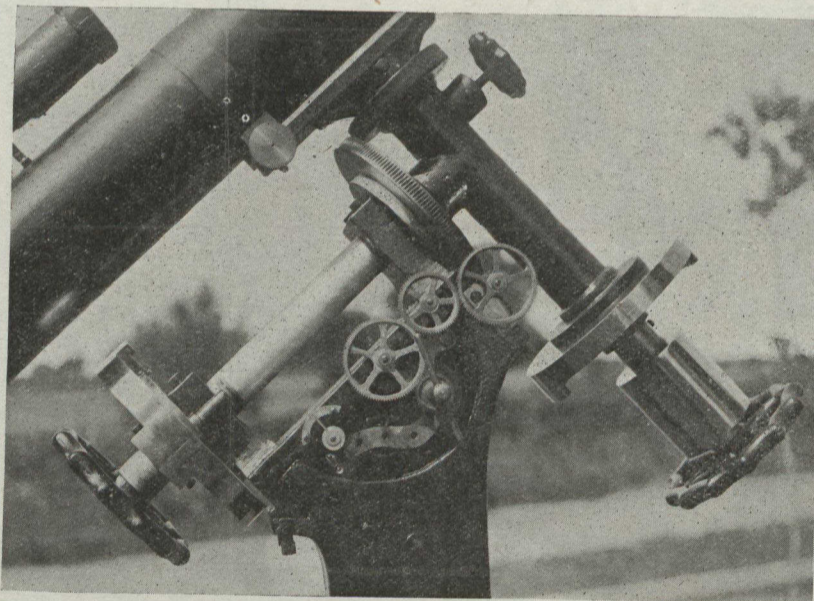
Historically the progress of road building has been remarkably slow. We know of roads built by ancient Asiatic empires to their satrapies, but not of their structure. The Romans were the first truly great road-builders and their long, straight roads were built so solidly that their foundations still remain and form the sub-structure of some of the best of modern highways. Built for military as well as commercial use, they were a great factor in the maintenance of Roman rule. But with the decline of the Empire the roads were neglected and for hundreds of years the roads of Europe and Britain were but tracks made by foot, hoof and wheel. Heavy goods were carried by pack animals.

But the heavy hauling of modern commerce could not be carried on under such conditions, and when coal mining became an important factor in the north of England and Scotland, sheer necessity caused man's ingenuity to be taxed to the uttermost to overcome the friction and difficulties of the rough ways and soft earth. It was the same problem then which we have to-day. Wooden rails, rounded at the top, were laid from the pits. Wheels were

grooved to fit the rails. Then metal plates were laid on the wood, and finally cast iron rails were laid on wooden sleepers or stone. By such means a single horse was enabled to haul a load that no number of horses could haul under the former conditions. Thus it will be seen that railways were

## The Recent Solar Eclipse

Photographed by Rev. D. B. Marsh



Telescope and Photograph Instrument in the Private Observatory Contrived and Owned by Rev. D. B. Marsh, Sc.D., F. R. A. S., of Springville, Ont.

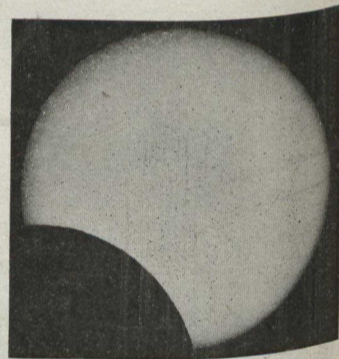
TWO days after the tragedy of the Titanic the sun in mid-Atlantic rose in annular eclipse. In eastern America the eclipse was visible at sunrise on April 17th; when, at the precise times indicated under the illustrations above, it was photographed by Rev. D. B. Marsh, Sc.D., F.R.A.S., at Springville, in eastern Ontario, by means of the instrument shown in the accompanying photograph. The sun rose that morning at 5.30. Owing to atmospheric tremor the first plate could not be exposed until 6 hours, 5 minutes, 10 seconds, and the second at 6 hours, 32 minutes, 20 seconds. The plates used were Cramers' Iso-Process plates, with

invented, not for steam traffic, but for the haul by horse-drawn vehicles. The man who first proposed steam power for traction purposes was a Norman and got himself incarcerated as a lunatic for pressing his invention upon the authorities in Paris. It was nearly a century and a half later, when William Symington, a Scotchman, the inventor of the steamboat, conceived the idea of applying steam to the propulsion of carriages on the ordinary roads; but the Scotch roads were then so bad that Symington abandoned his road scheme in favour of his project of steam navigation. To-day Symington's idea is embodied in our motor-trucks; and our roads are so much like the Scotch roads of century before last that motor-trucks and motor cars are sometimes wrecked or get stuck in the mud, and in many places a moderate speed endangers not only the cars, but the lives of the occupants.

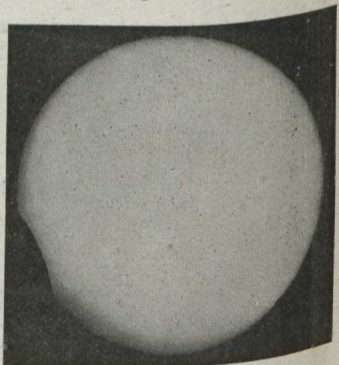
Telford and Macadam, in the first part of the nineteenth century, were the first moderns to bring system and science to bear upon road construction and repair. Telford laid great stress upon foundations, but Macadam insisted and proved that natural earth was a sufficient foundation if well drained and kept dry by an impervious covering. This principle of drainage and dryness rendered it possible to avoid the expense of the massive foundations of the old Roman roads, as well as the pitched foundations which Telford had adopted from the French. Prior to the advent of these two men, the statute labour system had been in force in England and had utterly failed to make the roads tolerable; and the establishment of turnpike trusts, with tolls for maintenance, had brought little improvement. Our experiments with statute labour and toll roads, even though we have had roads alleged to be macadamized, have also proved a failure and ought to be immediately and forever abandoned.

The people of the United States and Canada long had some excuse for their backwardness in road-making. In Europe, where there was a denser population, particularly in Great Britain and France, the road improvement was well under way before the age of steam railways. But Americans were cut off from and had a very imperfect knowledge of conditions in the older and more advanced countries. They were located in an unpeopled and unexplored continent so vast and so rich that their energies were not unnaturally expended and exhausted in grasping and developing the natural

(Continued on page 24.)



Solar Eclipse photographed at 5 min. 10 sec. past six o'clock, morning of April 17.



Eclipse photographed 27 min. 10 sec. later.

an exposure of 1-10000 of a second.

The original photographs, five and one-half inches in diameter, were taken by a camera attached to a five-inch refracting telescope, the optical parts of which were made by the John A. Brashear Co., of Alleghany, Pa. The mounting and mechanical parts were made by Dr. Marsh and his two sons.

There are three eclipses of the sun—partial, when only a portion of the sun is obscured; total, when the entire disc is covered; and the annular (from Annulus, a ring), when from the relative position of the heavenly bodies, the moon's shadow is not sufficiently large to obliterate the sun.



# LORD LOCKINGTON

## BY FLORENCE WARDEN

### CHAPTER XI.

**E**DNA did not go back. Although she was suddenly impressed by the consciousness that she was doing a rash thing, that she was being too bold, and that her temerity might be punished in some very unpleasant way, perhaps by her getting a message from Lord Lockington to the effect that her further services would be dispensed with, she

had gone too far to draw back, and she made up her mind that she would find out, once for all, one at least of the mysteries of the place.

Already she had been rendered uneasy and sad by the steps which she heard about the house when all the household were in bed; that very day she had had a very ugly fright in the discovery of the body of the man in the park, and its uncanny and mysterious disappearance. Now that she was confronted by yet a third strange manifestation, she was resolved that this at least should yield up its mystery, and that she would find out who it was that had come and gone from the White Saloon while she was singing.

Supposing it should prove to be Lord Lockington, as she had reason to expect, then she would be bold, would ask him why she was left to play and sing always to an employer who was not only invisible, but, except on one occasion, and to a very limited extent, inaudible also.

If this incident had occurred at another time, it is doubtful whether Edna would have had the courage to decide to give chase to the phantom intruder.

But she was excited and strung up to an unusually high pitch by the strange adventure in the park that evening. She almost felt, indeed, that after such an occurrence it was impossible that anything should startle her.

So, when she heard the opening of a door, she took another step forward into the dark depths of the Blue Saloon, and waited and listened again, still straining her eyes to see what was going to happen.

And as she watched she saw a little line of light, extending vertically from the floor to a height of about seven feet, appearing in front of her and gradually widening.

Edna remained quite still, sure that this was the door at the end of the Blue Saloon being gradually opened by someone who was actually in the room with her.

Wider and wider grew the line of light, always dim, but just distinct enough for her to know that there was yet a third drawing-room beyond the Blue Saloon, and that, while it was by no means light, there was in it some window or aperture which rendered it less dark than the apartment in which she was standing.

At last the door stood wide enough open for the passage of a human being; and then Edna, watching with eager eyes, which had by this time grown accustomed to the gloom, saw a human figure, that of a man wrapped in a long cloak, slip quickly through the opening from the Blue Saloon into the apartment beyond.

"Ah!" cried Edna. "There's someone there! Who is it?"

There was no answer. The figure had disappeared, and presumably slipped through the aperture into the third room. Greatly daring, Edna, resolved at all risks to satisfy her curiosity, which was getting painfully intense under this series of mysteries, made a dash forward, reached the still half-open door, pulled it wide, and went through into a great void, with darkness into which a slit of light through the top of a window on her right hand sent a glimmer which seemed rather to intensify the gloom.

There was a musty smell here, such as she had not noticed in the Blue Saloon. It seemed as if this, the third apartment, was so remote from use and from light and warmth as to have grown mouldy and damp from neglect and abandonment.

By the help of the dim ray of murky light through the top of the window, which was heavily shuttered and barred, she peered around her, made out great stacks of furniture, piled in the centre as in the Blue Saloon, shadowy mirrors hung with long veils

of holland, looking like spectres on each side; more veiled pictures on the walls; more waste of cold white marble mantelpiece, ghostly in the empty room, on her left hand.

Having made out so much, Edna puzzled as to the exact direction in which the mysterious figure had disappeared, and suddenly overcome by a sense of the chilliness and dreariness of the place, was about to beat a retreat, when turning to do so, she felt herself seized from behind and pinioned with her arms to her sides.

She did, indeed, utter a little cry, but it was rather one of surprise than of alarm. She had expected to meet a human figure; she had begun vaguely to fear that she should instead meet with something more uncanny, and less human. And the touch of the warm, human hand, while sufficiently startling, rather reassured than alarmed her.

For there was nothing ferocious, savage, or rough about the pressure. She was caught, and the action of her unseen assailant seemed to tell her so. But she was not hurt, she was not held aggressively.

She remained, therefore, without any attempt at a struggle in the grasp of her captor for a couple of seconds, and then she asked in a voice which was almost steady:

"Who are you?"

The first answer was a laugh, in a man's voice, not mocking or alarming, but rather a playful expression of pleasure in the adventure.

"Who are you?" she repeated more calmly than before.

And, to her great relief, a most human masculine voice, full and pleasant to the ear, if perhaps gruff, answered her:

"Who do you suppose I am?"

Edna summoned all her courage. She knew what answer she was going to give, but she was by no means sure how it would be received. Supposing it should anger him, what would he do? Nothing very dreadful surely, when he had a voice so human, a touch so gentle. Anyhow, it had to be risked.

"I suppose," she said, quietly, "that you are Lord Lockington?"

Her response was received with no outburst of anger, with no apparent emotion at all. There was a pause, and then her captor said, without attempting to release her:

"And I've frightened you very much, I suppose?"

To that her answer came very promptly and clearly: "Not at all. I was rather frightened by your never seeing me, never speaking to me. I'm very glad indeed that you've broken your silence at last."

"You are very lonely here, with no one to speak to?"

"Well, it would be much pleasanter to know when I've pleased you by my playing or singing."

"No amount of speaking could express the pleasure I've had in your music. If that is the only reason why you are displeased by my silence, you may now take it for granted, once for all, that I am delighted by it. Now, are you satisfied?"

"Not quite."

"Not satisfied yet? Why, what more do you want?"

"Will you see me sometimes and speak to me? Only from the gallery. If you would just show yourself for a few moments, and nod to me, or smile at me, and so show me that I am playing to a human being, I can't tell you, Lord Lockington, how much pleasanter it would be. Of course, I have no right to ask; but if you would I should be so very, very glad."

"Anything else?"

**S**HE rather thought she detected a note of mockery in his tone. But as she felt sure she had asked nothing preposterous, and claimed no more than any employee's right, she stood her ground, and said, quietly:

"That's all, Lord Lockington. Except that I shall be glad if you'll now let me go."

"And don't you think you deserve any punishment for your curiosity? Don't you know that curiosity is a vice, and that you had no business to follow me into this room when you might have seen I wanted to escape you?"

Edna grew angry at these words. "No," she said, quickly. "I don't think I was too curious. I think it's only natural I should want to see my employer, and that it should make me feel nervous and uneasy

to play and sing always to a person who never condescends even to wish me good-morning or good-night."

She was getting almost hysterical under the influence of her excitement, and the struggle she was making to keep up her courage to the point necessary to hold her own with her mysterious and as yet unseen captor.

The man's voice was a little softer as he spoke again. "If I let you go, will you promise not to play Bluebeard's wife again?"

Edna hesitated. "Of course," she said at last, hoarsely, "if you insist that I must never see you or hear you speak, I can do nothing but submit. But as I can't go on living like this, especially after what happened in the park this afternoon"—and she gave a sort of hysterical sob—"will you please, Lord Lockington, give me permission to go back home?"

Down went the hands at once, and she heard her captor step back quickly.

She turned round at once, but although she could dimly see the figure of a man above the middle height shrouded in a long cloak, retreating backwards, as it seemed to her, into one of the dark corners of the room, she could make out very little beyond that. It was quite impossible to see his face, and it seemed to her he was holding up the end of the cloak in such a fashion as to cover his head and muffle his voice.

"I don't want you to do that," said he, his voice coming as if from under thick folds of the cloth. "And now tell me what you mean about the park. What was it happened there?"

She did not answer for a moment, being struck with the fact that this man had a long cloak wrapped round him, and wondering whether it was the very garment which she had discovered in the dying bracken. Then she answered slowly:

"Don't you know? Haven't you heard?"

"I've heard nothing. Go on."

She hesitated. Her tale seemed so extraordinary that she had some hesitation in telling it. However, as he waited, motionless, for her to go on, she presently said:

"Won't you let me tell you in the White Saloon, Lord Lockington?"

"No," said he, shortly. "I prefer, if you please, to hear it here."

She hesitated. "I don't care to talk," she said, "except to someone I can see."

**A**ND she made a dash for the door, which was so near that she had no difficulty in finding it and in getting through into the next and much darker room.

Here, however, owing to the entire absence of light, she was at a loss. And running towards the door of the White Saloon, which was so nearly shut that only a thin line of light from the saloon was admitted by it to enable her to know in which direction to run, she fell against one of the stacks of furniture, and was for the moment disabled.

When she regained her feet she saw that the faint line of light had disappeared, and that the way of escape was gone. For it was from the direction of the door into the White Saloon that her unseen companion's voice next addressed her, and she knew that he was mounting guard over the door.

"Tell me what it was happened this afternoon in the park."

"I saw a man lying on his face in the grass. It was nearly dark, and I could not see him move for a long time. Near him there was a long cloak lying, like—the one you have round you now."

"Well?"

"I was frightened, because I didn't know whether he was alive or dead. So I went for help, and a man came over the park wall to see what was the matter. And he looked about, and searched everywhere. But he could see no one, neither could I. And, as I looked, I came close up to a little stone building—you know where I mean, Lord Lockington, I daresay—that stands in the park, not far from the wall and near the Home Farm. And it looked as if the footmarks I found had ended there."

"Very extraordinary!" said the unseen man, but not, she thought, as if her account amazed him much.

There was a long pause, Edna listening intently for any sound. But when he spoke again, his voice came from the same direction, by the door into the White Saloon.

"And so you don't like the solitude, and want to go back to your friends?"

She was rather surprised to find the tones in which he addressed her so mild, now that she could hear his voice clearly, for he had certainly now taken the cloak away from his mouth.

She hesitated. "I shouldn't mind it, as I have said, if only it didn't feel always as if I were playing

(Continued on page 26.)



### Courierettes.

A PREACHER is governor of Toronto jail and another preacher has been put in charge of the jail farm. Their charges, having been convicted, should now be converted.

The Upper Canada Tract Society denies that the tract is out of date. Tracts of real estate are more in demand, however.

Boiled down, the advice of a noted baseball player on how to make a home run is: Keep your eye on the ball and hit it on the nose.

More men have been fined for tempting monkeys at the Zoo to smoke. As no man is penalized for teaching his fellow-men to smoke, the incident seems to back up Darwin's theory about the descent of man.

If any of the ball teams are really in need of heavy hitters, why don't they sign up Roosevelt and Taft?

Some preachers are so consoling. A Presbyterian divine in West Toronto tells us that the lake of fire and brimstone would be a cool bath compared to the real hell he pictures.

**Preventing Nagging.**—The continual nagging of aldermen and controllers is said to be the reason for Charles H. Rust resigning the position of City Engineer of Toronto and becoming City Engineer of Victoria, B.C., at a larger salary.

Apropos of this they are telling in City Hall corridors of another civic official who has had considerable annoyance in a similar way, and who lessened it somewhat when he posted up in his office a little joke motto for the aldermen.

The motto read:

"Let us put our heads together and build a block pavement."

**Pertinent Query.**—Senator Dan Derbyshire, of Brockville, is, as everybody knows, an authority on the dairy cow. He was consulted by Earl Grey on the choice of a particular Jersey cow which His Excellency contemplated purchasing from a dairyman in Hull.

The animal under inspection was tall and thin. Looking her over, the Senator turned to the Earl and asked: "Your Excellency, are you buying a race horse or a cow?"

**Doc Adkins and the Twins.**—Now that the baseball season is again in full swing, the fans are full of funny yarns about freak plays and strange happenings on the diamond. Here is a little tale that, however, seems to be but little known.

The Baltimore team of the International League has a pitcher named Ad-

kins—a doctor by profession, and very fat. He's a big, good-natured chap and every fan knows him as "Doc" Adkins. It was while the Baltimore team was in Toronto a season or two ago that Doc one bright Saturday morning got a telegram bringing him the glad tidings that he was the father of twins—two big, bouncing boys. Of course, he was elated. He felt in fine trim. He went to Manager Jack Dunn and told him the news. The manager shook his hand. "Good," said he, "we have a double header on to-day, and we will let you pitch one of the games."

"Not enough," said Doc, feeling his arm muscle. "It's a double header at home, Dunny, and I want to win the double header here. Make it two, please."

"Go to it," said Dunn, "and good luck." With all the confidence in the world Doc started in to twirl the first game. It was a pitcher's battle. He finally lost out by 2 to 1.

Determined to at least make it an even break he begged Dunn to leave him in for the second game, and the manager hadn't the heart to refuse his request.

Tough luck. Adkins pitched his head off, but it was another nip-and-tuck struggle, and the Baltimore bunch were beaten again. And poor Doc Adkins had to stand for a lot of guying from his club mates in the dressing room after the game anent double headers.

### Daisy's Diagnosis.

"WOULD you think me too bold if I threw you a kiss?"

Said smart Alec to pert little Daisy. "Oh, no, not a bit of it," countered the miss,

"Just simply and sinfully lazy."

**Condensed Contradiction.**—Many a piece of news these days is good for handling twice. First it is given out as fact, then it is contradicted.

Sometimes the contradicting item runs to as great length as the original one. The Ottawa Journal a few days ago, however, gave the following splendid example of condensed contradiction:

"At Government House there is no knowledge of the coming to Canada of Prince Arthur of Connaught, a statement which was made in a cable despatch from London yesterday. Nor is there any knowledge at Government House of the reported forthcoming trip of Princess Patricia to the Old Country and Sweden. It is also remarked to The Journal that Prince Arthur of Connaught is not employed at the War Office."

**The Ladies' Petition.**—A rather strong argument against woman suffrage has just been received at the office of the Mayor of Toronto, and it came from the local Council of Women who didn't

dream that it would be so construed by the Controllers and Aldermen.

It was a petition from the local Council of Women asking the City Council of Toronto not to cut down the estimates for 1912 of the Medical Health Department, as the women strongly support Dr. Hastings, M. H. O., in his campaign to clean up Toronto and make it a real Spotless Town.

The anti-suffrage argument lies in the manner in which the women have signed the said petition. That petition wouldn't stand scrutiny before a judge for a minute. Why they did it is a mystery, but the women signed their names on little slips of notepaper, and these slips were pasted on the pages of the petition. One society lady affixed her calling card, with the note at the bottom announcing her at-home days to be the third Wednesday and Friday of each month. Another signed her name at an angle of 45 degrees. Another had scribbled hers on a bit of brown paper.

"Looks as if some autograph albums had suffered," said a civic official as he glanced over the petition.

And the City Council then relentlessly whittled down those estimates.

**A Slam.**—Hance Logan, ex-M.P. of Amherst, Nova Scotia, was among the guests of the Saskatchewan Legislature on the laying of the corner-stone of the Capitol some few years ago. Regina then had fewer paved streets than it has to-day, and the parliament buildings were a little way out of town where pavements were not.

Regina is the centre of a great agricultural district, and while its soil is excellent for growing wheat it has very little vogue with the pedestrian.

When the train pulled into Regina an energetic Saskatchewan rain had been at work over night, and was still busy.

Mr. Logan and his friends were forced to walk through the mire to the ceremonies. A good man had seized on the occasion to spread the gospel among the Eastern heathen and had established himself near the site of the parliament buildings, where he displayed a conspicuous sign which read, "Where will you spend eternity?"

Mr. Logan waved an interrogative hand to the sign and pointed to one of his party. The others agreed with him when he said, "Anywhere but Regina."

**Resourceful.**—On moving day—May 1st—many people in various cities had much difficulty in getting a carter to move their furniture. A city official of St. John, N.B., who was unable to hire a team to move his household effects, was, however, equal to the emergency.

He succeeded in getting the loan of an express wagon. After loading this, he got into the shafts himself and, aided by a companion, who got behind and shoved, he hauled his furniture through several of the principal streets until he arrived at his new home.

**A Slighting Term.**—In the provinces down by the Atlantic, the people take their politics seriously—at least several of the newspapers are not at all backward in criticizing the editorial remarks of papers on the other side of the political fence. The words used in referring to opposing papers are often terms of belittlement. Probably the limit was reached when the Sackville, N.B., Tribune recently referred to the Conservative paper as an "organette."

**Tired of Crop Talk.**—George Lane, President of the Calgary Horse Show, was entertaining Dr. Rutherford, late Live Stock Commissioner for Canada, in the guests' box at that show a few days ago. Mr. Lane introduced the doctor to a number of his friends, and in most instances the doctor received an invitation to do something which would keep him over a day or so longer.

For instance, Duncan Marshall wanted him to inspect some of his demonstration farms, W. J. Stark wanted him to go up to the Edmonton Spring Horse Show.

The doctor invariably replied: "Well, I would like to very much, but I must get out to British Columbia to get my crop in."

After Mr. Lane had listened to this a few times, he turned to the doctor and said: "If you don't keep still about it, I will go out to your place this summer and stay a week and eat that crop."



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## AN ARIEL OF SONG

MISS MARJORIE DENNIS, just turning thirteen, and the daintiest bundle of elfhood in shape of a girl that the fancy could picture, sang thirteen songs at a public recital in Toronto last Saturday evening. Among other numbers the programme included:

Schubert's Serenade; Jewel Song, from Faust; Waltz Song, from the same; Vesper Sicilian, by Verdi; Habanera, from Carmen; Ombra Laggiera of Meyerbeer; The Last Rose of Summer; a Duet (Soprano and Tenor), "Une Notte a Venezia," by Arditi; Ave Maria, by Gounod.

Speaking of this as a mere performance, it does not occur to the memory that any diva has ever appeared in Canada willing to give such an exacting programme. And it was all done from memory, with apparently the same artless ease that makes a bird sing on a bough, as though this rose-cheeked sylph from old London were doing it as natively as she talks.

Bewildered folk say, "The child is a genius, or a prodigy, or a wonder-child."

"However, Marjorie does not regard herself as anything of the sort. She sings because she loves to sing; just as she plays ball and skips and does all sorts of elvish things in a child's perfect way. When the programme was all done and scores of people crowded the back stage with congratulations, she flung her arms about a lady friend and very much resembled a glorious child whose bedtime had come.

THIS may be genius. But for the most part it looks as though Marjorie of the rose cheeks and the deep, big, mirthful eyes were the kind of child that all parents might wish their children to be at her age. It was a mere item to remember that the vocal range of her songs in that programme ranged from high C to the G more than two octaves below; that some of the pieces contained trills that are seldom easy to the most experienced prima donna; that she sang runs one after another of that amazing and pernickety exactitude; floriture passages such as make revels for the "bel canto" writers of Italy; chromatics that require almost the precision of a violin and—

But of what use is it to analyze bit by bit the glorious art of a child that glided on the stage without a trace of fear and skipped off it with the abandon of one playing tag? It was an evening of pure, unsullied joy in lyric song; done by a being to whom lyrics are as native as air and sunshine and romp; done as beautifully as though the child had been some Grecian statue brought to life and endowed with the art of song.

From the point of view that concerns a child creating pure joy for a few hundred semi-blase but wholly delighted people, this seance of almost episodic music was beyond criticism. No human being could have sung with greater apparent ease, or with more delicious and delicate abandon. Only the bird has the same sort of perfect freedom in song; Browning, whose centenary will be observed this year, vagabondly described the brown thrush:

"Hark where my blossomed pear-tree in the hedge,

Leans to the field and scatters on the clover,

Blossoms and dewdrops—at the bent spray's edge—

That's the wise thrush: he sings each songe twice over

Lest you should think he never could recapture

The first fine careless rapture."

Even the thrush has a thrifty little repertoire that he has to repeat over and over in a few minutes. Here is a child who can sing an evening through and scarce repeat a phrase—all with the artless ease of the thrush. And when you admit that the poet's art is the only sort of appreciative criticism to be levelled at such singing, call to mind another verse of this psychic master of lyrics, singing of an old English wall:

"But my heart may guess

Who tripped behind; and she sang perhaps:

So the old wall throbb'd, and its life's excess

Died out and away in the leafy wraps."

It is the perfect joy of lyric singing that never will grow old; that when operas and oratorios have faded and died will survive as the flower of expression for the joy of the soul. In the work of this child it was the purely lyric element that created the interest. She sang in three or four languages, fragments only of which she is able to understand, except as they relate to the native libretto of the songs she sings. You were not careful which of the lot it might be. Let a grown-up diva sing the same things at a thousand dollars a night and at once you discriminate her Italian from her French. In the case of the song-child it is all one mellifluous vehicle of song. It matters not that she does not "act"; that except for a couple of skits done for encores she stood as passive as a bird poises on a bough, not even raising her hands above her waist, scarce moving a foot, and visibly not breathing at all.

So with perfect artlessness it was also perfect art. And when she sang the Last Rose of Summer—well, it was just the tender, unspoiled pathos of the child throbbing with undiscovered life, singing the ballad to the tattered rose in the rain. When she did "Comin' Thro' the Rye" it was the lass that made truth of "Yet a' the lads they smile at me When comin' thro' the rye."

When she sang Gounod's Ave Maria it was the child singing with the unconscious, objective reverence of childhood, the sublimity of a perfect passionate prayer on behalf of womanhood to the Virgin Mary. And if it was Carmen—what did it matter that there was no stage and no resilient figure pirouetting among the soldiers?

IT needs no clairvoyant to predict that a child like this has all the equipment to make her within a few years the world's greatest singer of lyrics; the Jenny Lind or the Patti of the twentieth century—who never will need to go upon the stage, and may be absolutely spoiled if she does. No glamorous opera contrivances ever should restrict the almost symbolical art of a woman such as Marjorie Dennis must with due care for her reasonable girl-culture grow up to be. No oratorio forms ever should tie her down. She should be the untrammelled, unrouged queen of lyrics to charm the hearts and sweeten the lives of millions to the same sort of ineffable sweetness that now makes her life as a child.

Meanwhile with her mother and with Mr. Atherton Furlong, the veteran vocalist and teacher, who has been fortunate to secure her for a pupil, Marjorie is on a twelve-months' tour on this continent to raise money for her further education. In a case of this kind money should be as natural as air. What teaching Marjorie has needed to add to her almost miraculous endowment by nature has been of the most discreet and careful character, given her by a man with many years of experience in the training of voices by the elimination of set methods.

But if in this life she never sang more divinely than she has already done, this "wonder-child of song" will have achieved more than do many of the great divas who spend half their lives acquiring the art that makes the remaining half a vexation. A. B.

### Toronto's 1912 Tax Rate.

(The Evening Telegram.)

THE chatter of aldermen who do not know what they are talking about, and of public journals which know even less than the aldermen, cannot alter the fact that municipal taxation in Toronto is a heavy burden upon people who are least able to bear heavy burdens.

A direct tax of 19 mills, and an indirect street railway tax of 1 1-2 mills, brings Toronto's tax rate up to nearly 21 mills on the dollar.

Toronto's net surplus revenue from the street railway may be calculated at \$600,000 per annum. This sum provides a spendthrift City Council with a revenue equal to the proceeds of 1 1-2 mills taxation.

The ideal is to supply street railway service at cost, and the time must come when people will not be helping to pay the taxes when they buy car tickets.



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- (G) Electrical Engineering.

19

## Saving for a "Rainy Day"

There are few things in life as certain as that the "rainy day" will come.

The "rainy day" usually comes when least expected. In such a case of what use is an investment that that does not "pay" or that cannot be quickly converted into cash. Saving for a "rainy day" means putting your spare money into something that will be a reliable support when everything else has failed. Putting money away in secret hiding is neither safe nor profitable, for one can as well have profit and safety, too. The safest and most profitable place for money is in the form of Municipal Debentures. They pay better than bank deposits, and are the safest investment in the world. They are guaranteed by property of five to ten times their own value in the municipality.

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# MONEY AND MAGNATES

## The Banker's Profit.

A PROMINENT financial man in Toronto was asked some questions about banks, a few days ago, and the conversation ran somewhat as follows:

"What do you think of the bank merger?"

"Splendid for those who get forty or fifty dollars a share for their stock more than they expected. That's the real test, isn't it?"

"There is another side to it, isn't there?"

"Yes, but on the whole I believe in big banks. They have an element of strength and solidity which is good for the community."

"But the biggest bank in Canada is not the most popular, is it?"

"No, that is true, but that bank is suffering from swelled head because it has never had to hustle for business."

"It has made money pretty easily, hasn't it?"

"Of course, all banks make money easily. A banker said to me the other day that any fool could make money as a banker. All he had to do was to shy away from doubtful accounts and thus avoid losses. The profits are sure and large. Just imagine getting ten hundred million dollars from depositors at three per cent. interest! On one-third of that amount they don't pay interest at all. Doesn't that look easy?"

"Is that their only advantage?"

"No, they also have their circulation. That gives them another hundred million dollars without interest."

"Well, what would you suggest in the way of reform?"

"I am quite willing that the banks should have exceptional privileges. It is best that they should be prosperous, provided they safeguard the financial interests of the country, and deal fairly and judiciously with all classes of the community. However, I would compel them to pay a higher rate of interest on their time deposits. I do not believe that they should be allowed to get together and fix such a ridiculously low rate. Of course, they cannot do it without the approval of the Dominion Government, and so long as the Government is in the combination this low rate must stand. I have some hope, however, that the Honourable W. T. White will persuade the bankers that some change should be made whereby the rate of interest would fluctuate with the demand for money. It is well known that Mr. White has long held the view that a fixed rate of three per cent. on time deposits is a hardship on the public. If public opinion would back him up I think he would be prepared to discuss the matter pretty thoroughly with the Bankers' Association. I believe that the majority of the bankers are in favour of a higher rate, but as business men they are not likely to pay it until the public demands it."

## Pacific vs. Atlantic Fish.

Editor CANADIAN COURIER:

Sir,—My attention has been called to the comments of your expert on finance under the heading of British Columbia Packers in the last issue of your paper.

It is quite true that Pacific halibut are marketed in large quantities in Toronto and Montreal, and while this fact has its bearing on the halibut market in Eastern Canada, still the fact remains that there is no difficulty whatever in selling all the halibut which can be produced on the Atlantic coast, and at much higher prices than are paid for Pacific halibut. It is a well-known fact that the grain of the halibut taken in the North Atlantic is much finer than and the quality superior to that of the Pacific coast fish, and consequently they fetch higher prices in the market.

This applies with equal force to salmon, and while British Columbia fish are, on account of the low prices, sold in Eastern Canada, very large shipments of fine North Atlantic fish are constantly being made to all consuming centres in the West, including Vancouver and Victoria, B. C.

To illustrate the extensive demand for North Atlantic fish in the West, it might be stated that a single firm in one city west of Winnipeg recently placed a single order for 13 car loads.

The fish trade demands a variety of fish. This variety is only to be had, we think, on the North Atlantic coast. In the British Columbia waters salmon and halibut are the principal kinds to be had, while in these eastern waters we have cod, haddock, mackerel, halibut, salmon, herring, lobster, smelts, oysters, trout, and many other minor varieties of fish, many of which are not produced in the Pacific waters. The fish houses of the East have, therefore, greater facilities for meeting the demands of dealers in the West, both as to quality and variety of fish.

Yours truly,

Halifax, May 1st.

A. BOUTILIER.

## On and Off the Exchange.

### Paying Its Way.

THEORISTS may explain the market phenomenon presented by C. P. R., which goes up when the rest of the market goes down and when the rest of the market goes up accompanies it by saying that the land holdings of the company will be separated from the railway assets and presented to the shareholders as a separate plum, or something of that kind. It is possible that something out of the way may happen to the premier Canadian security, but the extracts from the realms of fancy which one hears these days have very little to do with the C. P. R. case. Would it not be strange if a railroad which was able to make an increase upon a record period in its history equal to \$70.61 every minute, as C. P. R. did in the last ten days of April, should fail to experience a certain popularity with investors? As an earner C. P. R. has any amount of room to grow. Once recently its net earnings in one week increased one million dollars, and now that the Western grain is moving it may be expected that this will be duplicated. With the Western acreage seeded to grain five or six per cent. larger than last year (that indicates 15,000,000 bushels of wheat additional to be hauled to market), with immigration traffic already far beyond previous years, with the prices of C. P. R.

Investment Series

Talk No. 6

## Investment Demands Study

On what principle do you base your investments? Do you buy a certain bond or certain shares just because the enterprise issuing them looks to be all right, or because you know it to be all right? One who buys or sells on the former principle is hazarding his money on a matter of personal opinion or street gossip.

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are sent from time to time, as issued, to our clients and to those who, as possible investors, wish to keep informed on securities dealt in on all markets. May we not put your name on this list? It will obligate you to nothing and will be of much service to you.

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lands making new tops, is C. P. R. going to keep step with the stock of American roads which have been reporting decreases with monotonous and disagreeable regularity? We trow not.

Lest the holder of C. P. R., whose bosom is perchance swelling with pride as he reads this simple recital of fact, should turn too rapidly to the automobile advertisement which will probably be found somewhere in the vicinity, let us not forget that the freight rate investigation commences soon.

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**Big Advance in Rio.**

THE proceedings at the annual gathering of the shareholders of the Rio de Janeiro Tramway, Light & Power Company and Sao Paulo Tramway, Light & Power Company, held on Friday of this week, were reported with painstaking care by this page some time last April. The few facts which it was then found necessary to omit because it was impossible to tell everything that was going to happen will by this time be known to our readers. There were no developments, although the advance in Rio which created so much stir last week had produced a crop of rumours that important announcement would be made, and that the plans for disposing of the surplus dividends of both companies would be disclosed. Stories of this ilk helped the operators for the rise, but they never should have been believed. The announcement that Dr. Pearson was sailing for Canada to be present at the meetings helped a lot. These speculative flurries were without the sanction or the knowledge of the Canadian directors, and it is probable that they did not even represent the operations of a pool, but only the exuberance of the Rio bull, whose name is Legion. Faith is still strong that Rio will some day catch Sao Paulo—**SOME DAY.**

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**A Holding Company.**

THE American flavour is gradually disappearing from LaRose. Time was, under the E. P. Earle-W. B. Thompson regime, when the Canadians were permitted to keep the holes in the ground where the silver had been and to buy LaRose stock in an Earle-Thompson distribution campaign, D. Lorne McGibbon, in company with many other Canadians, was landed with the stock near the top. For self-protection Mr. McGibbon and his friends on finding that they had been let in on the roof bought control and proceeded to turn the proposition into a thoroughly Canadian company. In this process the last of the American interests have just been eliminated. LaRose is still a Maine corporation, and to enjoy this distinction it is required to pay a large amount of money annually in American taxes. Mr. McGibbon does not feel that the honour is worth the price, and some day soon he will probably remove LaRose to Montreal. After that its big cash surplus will be invested in some Canadian mining enterprise of prudent merit, and the company will develop into a holding corporation. In the days to come it may have a great deal to do with the real development of the Canadian mining industry.

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**Banks and Bank Stocks.**

VIRTUALLY there are now two banks in Canada each with an authorized capital of \$25,000,000, and a paid-up capital in the neighbourhood of \$15,000,000. The larger banks particularly in late years have been increasing their capital at a rapid rate, so that it will not be long before these two institutions will have again reached the limit of their authorized capital. Another combination would, of course, bring this result immediately, and whatever the road to increased size, it is certain to be travelled by the larger institutions. Various legislative remedies will be proposed when the Bank Act comes before Parliament this year, but all of the proposals which will be likely to be considered for the protection of the depositor and the shareholders will inevitably operate against the smaller banks in favour of the larger. In the meantime the anomaly continues to be presented of bank stocks selling considerably out of line with other securities of the same class in the face of the deep-seated and widely held conviction that the banks are making enormous and unwarranted profits. Everyone is prepared to admit that the ownership of a bank means the possession of the greatest monopoly in Canada, but comparatively few people are trying to participate in that ownership.

\*\*\*

**New Knitting Flotation.**

THE Monarch Knitting Co., Ltd., has been formed to take over the business of the company of the same name which has been in operation since the year 1903. The factories are at Dunnville, St. Catharines, St. Thomas and Buffalo. Mr. F. R. Lalor, M.P., and Mr. J. A. Burns, both of Dunnville, have been President and General Manager respectively of the old company, and will take the same position in the new. Mr. A. E. Ames will be vice-president, and Mr. T. A. Russell, general manager of the Russell Motor Car Co., joins the Board, which will also include Mr. G. H. Orme, who was vice-president of the old company. The new financing provides additional working capital of \$250,000, which it is said is ample for its requirements. The company has been remarkably successful, its average net earnings for the last two years being only slightly under \$200,000.

Messrs. Ames & Co. are offering \$750,000 of preference shares, which carry a bonus of 15 per cent. of common.

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**The Mining Merger.**

THE mining markets refused to accept the view that the amalgamation of the Miller-Middleton and Dixon claims in Porcupine, which adjoin the Hollinger and are owned by the original Hollinger syndicate, with the Hollinger, would be a good thing. Buyers of gold stocks are notoriously neglectful of posterity. They want quick returns, and the way in which the proposal to link up the three big Porcupine properties was interpreted was that the cash returns from the Hollinger mill would not go into the pockets of Hollinger shareholders, but would be used for the purpose of developing the two other claims. Of course, if the Miller-Middleton and the Dixon were put into the Hollinger Company upon anything like a moderate basis it would assure the continuity of dividends, and would be the best thing for "the long pull." But people do not buy gold stocks for "the long pull," and, therefore, the elimination of the merger idea will probably have a very favourable influence upon the speculative market for the gold stock. There is another aspect to the matter. There will now be separate flotations for the Miller-Middleton

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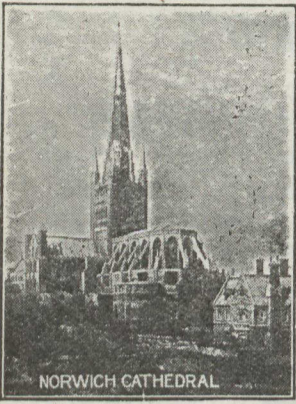
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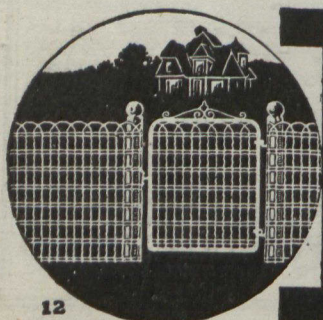
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and Dixon, and so the market will have three bites instead of one at juicy underwriting propositions.

\*\*\*

### Sweets to the Sweet.

THE securities of the St. Lawrence Sugar Refining Company have been so arranged that the profits of the business can be effectively disguised. After growing rich on the dividends the original holders received a sum considerably in excess of three times the par value of their shares for control. As it is reorganized as a public company the St. Lawrence has \$2,000,000 of 6% bonds, \$750,000 of 6% preferred stock and \$1,500,000 of common stock. There is no doubt as to the profitable character of the sugar industry. A few Easterners own the franchise in British Columbia, and have received from it dividends at the rate of thirty per cent. per annum in addition to a few stock bonuses. The business of refining sugar is an infant industry.

### Government Neglect.

A NUMBER of newspapers are backing up the campaign which the CANADIAN COURIER has been carrying on in favour of stricter Government regulation of joint stock companies which are selling their stock to the public. The *Thessalon Advocate* has the following comment:

"The CANADIAN COURIER of the 23rd inst. contains a rousing article on the extraordinary negligence of our governments and parliaments concerning financial fakers. The press in general has heretofore neglected its duty in this regard, because, as the COURIER points out, 'bread and butter and duty are not always harmonious.' The abuses of over-capitalization, dummy directors, false representation, could be easily cured, if the authorities were given the power to deal with them, which they now lack. Even *Saturday Night*, which claims to be the special protector of the public in its investments, has failed to make clear that it rests with our rulers to safeguard the public by choking off at their source all false and suspicious incorporation schemes. The cure is so simple that the neglect to apply it appears almost criminal."

The *Advocate* is hardly fair to *Saturday Night*. That journal has always laid stress on the inefficiency of government insurance and banking departments, and has always been clearly opposed to the present loose methods of regulating the stock-selling companies and company promoters.

### The Horse Show Season.

FOR the next two months the owners of well-bred horses will be very busy at the various horse shows. The season opened last week in Toronto, and if all the other cities have equal success this will be a big horse show year. It is hard to say which was the greater attraction, the human spectacle or the equine display. It may be that the combination is "the thing."

The leading events were won as follows:

High Jump—A marvellous performance by Hon. Clifford Sifton's sensational jumper "Confidence." This powerful gelding cleared the rail at 7 ft. 5 1/4 inches, establishing a new world's record over the loose rail. The old record of 7 ft. 1 inch was held by Geo. Pepper's "Myopia"—2nd, Crow & Murray's "Sky Scraper"; 3rd, Sifton's "Ironstones."

Champion Heavyweight Hunters—"Viceroy from Cork," exhibited by Ennisclare Stock Farm, bay gelding 16 hands, takes his fences straight and clean.

Champion Lightweight Hunters—"Melrose," belonging to Hon. Adam Beck.

Duke of Connaught's Cup for Officers and Government Horses—Lieut. Clifford Sifton's "Dorchester"; Lieut. W. B. Sifton's "Ironstone," reserve.

Champion Harness Horse—"Earl Grey," owned by A. Yeager.

Saddle Championship, not under 15.2 hands—Hon. Clifford Sifton's "Last Post."

Saddle Championship, exceeding 15.2 hands—"Viceroy from Cork," Ennisclare Farm.

Championship Harness Pair—"Earl Grey" and "Sir Wilfrid," owned by A. Yeager.

Hunt Club Plate, qualified hunter ridden with man up in costume—"Dorchester," Lieut. Clifford Sifton; (2) "Viceroy from Cork," Ennisclare Stock Farm.

Champion Pony—(1) Rupert Beith's "Fashion"; (2) Laughton Bros' "Sweetheart."

Single Pony in Harness, under 13 hands—"Princess Bonnie," E. B. Clancey, Guelph.

Medal for Best Combination Pony—(1) "Gold Cup," Billie Buntin; (2) "Poppy," Miss Adele Mulock.

## Where Women Vote in Canada.

(Continued from page 15.)

women who possess private incomes or salaries, and many of these will tell you that they don't know how to go about it. The means is very simple. They have only to register at the local assessment bureau. The necessary income or property may be seen from the above list; the amount of income exempt from taxation also varies in the different Provinces. In Ontario it is \$800.

Unmarried women with no stated income or salary, but living with parents or other relatives, may have their names put on the assessment roll as occupants of property for which parent or relative is assessed. These women should be encouraged as much as possible to make use of their privileges and take an active interest in municipal questions, as they belong chiefly to the educated class and have leisure to give to the study of such problems.

Important elections bring out a larger percentage of voters, and women are allowed to vote only for minor elections, so it is not surprising that they do not turn out in full numbers. It is estimated that nearly one million women will vote for the Presidential elections in the United States this year. They will cast considerably more than the total vote for Andrew Jackson in 1824.

Each year brings out a larger percentage of women voters in Canada. Still it is certain that the women have not yet realized their responsibilities in the matter of government. It should be remembered that the most prominent leaders of the Anti-Suffrage movement in England are in favour of the full municipal suffrage for women, and surely Canadian women should do everything in their power to exercise the franchise they already possess and to help to extend it.

Offering of \$750,000 of  
7% Cumulative Preference Shares  
With 15% Bonus in Common Shares of the

# MONARCH KNITTING CO., Limited

Incorporated by Ontario Charter.

## CAPITALIZATION:

7% Cumulative Preference Stock . . . . .	\$ 750,000
Common Stock . . . . .	\$1,275,000

Par value of shares \$100 each.

WE OFFER FOR SALE AT PAR 7,500 FULLY-PAID SHARES OF THE ABOVE-MENTIONED 7% CUMULATIVE PREFERENCE SHARES, WITH BONUS OF 15% OF THE AMOUNT OF THE PREFERENCE SHARES IN COMMON STOCK.

Payments are as follows:—

\$10 per share with subscription, and  
\$90 per share on allotment.

*Application will be made in due course to have both the Preference and Common stock listed upon the Toronto Stock Exchange. The Preference shares are preferential both as to assets and cumulative dividend at the rate of 7% per annum. Fractions of Common shares will be adjusted on the basis of \$85 per share.*

*Titles to the Company's Property and validity of the issue of Preference and Common shares have been certified to by Messrs. Thomson, Tilley & Johnson, Toronto.*

## BUSINESS.

The following features of the business are taken from information supplied us by Mr. F. R. Lalor, President, and by Messrs. Clarkson & Cross, Chartered Accountants:—

The Monarch Knitting Company, Limited, has been incorporated by Ontario charter, to take over the business of the Company of the same name, which commenced operations in the year 1903, and operated up to May 1st, 1912.

The business consists of the manufacture of knitted goods, comprising sweater coats for men, women and children, and a complete line of fancy knitted goods, such as skirts, toques, scarfs, etc.

The growth of the Company has been rapid and excellent in character.

Average annual net profits for the last two years were \$196,210, showing an earning of 7% on the Preference and over 11% on the Common stock.

The factories owned at Dunnville, St. Catharines and St. Thomas are modern in structure and equipment, and excellently adapted for the business. The factory at Dunnville is the largest, and has a floor space of 3¼ acres. It is of first-class mill construction, and equipped with sprinkler system, which reduces the insurance cost to a minimum. It comprises dye-house, spinning plant, knitting plant and warehouses.

The Buffalo business is well established, and will, it is expected, show good and increasing net profits year by year. The Buffalo property is leased on a favorable basis.

The Company has no bonded indebtedness, and the only encumbrance on its real estate is \$30,000, owing to the Municipality on the St. Thomas plant, repayable without interest in five equal annual installments.

Orders on hand at the Buffalo plant on April 13th last for execution during the current year were 60% of the entire output of the previous year. Canadian orders on the same date showed over 75% of the entire output for the previous year.

Net assets over and above liabilities, irrespective of good-will and patent rights, considerably exceed the amount of Preference stock.

The business of the Monarch Knitting Company, Limited, is the largest of its class in the world.

The Company's machinery is the best obtainable, and includes many automatic and other labor-saving devices.

The number of employees is about 700.

The new Company has \$250,000 more working capital than the old Company had. It is intended to make additions to plant and machinery at Dunnville and St. Thomas this year to the extent of about \$100,000.

## DIVIDENDS.

*The first dividend on the Preference shares will be paid on August 1st next for the broken period ending July 31st—thereafter quarterly. The Common stock dividends are to be payable quarterly at the rate of 6% per annum, the first to be on November 1st next, for the quarter commencing August 1st.*

## DIRECTORS.

F. R. LALOR, M.P., Dunnville, Ont., President.  
A. E. AMES, of A. E. Ames & Co., Toronto, Vice-President.  
T. A. RUSSELL, General Manager, Russell Motor Car Co., Limited, Toronto.  
GEO. H. ORME, Dunnville, Ont.  
J. A. BURNS, Dunnville, Ont., General Manager.

TRANSFER AGENT—National Trust Co., Limited.  
REGISTRAR—Toronto General Trusts Corporation.  
BANKERS—Bank of Hamilton, Imperial Bank of Canada.

## SUBSCRIPTION BOOKS.

Subscription books are now open at our offices, and will close not later than 4 o'clock on Wednesday, the 15th inst. The right is reserved to allot only such subscriptions and for such amounts as may be approved and to close the subscription books without notice.

**SUBSCRIPTIONS MAY BE FORWARDED BY MAIL, OR BY TELEGRAM AT OUR EXPENSE.**

Subscriptions may be on regular forms, which may be had on request, or, where these are not available, letters simply stating that so many shares are subscribed for under the terms of the prospectus will be sufficient.

Full prospectuses have been published in the newspapers, and copies may be had on application at our offices.

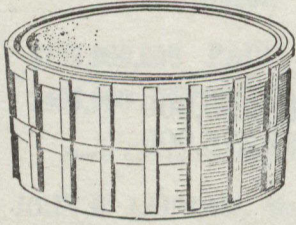
**WE RECOMMEND PURCHASES OF THESE SHARES FROM THE STANDPOINT OF SECURITY, INTEREST RETURN AND PROSPECT OF INCREASE IN THE MARKET VALUE OF THE PRINCIPAL.**

**A. E. AMES & CO.**  
UNION BANK BUILDING, TORONTO

# Facts About McClary's "Sunshine" Furnace

## --The Understudy of the Sun--

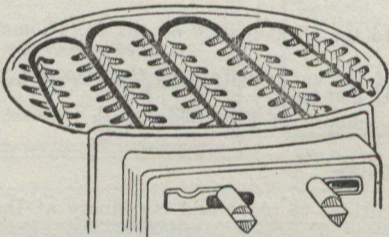
The Fire-pot of the "Sunshine" is made of Semi-Steel—that of the ordinary furnace is made of Grey Iron.



Here's the difference—Destructive sulphur fumes penetrate Grey Iron easily because it is porous. Semi-steel is not porous—it is a close-grained material with a smooth surface secretly processed by McClary's. Gas fumes cannot penetrate Semi-Steel therefore it lasts longer. The "Sunshine" Fire-pot is built in two sections joined together with our famous cup joint. The shape of this joint, combined with a layer of McClary's asbestos cement, makes it absolutely gas, smoke and dust-proof.

Clearly, the "Sunshine" is the premier furnace as far as the Fire-pot is concerned.

The Grates of the "Sunshine" Furnace have three sides each. Plainly, they have three times the endurance of one-sided grates. Every time you rock down the ashes of the "Sunshine" you can expose a fresh side of the grate to the fierce heat of the fire—lengthen the life of the grates.



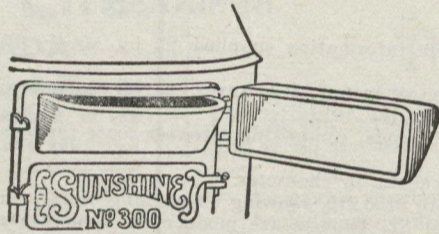
And the short, strong teeth of "Sunshine" grates simply grind up clinkers. The "Sunshine" Furnace is the best as far as grate construction goes.

Shaking an ordinary furnace is hard, back-breaking labor. You don't need to shake the "Sunshine"—you simply rock

it and the ashes drop into the ash-pan. A child can easily rock the grates of a "Sunshine"—merely another reason why you should buy a "Sunshine" Furnace.

Ordinary furnaces are called coal glutons. There may be good reasons for that—we don't know. But—we have built the "Sunshine" Furnace so that it is very easy on coal. Hundreds of people now using the "Sunshine," and having used ordinary furnaces, declare that the "Sunshine" makes two tons of coal do the work of three. Evidently, the "Sunshine" Furnace saves coal and money.

The ordinary furnace has a water-pan hidden somewhere about the base. There, it cannot carry out the purpose for which the water-pan was devised. The water-pan of the "Sunshine" Furnace is placed scientifically above the



radiator near the dome—the heat laps up the water, before being diffused all over the house. It contains the same amount of moisture as the air of a balmy June day. Plainly, as far as the water-pan is concerned, the "Sunshine" is the furnace you should buy.

There are many more reasons why you should invest your money in "The Understudy of the Sun"—McClary's "Sunshine" Furnace. Call on the McClary agent and ask him to show you all the mechanical reasons and exclusive devices which go to make the "Sunshine" the best and therefore the cheapest furnace you can buy. Write us at our nearest address if you cannot get in touch with him.

LONDON  
TORONTO  
VANCOUVER  
ST. JOHN, N. B.

# McClary's

MONTREAL  
WINNIPEG  
HAMILTON  
CALGARY

## Story of the Roadmakers

(Concluded from page 16.)

wealth and resources that lay all around and in front of them. Every march forward into the unknown revealed stores of natural wealth that seemed inexhaustible, and what men found was theirs for the taking. Life in America was largely a scramble for unappropriated "plums." Population was sparse. The markets were oversea and must be reached. Long distance transportation was the vital necessity. The pioneers of the Western World staggered along with the short haul in ignorance of good roads and in too great a haste to do even what horse-sense would have recommended to be done locally. Then steam navigation came, followed by steam railways. Large sums of money were required for these and for other purposes. The money in the country was wholly inadequate to meet demands. Everything had to be built up from bare foundations. Without railways and ships to carry to distant markets, products were useless and natural development impossible. Railways could be financed from abroad, but not common country roads. Locally much might have been done, but the people had never seen good roads and did not know how to build them or realize their economic importance.

These conditions still prevail to a large extent, but more in Canada than in the United States. Huge sums are still required for building Canadian railways, canals and other public works, and there is no prospect of a cessation of these demands for many, many years. They are more likely to increase and must be met, if our vast territory is to be developed to provide for the inrushing population. The population, however, though rapidly increasing, is still small, and our credit, not unlimited, is constantly taxed to the limit for these great undertakings. If the people wait for their roads till they can be built out of the national and provincial revenues they will be still wallowing in the mud for generations, and the enormous annual unnecessary cost of transportation over the highways will go on increasing with the increase of traffic. Besides, public money is the people's money, and it is useless for us to haggle about which pocket the money is to come from to build the roads. More money is what is required and as the national and provincial revenues are inadequate to supply it, we must contribute through the municipalities or do without the roads, and have our land approach among progressive peoples. This will never do, even if we consider only keeping abreast with our neighbours, and it would be utter folly any way, for good roads provide the best paying investment for municipal taxes. They immediately enhance the value of farms, often to the extent of \$10 an acre or more, and would save to the farmers an average of \$1.20 in the cost of hauling every ton of farm products marketed. (See the first article of this series for the figures.) No other investment will bring such an immense immediate increase of wealth or produce such a splendid annual profit.

## Bread and Coal

IN Toronto there is a discussion as to the price of hard coal, which comes wholly from the United States, and which the railways and dealers desire to increase 25 cents a ton. Apparently the Railway Commission will try to save Toronto and Western Ontario from this further addition to the cost of one of the "necessities."

In Ottawa and Hull the people are threatened with a raise from ten to twelve cents for a 48-ounce loaf of bread. This increase will also be resisted by the force of public opinion. The bakers claim that flour has gone up sixty cents a barrel since the present price of bread was fixed.

In Ontario, the man who tampers with the price of coal or bread has a hard time ahead of him. These are two of the most necessary household articles, and any increase in prices bears heavily on the masses.

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

Executor, Administrator,  
Assignee, Liquidator

## ST. JOHN REALTY

Real Estate in St. John is the best and surest investment in Canada to-day.—We own and control, close in, Factory and Warehouse Sites, with Trackage; Residential Sub-divisions. If interested communicate with

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

The best insurance against loss, by fire or burglary, of bonds, stock certificates, insurance policies, deeds, wills or important papers, is to deposit them in one of our Safety Deposit Boxes. Rental \$3.00 per annum and upwards.

# National Trust Company Limited

MONTREAL WINNIPEG TORONTO EDMONTON SASKATOON REGINA



A, "Scoop" and a Temptation

(Continued from page 6.)

Mayor. Colefax left in a hurry on Saturday for parts unknown. I've got the story all right. Are you willing to verify it?"

"Really, Mr. Brooks—"

"Would you have the News publish my information as it stands with a chance of hurting you through some slight inaccuracy?"

The president shivered as though in a draft of cold air. He drummed on the desk for a moment, staring out of the window with drawn face. At last he turned.

"Does your office know of this?"

"Not yet," was the guarded reply. "I may add that the story is absolutely exclusive."

"I can't imagine where you got your information—or how much you know," said the Mayor wearily. "And I don't need to remind you of how things stand between Mr. Mulhany and myself." He fumbled at the desk for a moment and looked up. "This story must not be published, Mr. Brooks."

"I owe a duty to my paper," was the brief reply.

"But, good Lord, man, you owe a greater duty to the public!" cried the other, rising to his feet. "I see that I must be frank with you. The State National Bank was badly hit in the failure of King & Co. last fall, and it has had a hard fight to get back on its feet again. Our depositors know this. Any hint to them of this defalcation will mean a run that will close our doors in three hours!"

The reporter's pencil rattled on the hardwood floor. "How much did Colefax take, then?" he asked gravely.

"I am placing myself and the depositors absolutely at your mercy in telling you, remember," said the president. "So far as we know he decamped with a lump sum in cash, negotiable bonds and securities of very nearly one million dollars."

The reporter's knuckles went white on the edge of the desk. Heavens, what a story!

"Yet our credit is perfectly good—we can recover in a few months so long as no whisper of this gets out," the president went on, sitting down as though tired. There was a rustling from an open drawer. "Couldn't you see your way to—?"

The young man paled and little drops of sweat started out on his forehead as the other counted down absently ten one-hundred dollar bills before him and edged them across the flat desk. There was the solution of all his difficulties—enough to live on, with care, for twelve months; a chance to quit a hated profession, to write his book—to save his reason! And so easy a chance! All he had to do was—

His trembling hand approached the little pile of crisp paper, touched it, began to close—and then he snatched it away and started for the door. The older man's breath whistled sharply, and he sank back with a hopeless gesture.

"You'll never know what that meant to me, Mr. Woodruff," said Philip hoarsely. "I wish to God you hadn't done it. But you needn't worry, the News will not publish the story."

The president sprang to his feet with a cry and started forward.

"If it will be of any help to you," Philip went on, disregarding the outstretched hand, "I have reason to believe that Colefax is bound for Honduras by the next steamer, and that his wife is going with him."

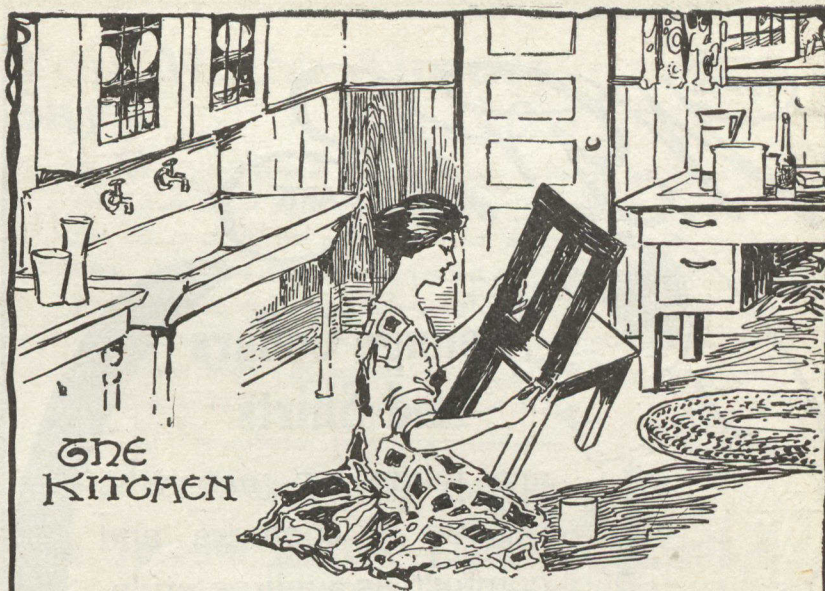
"To Honduras!" The president was already busy at the telephone as the young man closed the door.

Half an hour later Nellie met him in the hall with an astonished cry.

"Why, Phil! Back so soon? What's happened?"

"I've resigned from the News," he said dully, and dropped into a chair. In reply to her anxious questions he recounted briefly the events of the forenoon and the scene at the office, where his resignation had preceded a certain dismissal by a matter of seconds. He had no hesitation in confiding in her, for Nellie is one of those rarest of gossips, one who can hear all and tell nothing.

"But how did you know that Mr. Cole-



COVER THOSE BLEMISHES!

'Tis the kitchen that gets most wear and tear. Wear from the scrub brush—tear from the pots and pans and daily toil.



Will give a new tone to your oilcloth—make these old kitchen chairs fit for any company—cover up the ice-man's clumsy work on your refrigerator—brighten the wainscoting—banish pussy's claw marks from the table and chair legs. Worth while trying it?

Our little booklet, "Dainty Decorator" tells of many uses of "Lacqueret" for your home. And there's a copy waiting for you for the asking. Ask your dealer for "Lacqueret." Cans contain full Imperial measure. Don't accept a substitute!

TORONTO INTERNATIONAL VARNISH CO. LIMITED WINNIPEG  
Largest in the world, and first to establish definite standards of quality.

**SLIDE**  
in a cravat is an absolute requisite with present collar styles.

**Reid's Real Bengalene**

are lined with a special duck, cross-stitched and reinforced so that they slide easily in the tight collar without drag or pull. Twenty-four rich shades at from 50c. to \$1.50, according to shape.

Ask for "REID'S" by name and look for the trade mark in gold.

**A. T. REID CO., Ltd.**  
262 King St. West, - Toronto  
Sole Makers  
REID'S REAL BENGALENE

MARK YOUR LINEN WITH

**Cash's Woven Names**

Neater and more durable than marking ink on such household articles as "Dining Room," "Guest Room," "Servants' Room," etc., your name can be interwoven on fine fabric tape for \$2.00 for 12 doz.; \$1.25 for 6 doz.; 85c. for 3 doz.

Samples sent on request.

**J. & J. CASH, LIMITED**

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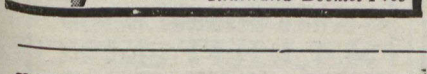
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No need to suffer bunion torture another day. **DR. SCHOLL'S BUNION RIGHT** removes the cause of your bunion or enlarged toe joint by permanently straightening the crooked toe.

Gives **INSTANT RELIEF** and a **FINAL CURE** of all bunion pain. Shields, plasters or shoe stretchers never cure.

**Dr. Scholl's Bunion Right** is comfortable, sanitary, convenient. **Guaranteed or money back.** 50 cents each or \$1.00 per pair at drug and shoe stores, or direct from **The J. Scholl Mfg. Co., 472 King St. W., Toronto.** Illustrated Booklet Free



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Will save you 83 1/2 per cent to 90 per cent on Oil Colors, and will give you best prices on all Artists' Materials. Write for Catalogue and particulars. The trade solicited.

77 York St., Toronto.

**Why You Need a Knechtel Cabinet in Your Kitchen**

Because it makes for neatness and order in the kitchen—because it saves time and money, and does away with hundreds of unnecessary steps every day—and because it keeps everything at your fingers' end. No running back and forth looking for articles you can't find—everything has a place of its own, and everything is in its place.

The Knechtel Kitchen Cabinet has flour, sugar and meal bins; spice jars; airtight canisters; bread and cake box; plate racks; sliding shelves (with many practical features besides), and is beautifully finished in Oak.

**KNECHTEL KITCHEN CABINET CO., LIMITED**  
Hanover - Ontario

Other styles and finishes (equally good) from which to choose.

**KNECHTEL KITCHEN CABINET**

Write for Booklet "E."

**GANONG'S**  
THE FINEST G.B. IN THE LAND  
**CHOCOLATES**

**"The Taming of the Shrew"**

TRADE MARK



**Lounge Collars and Shirts**

are made for men who believe in coolness and comfort as well as style.

W. G. R. Lounge Collars, **25c each.**

Elk Brand Lounge Collars, **2 for 25c**

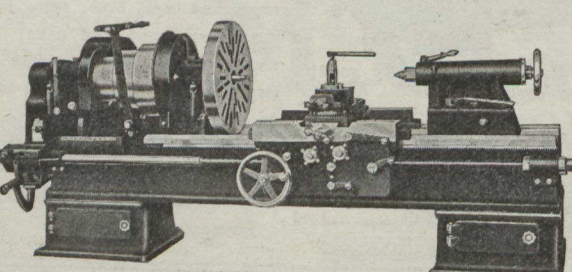
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French NATURAL Sparkling Table Water

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**26 Inch Quick Change Engine Lathe**



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AVOID THE RUB THAT WEARS

25¢ & 50¢ PACKAGES

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

fax had stolen so much money, clever boy?" she asked admiringly.

He smiled. "Do you remember that article I wrote about Honduras being the paradise of defaulters? Colefax asked me about it a few days ago, wanted to know jokingly if it was true that there's no extradition from that country. Soon as I remembered that, it was only a matter of putting two and two together."

"I'm glad you've left the News," she said. "But—what are we going to do now?"

"Hustle another job of course."

But he was still without work two days later when he got home in the evening tired and discouraged. Nellie met him all excitement.

"Here's a special delivery letter for you from the State National Bank!" she cried.

Philip tore it open with fingers that shook. A slip of paper fluttered to the floor.

"A check for three thousand dollars!" she gasped, getting it first. His brows knit angrily as he scanned it. Did the Mayor mean to insult him?

"Oh, what does the letter say?" she demanded, almost dancing with impatience.

"My dear Mr. Brooks," he read. "I may have omitted to tell you that we offered a reward of \$3,000 for information leading to the arrest of James Colefax. Thanks to your hint, he has been intercepted and his booty recovered. The reward, therefore, belongs to you. Enclosed please find check for the amount. If you have not yet found a position I shall be glad to see you. Very sincerely yours, John P. Woodruff."

Philip grinned broadly as his wife hugged him. "I wonder," he thought, "if there was really a reward, or if this is just the milk of human kindness. Anyhow—now for the book!"

## Lord Lockington

(Continued from page 17.)

and singing, not to a human being, but to a ghost. I hope you didn't think me ungrateful, your Lordship," went on Edna, suddenly conscious that she might not be respectful enough in her mode of address. "I am very much obliged to you for your kind messages, and for giving me the beautiful brocade for the new dress. But life is so strange that I think I could not go on very long playing and singing with any spirit unless I sometimes were to see the person I played to."

"You wouldn't get any particular satisfaction from seeing me. I'm not very handsome."

"Oh, your Lordship is too generous not to be handsome," said Edna. "I'm sure I should think so," she added, laughing a little in some confusion and fear that she had said something impertinent.

"And on no other terms will you stay here? You have absolutely made up your mind that it must be one of two things—either you must see and speak to me, and be seen by me and spoken to by me, or else you will bid me a long and abrupt farewell, eh?"

Edna hesitated. "Oh, Lord Lockington, I only asked—" she said, humbly.

"Well, but what a lovely woman asks has to be granted, n'est-ce pas?"

"Oh, your Lordship!"

"Now, let me tell you, Miss Bellamy, that I have been an eccentric sort of character for years, used to having my own way, and not used to being dictated to. But when a lovely woman stands firm, as you have done, and says: 'Either you do this, or I go away,' why, I feel I have no choice but to obey."

"Oh, Lord Lockington."

"The only thing I would beg is that I may be accorded a little time. If I give you my word of honour that you shall see me, see me in the full light, within one month from to-day, will you accept my promise, and stay?"

"Oh, of course, of course I will," cried Edna, overwhelmed with contrition for her obstinacy and daring.

"Then come this way. Give me your hand upon it. Don't be frightened. I will open this door, so that you may see your way, but you must not expect to see me yet."

He put the door of the White Saloon

Kalamazoo Point Number Five

## The Kalamazoo

Loose Leaf Binder is easy to operate



The "KALAMAZOO" Binder will do everything that any other binder will do and do them better. It is constructed and operated on an entirely different principle from all other binders.

It is the only binder that does not require to be "padded" to a certain thickness in order to be workable. Sheets are inserted and removed in the "Kalamazoo" binder just as easily as in any other, and the wide, flat holes which fit over the thongs ensure perfect alignment. In addition to this, if they should work out of position while in use, the unique construction of the binder permits of straightening the sheets into perfect order before locking.

The "Kalamazoo" binder is recommended highly by scores of users throughout the country.

Write for Booklet "C1" and examine this before deciding on a Loose Leaf Binder.

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Loose Leaf & Account-Book Makers  
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Sick headaches—neuralgic headaches—splitting, blinding headaches—all vanish when you take

## Na-Dru-Co Headache Wafers

They do not contain phenacetin, acetanilid, morphine, opium or any other dangerous drug. 25c. a box at your Druggist's.

**National Drug and Chemical Co. of Canada, Limited.**



130

# The Education of Self

(Formerly Published as "Self-Control and How to Secure It")

By PROF. PAUL DUBOIS, M.D.,  
Author of "The Psychic Treatment of Nervous Disorders," "The Influence of the Mind on the Body," etc.

(Translated from the French by Harry Hutcheson Boyd.)

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."

### CONTENTS.

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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ajar, and she saw that he had again covered his face with his cloak.

Approaching quickly, Edna held out her hand in great trepidation. He held it a minute in a warm clasp, and then, stepping back into the gloom, left her free to pass out into the warmth and light and brightness of the White Saloon.

### CHAPTER XII.

BUT Edna had not yet done with her mysterious acquaintance. When she stepped from the gloom of the dark Blue Saloon into the glittering brightness of fire and electric light in the great white room, for the moment she put her hand up to her eyes, dazzled by the sudden change from gloom to brilliancy.

As she stood thus, still close to the door by which she had returned, she heard the muffled voice once more behind her. Turning quickly, however, she found that the speaker had remained concealed on the dark side of the door, and that he spoke to her through the narrowest of apertures.

"There's one thing I want to say to you, one piece of advice I'd better give you."

"Yes, Lord Lockington," said she, meekly, in a very small voice.

"It is that you will keep your adventure to yourself. Both your adventures indeed. That is, if you wish to stay here. Do you wish to?"

She hesitated. "Yes, I do," she answered at last.

"Very well. Then take my tip."

"Yes, Lord Lockington."

She was rather surprised at this use of a sporting term by the Viscount, until she remembered that, dignified and inaccessible personage as he had hitherto seemed to her, he was, after all, not such a very old man, on the one hand, and that he had formerly been a noted sportsman, on the other.

She saw the opening disappear and heard the key turned in the lock on the other side of the door. Then she made her way, not having yet quite recovered either her steadiness of gait or her power of vision, and fell rather than seated herself in a deep, comfortable chair by the fire.

There for a long time she sat in a dreamy and dazzled condition, wondering at the two adventures in which she had that day been concerned, and especially at this last, which had introduced her, in such a marvellous way, to her employer.

And yet: was it her employer who had caught her, pinioned her by the arms, and talked to her in the musty, shut-up drawing-room? She could not help thinking that the grasp of his hand had been far too robust for that of an invalid, that the tones of his voice were too rich and full for the querulous tones of a man who was a recluse on account of ill-health, and that there had been at times a certain playfulness in his voice, which had seemed thoroughly inconsistent with the character of the Viscount, as conceived by her and represented by his dependents.

She was puzzled and worried.

She had called him Lord Lockington, and he had not checked her; but then that might be because he wanted to mystify her, and to pretend he was other than the person he really was. But, if not the Viscount, who could he be? He was undoubtedly and unmistakably a gentleman, and what other gentleman was there ever in the house?

Could he be the doctor? Edna knew that the Viscount's medical attendant had been with him that day and the day before, so that it seemed not impossible that he might have been in the house that evening.

Could he be a secretary, or amanuensis, of the Viscount's?

She had never heard of there being one in the house. On the contrary, she had understood that it was one of his Lordship's eccentricities to read all his letters himself, and to send such as required attention by the batch to his solicitors in London, or to his steward, whose intercourse with his master was limited to correspondence, and to verbal messages delivered by Revesby, who was the go-between employed to keep up personal communication with his master and the outer world.

If all she had been told about Lord

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Lockington were true, he saw no other person besides his doctor, and admitted into the house nobody of his own condition, except during the brief and infrequent visits of his wife.

She leant back, unable to come to any definite decision as to the identity of her mysterious acquaintance, and resolved to make cautious attempts to solve the puzzle by careful questions to the housekeeper and Susan.

In the meantime she was revelling, in spite of certain misgivings and nervous fears, in the enjoyment of these new and wonderful interests. Here was she, living very much as the lady had lived in the fairy tale, served by fairy hands, and waited on as if she were a princess, and now the tale was complete by the appearance of the Beast!

She laughed to herself at her impertinence in applying this epithet to the person whom she supposed to be Lord Lockington, and by consequence another and more flattering epithet to herself.

And then, once more closing her eyes and leaning back in her chair very cosily, she went over in her own mind the strange incidents of the afternoon and evening, and tried to piece them together, and to decide whether the person whom she had discovered lying on the ground could be the man to whom she had just been speaking.

If they were one and the same, certainly her more recent acquaintance was a very good actor, for he had appeared to be, not indeed very much surprised at her account, but sufficiently interested to give the impression that he was hearing what he had not heard before.

And then the mystery of the cloak. Such cloaks as that which she had picked out of the bracken were not, she thought, very common, but the man who had just been talking to her had had one thrown round him, and it was with a corner of it that he had concealed his head and face.

While she was lying back, thinking over all she had been through that day, and smiling to herself in some slight pleasure at the remembrance of her new acquaintance and his promise to appear to her without concealment in a month's time, she was much startled by Mrs. Holland's voice.

"Bless me!" were the words Edna heard, and they brought her to a stiffer position with a jump.

"Oh, Mrs. Holland, is it you? I didn't hear you come in."

The girl smiled at the housekeeper, who was standing in the middle of the room, and looking at her, not with her usual benevolent interest, half patronising and half respectful, but with an expression of curiosity which appeared to be not unmingled with fear.

"Where have you been?" asked the housekeeper, shortly.

Now this was a very awkward question to answer. To tell the truth, as Edna would have liked to do, was forbidden; to tell a lie was equally out of the question, unless she should be very hard pressed, when her loyalty to her promise would have to prevail.

She took refuge in an evasion. "Why?" she asked.

"Because," said Mrs. Holland, coming a little nearer, and dropping her voice to a whisper as she let her eyes wander round the room, and search each corner, "I came in here a little while ago, and you had disappeared. Where were you?"

Edna laughed, and pointing to the door leading into the hall, quite truly said: "I haven't been through that doorway since I came in here after dinner."

"Where were you, then?" "I was hiding."

"Hiding!" Mrs. Holland looked incredulous. "Hiding from me?" Edna shook her head. "Oh, no. I was in the Blue Saloon, where you took me to see the picture of the lady."

The housekeeper looked more amazed than ever. "You were in the Blue Saloon! Why, how could that be, when—"

She stopped short, and pursed up her mouth as if she thought the girl had told her a falsehood. Edna, although she saw that she was expected to say something else, held her peace. She wished that Mrs. Holland, satisfied that she was not telling the truth, would go away, offended. But the woman's curiosity was too great for that. Going slowly across the floor until

she reached the door which led into the Blue Saloon, the housekeeper turned and said, coldly:

"It's locked, and there are only two keys, one in the keeping of his Lordship, and one in mine."

This was rather interesting to Edna, who now learnt, for the first time, something which seemed to give a good clue to the identity of her new acquaintance. If Mrs. Holland had one of the two keys, and Lord Lockington the other, it certainly seemed as if it must be the Viscount whom she had met in the unused rooms.

Edna, therefore, still kept silence. But the housekeeper, evidently perturbed and puzzled, said:

"I don't know why you shouldn't tell me the real truth. You can't have been far away. And you can't have been in the Blue Saloon, because his Lordship is ill in bed, and nobody but he has the keys of those rooms. As for mine, they're safe; nobody but me can get at them."

Edna tried to turn it off with a laugh. "Well, if you won't believe me, I can't help it," she said. "You said I wasn't here, and I've told you where I was, and if you won't believe me, what can I say?"

Mrs. Holland gave a frightened glance towards the nearest window.

"You weren't behind the curtains, were you?" she asked. "Looking out into the park?"

"I can't say any more than I have said," replied Edna, growing rather nervous as she saw that she could not help offending her powerful friend, the housekeeper.

Mrs. Holland drew herself up. "Well, ma'am," she said, "of course, it's not for me to press you, but it's wiser in such a very young lady as you are to keep from having secrets."

Edna felt vaguely alarmed and distressed by these words. She herself did not quite like having to keep from the housekeeper, a woman upon whose discretion and friendship she could rely, the circumstances of the day's adventures.

But she had made a promise to Lord Lockington—the man she supposed to be he—and, even if she had not felt bound in honour to keep it, her intense curiosity to see his face, as he had promised she should do, would have been sufficient to ensure her keeping faith.

"Indeed, I don't want to have any secrets, if I can help it, especially from you, Mrs. Holland, who have been so kind to me," said Edna, humbly.

The housekeeper, however, did not appear mollified by this little speech, and the girl saw that her suspicions were by no means allayed, though they must certainly have been very vague ones.

"Oh, it's of no consequence, of course, to me," she went on, with the same coldness as before. "All I came to say was that the dressmaker who is going to make your frock will be here tomorrow morning, and will take your measures at any hour you may appoint. It is his Lordship's wish that the dress should be made quickly, and so the young woman will remain here until it's finished."

"Thank you very much." Edna wanted to say something more, to express her personal sense of gratitude to the housekeeper for her constant kindness, which, as the girl knew, made a great deal of difference to her comfort and happiness.

But Mrs. Holland was offended, and would not stay. Acknowledging the girl's words by a bend of the head, she coolly wished her good-night, and went out of the room, leaving poor Edna think she had lost a friend.

And, although Mrs. Holland showed no outward unkindness or even marked coldness, Edna was sensible, on the following day, that there was a change in her feelings towards the young girl whom she had so successfully introduced to the household.

(To be continued.)

His Worry.—"Your husband seems to be very impatient lately."  
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## PEOPLE AND PLACES

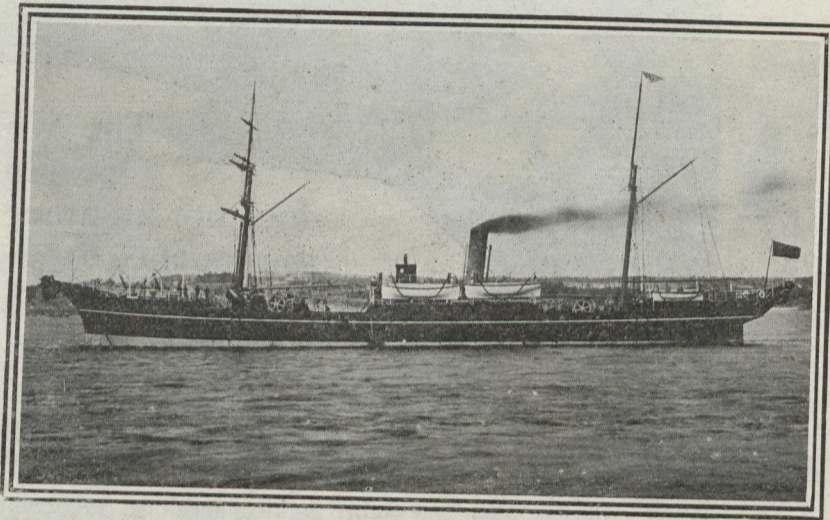
An Experienced Sailor.

CAPTAIN FRED LARDNER, of the cable ship Mackay-Bennett, which has just completed a most trying duty, was a famous river pilot in London. He was known as "Shirty" because of his spotless shirt-front. Captain Fred has had much experience at sea. He was on the Amber, another cable ship, when its boats went to the rescue of the Utopia's passengers at Gibraltar in 1891. A cable ship's boats and crew are well adapted for rescue work. Much of their work is done in small boats on the open sea. Hence, when the word came to the Amber's crew that the Utopia had struck, they knew exactly what to do.

government offices, and by the firing of military salutes. Perhaps King George will forgive us for making merry on his grandmother's birthday, rather than on his. An ancient custom is hard to disestablish.

Learning the Lesson.

THE Canadian Northern steamers, the Royal Edward and Royal George, now carry a second wireless operator. The company have lost no time in meeting the newly-discovered conditions. They will also experiment with searchlights. The officials of this line claim that they have always carried more boats and rafts than were carried on



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the Titanic, though the number of people aboard never exceeds 1,500, as against the Titanic's possible 4,000.

The White Star people have also issued a circular to their agents saying that henceforth all White Star boats will be equipped with sufficient life-boats to accommodate all persons on board, whether passengers or crew.

If ocean travel was safe before the Titanic disaster, it will be doubly safe for many years to come.

Trouble at Campbellton.

DURING the election fever of September last there was trouble between two prominent citizens of Campbellton, N.B. Dr. Doherty's umbrella pierced the eye of Daniel Bruce, and the wound proved fatal. The doctor has been acquitted of manslaughter and some of the citizens are indignant over what they claim to be a "miscarriage of justice."

Without expressing any opinion on the case, it may be pointed out that it will now be in order for our friend, Mr. E. N. Lewis, M.P., West Huron, to introduce a bill forbidding the carrying of umbrellas for a period of thirty days preceding a general election. Mr. Lewis seems to have a fondness for freak bills, and if so, here is his opportunity.

Chateau Laurier.

ON May 24th, the Chateau Laurier, Ottawa's new hotel, will be thrown open to the public. There was to have been a public dinner given by the Grand Trunk, but that has been abandoned owing to Mr. Hays' death. The new Central Station will be opened on the same day.

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Victoria Day.

MAY 24th, or Victoria Day, will be celebrated as a public holiday throughout Canada as usual. It is a statutory holiday. June 3rd will also be a holiday, but not by statute. The King's birthday has not yet been made the subject of legislation. It will, therefore, be observed only by banks and



Reading Bulletins from "Morgue Ship," at White Star Line Office, Halifax. Photo by J. H. Jost.

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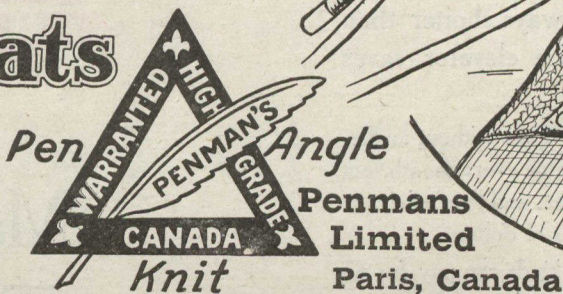
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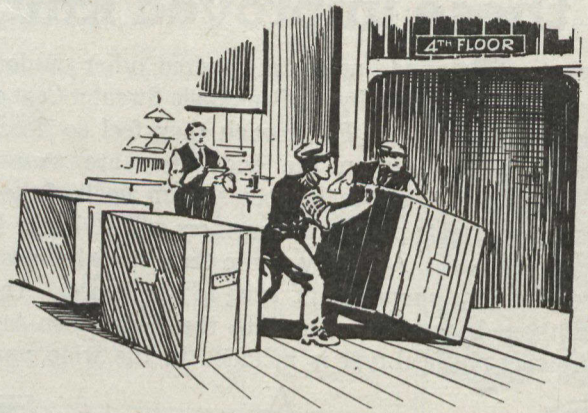
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