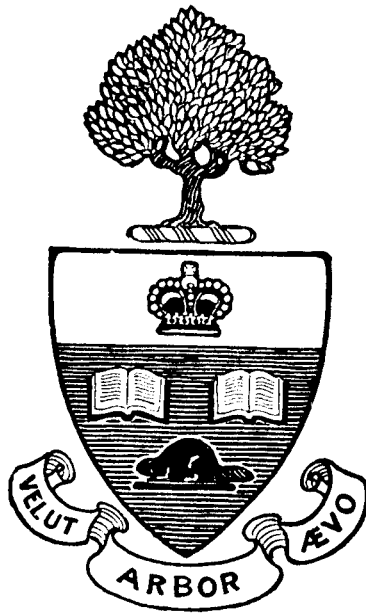
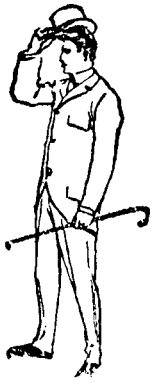


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Actuarial Life and Work in New York

By Robert Henderson, B.A., '91

An extensive experience with the ignorance of the average individual in relation to the work of an actuary, together with a lively recollection of my own similar condition before being thrown into contact with the work itself, induces me to believe that it might not be a bad idea to start with a definition—to answer the question which I have heard so often, "What is an actuary?"

The Century dictionary defines an actuary as a person skilled in the application of the doctrine of chances to financial affairs, more especially in regard to the insurance of lives. Perhaps the doctrine of chances would be more familiar to our friends, who are wrestling with x plus y , under the name of Theory of Probability; it is also sometimes called the theory of averages.

The possibility of the business of insurance depends on the existence of a class of events, which are in relation to the individual cases essentially unpredictable but such that it is possible to predict in what proportion of a large number of possible cases the event will happen, and this class of events forms the subject matter of the theory of probability. Reverting then to the definition of an actuary, we see that he bears much the same relation to a life insurance company that a mining engineer does to a mining company, or a chemical expert to a drug manufacturing company. He is the expert upon whose advice those responsible for the management of the company rely in matters involving technical considerations.

Some idea of the nature of the work of an actuary can be obtained by a review of the various problems which arise in connection with the business of life insurance. The first is to determine the law of mortality which it is to be expected will be followed by the lives which it is proposed to insure. This involves a study of the experience so far as published of other companies who have engaged in a similar business, as well as a close watch on the company's own experience. This problem offers in itself a very wide field of research, opening out into a study of the effects on mortality of climate, occupation, environment, family history, physique, concealed effects of diseases apparently cured, habits and various other factors. It is a field, however, which is thickly set with snares and pitfalls for the unwary, and some very weird results are sometimes produced by investigators whose zeal exceeds their knowledge of the principles upon which statistical investigations should be carried on.

Having determined the nature of the mortality to be expected in the particular class of risks in

question, the next problem is to calculate the proper premium to be charged for the insurance. The solution of this problem involves a knowledge of the theory of probability and of the theory of compound interest, the difficulty of the mathematical calculations involved depending entirely on the intricacy or simplicity of the provisions of the contract for which the rate is required. The actuary requires, however, to consider, as a part of the problem, what rate of interest he can safely assume will be earned by his company on its funds during the period which may be covered by the contracts to be issued, and what provision it is necessary to make for the expenses of conducting the business. He should also see, especially in the case of policies containing special provisions, that the contract is so drawn as to grant exactly the benefits which are provided for by the calculated rate.

The next problem in logical order which arises is the computation of the reserve liability of the company under its contracts. It is a well known fact that the rate of mortality among elderly people is higher than among those at the younger adult ages, and that it increases rapidly as extreme old age is approached, and the consequence is that, if each year's risk were exactly covered by the premium of the year, it would be necessary for the rate to be rapidly increased at the advanced ages. The usual practice, however, is that a higher rate than is necessary to carry the risk is paid in the early years, and, in consideration of this, the company agrees that the rate shall not be increased as the policyholder advances in age. Frequently a still higher rate is paid and the company agrees that not only shall the premium not be increased, but that after it has been paid at the fixed rate for a specified number of years no further payments shall be required. Under a third form a still higher rate is paid and not only are the premiums limited to a fixed number of years but the company agrees that at the end of that time or, sometimes, at some later fixed time the policy will mature and the amount assured will become payable unless the contract shall have been earlier terminated by the death of the assured. It is evident that in all these cases it is necessary that the company should accumulate the excess premiums paid in the early years in order to meet the future liabilities incurred, and it is one of the functions of the actuary to determine periodically the total reserve which the company should have in hand in respect of all the policies in force on its books. The solution of this problem involves

not only the mathematical calculation of the reserve necessary to be held at the ends of various periods on each one of the various forms of policy issued by the company, but also the supervision of the books and accounts which show the numbers and amounts of policies in force on various plans, and which enable the calculation of the reserve liability of a large company to be brought within manageable limits.

Another problem which arises is the determination of the value which should be allowed for the surrender of the policy and the release of the company from all liability. This involves not only the computation of the policy's share of the reserve liability, but also a consideration of the deduction, if any, which should be made on account of the relatively heavy initial expenses and also on account of the adverse selection which may be exercised, the presumption being that a policyholder who desires to discontinue his insurance is at least in his own estimation in good health.

And finally, although we cannot pretend to have made a complete survey of the work of an actuary, having determined how much surplus the company has available for distribution, he must, in the case of a company issuing participating policies, determine the share of this surplus which properly belongs to each of the policyholders, and into this problem enters the consideration of the difference between the actual rate of interest earned and that assumed in the calculation from year to year of the reserve liability, the actual expenses incurred as compared with provisions for expenses in the premium, the actual mortality experienced as compared with the expected according to the law of mortality assumed, and various other factors which it would be wearisome to discuss here.

The above outline will enable the reader to form as good an idea of the nature of the work of an actuary as can be obtained without entering upon a study of the technique of the subject, and I hope that no reader has received the impression that the actuary is the whole thing in a life insurance company. On the contrary, one of the first things that an actuary should learn is how to make his work contribute to the highest realization of the objects, for the accomplishment of which the company with which he is connected was established, and he should make his own those principles of action which have become a part of the very life of the institution. So long as he remains connected with the company, he should act in accordance with the general rules laid down by the responsible executive and in harmony with the officers having charge of co-ordinate branches of work.

So much for the business side of the account. On the social side we have, outside of the opportunities for personal intercourse arising in the course of business, the semi-annual meetings of the Actuarial Society, which are probably as valuable from a social as from a scientific standpoint. The meeting ordinarily extends over two days. The morning of the first day is devoted to general business which is followed in the afternoon by the reading of papers presented and, if time permits, the discussion of papers read at the previous meeting is begun. In the evening there is a banquet followed by a few speeches. The next

morning the discussion of the papers is resumed and when it has been completed the meeting adjourns. In England the Institute of Actuaries meets once a month during the winter, but on this continent the members of the profession are scattered over such a wide area that such frequent meetings have been considered impracticable. Outside of these, what may be called set occasions, the opportunities for social intercourse between the various members of a profession so limited in numbers are not, I apprehend, very extensive. In New York in particular, with thirty-eight members and fourteen associates of the Actuarial Society, or fifty-two in all, resident within what may be called the metropolitan district, and having their residences, as distinguished from their offices, scattered anywhere within a radius of thirty miles from New York City Hall, it is evident that there is not a great deal of social intercourse in the evenings. The necessity of making friends outside of one's own profession is not, however, an unmixed evil, as one is thereby removed from the temptation to discuss over the tea cup the problems of the office.



Atlantis

In the far western seas lies an island of rest,
And fanned by each breeze we bend thither our quest,
O'er the wide wastes of ocean to the faint blue horizon,
The wild waves' commotion we fix not our eyes on,
Heed not the storms' behest, but press on to the West.

Suns set and mornings glow, soft clouds by winds carest,
Sail on, like flying snow and sea gulls seek their nest.
Grey coated mists arise through which with straining eyes
We gaze intent to find that vision of our mind
That Emyrean isle where joys Elysian smile.

Lo! In the distant West lies this island of rest
With its meadows and streams which the Greek saw in dreams.
There in the forests deep on soft beds of roses
Wrapt in eternal sleep each blessed one reposes;
Here on the roaring main that port we seek to gain.

Somewhere from out the deep its havens rise, we know,
Where weary travellers sleep, tired limbs on couches low.
We know not whether we, on billows tossed afar,
Shall rest within its lee, drop anchor in its bar,
We only hope and wait obedient to Fate.

—R. C. R. DV



The Library

At the beginning of every year some short statement of the essential features of the University Library is desirable, for the purpose of ex-

plaining to new students the reasons of certain arrangements which they may not otherwise comprehend. Older students may also be reminded by that means of some aspects of the use of the Library which they may have forgotten. For this reason I have gladly accepted the invitation of the Editor of *The Varsity* to make use of his columns in order to bring these matters to the attention of his undergraduate readers.

In the first place, it should be borne in mind that the chief aim of the Library administration is to serve as many readers as possible, and all classes of readers impartially. The Library is not conducted for the benefit of professors chiefly, nor of undergraduates chiefly, nor in the interests of honour men rather than pass men. Consequently the individual will sometimes find that he is expected to sink his immediate private advantage and even convenience, and submit to a rule framed with a view to the greatest good of the greatest number. The simplest illustration of this principle is the case of a text-book, of which perhaps there is but one copy to meet the requirements of twenty readers. The man who has been fortunate enough to borrow the book for his evening's reading is not allowed to possess himself of it again on the following morning, although he may present himself at the desk and ask for it in advance of all competitors. The rule, "First come, first served," is not followed where it would conflict with the maxim that turn about is fair play. I should like to make another observation on what may be called the ethics of the Library. The observance of silence and quiet in the reading-room is obviously a matter in which all readers are interested. Talking or any other kind of noise is disturbing to those who are trying to study, and mutual consideration ought to prevail among readers so as to reduce to a minimum the sounds which are unavoidably incidental to the assemblage of many persons in one room. There is no express rule of the Library against talking or moving chairs noisily or tramping, but to do such things in a room where other people are studying is not good behaviour. The offence is against the students themselves and is, properly, cognizable only by them. I mention it here because I hope that the body of students will discountenance it in future more than they have done, and that the sentiment of its impropriety will become general.

From the point of view of the undergraduate reader there are four broad divisions of books in the Library. The first division is of those indispensable aids to study, dictionaries and encyclopaedias, books not to read but to refer to constantly for the elucidation of those that are read. This class of books is to be found on the open shelves on either side of the desk. Readers are expected to select for themselves the dictionaries they require, to use them at their seats in the body of the room, and on leaving the room by no means to neglect to return them to the shelves whence they were taken. The second division is that of the text-books prescribed in the Calendar. These are kept either on the shelves behind the desk or in the stack-room, and the only way of obtaining them is to apply by "Reader's ticket" to the clerk at the desk. The fact of these books being few in number and in demand by a greater number of readers sufficient-

ly explains why they are not placed at the immediate disposition of readers, but their distribution is regulated by the clerk in charge. A third division of books would be those that are interesting to read or look through, but are not prescribed by the Calendar or recommended by the professors, and perhaps are not even indirectly connected with the course of study. This is a large class, and according to the varying tastes or curiosities of readers may embrace most of the volumes in the Library. Having due regard to exigencies of space, the librarian has made a selection of the books that are interesting and instructive and at the same time are not prescribed for any course of study, and has placed them in the bookcase that runs down the middle of the reading-room. There they may be examined at pleasure, and if they seem to deserve more leisurely perusal they may be taken home on the ordinary application to the clerk at the desk. I may here add that I shall be delighted to receive suggestions from students as to the kind of book that they would like to have placed on these reference shelves, and that, as far as possible, all requests for particular volumes to be transferred there will be complied with. The fourth division of books need only be mentioned for the sake of completeness; it is that of the books in foreign languages or on abstruse subjects which only a specialist cares to consult. These are, of course, kept in the stack-room.

Next to the books themselves the most important property of the Library is the card catalogue. A few words may be necessary as to what the catalogue can be expected to reveal and how it should be consulted. Every book in the Library is recorded in the catalogue at least once. (There are a few exceptions, such as sets of scientific periodicals and Government reports, but for practical purposes these may be ignored and the general statement accepted as true.) The record of the book is a transcription of its title-page, with certain significant modifications and additions. The chief modification is that the author's name is put first, the cards being arranged alphabetically according to the names of the authors. One consequence of this is that the arrangement of cards in the catalogue has no relation to the disposition of the books on the shelves. If a book is wanted and its title as given in the catalogue is transcribed on a reader's ticket, the clerk at the desk, except from recollection of the book itself or surmise of its subject, has no information as to the place of the book in the stack-room. This information is given by the two or three abbreviated words which are written in the upper left-hand corner of the card. Whenever the title of a book wanted is taken from the catalogue, these abbreviations, which are the shelf-mark or shelf signature, should also be copied. The catalogue, being a transcription of the title-pages of all the books in the Library, indexed by their authors' names, is a complete key to what the Library contains by any number of given authors. It is also, to an incomplete extent, a guide to what the Library contains on given subjects. The preparation of a complete subject-catalogue is now in process. The departments of the Library fully catalogued by subjects or topics are those of Economics and Political Science, Law, and Education, and this

portion of the catalogue is separate from the author-catalogue and in its own stand of drawers. The author-catalogue, however, also contains subject-references. These are given for the most part on coloured cards and are only short references to the author-cards, which should be consulted for fuller information. Where many thousands of cards are arranged in a certain recognized order, it is evident that great confusion will result if that order is at all disturbed. A card misplaced is a card lost. It is even worse than lost, for besides being non-existent in its proper place, it is misleading in its improper place. All readers, therefore, are urgently requested on no account to remove a card from its place in the drawer; and if by accident or inadvertence a card is removed, it should be brought to the librarian or to one of the clerks to be replaced.

Finally, I should like it to be well understood by all readers that in cases of doubt or difficulty in finding what they are in search of, recourse should be had to the librarian. It is always a pleasure to assist a student in difficulties, and, as far as in me lies, my knowledge of the contents of the Library will at any time be gladly placed at the disposal of any person to whom it may be of advantage. H. H. Langton.



To the Editor of Varsity :

Now that the student body in general is settling quietly down to the work of another academic year, I wish through your columns to bring before it for serious consideration, a matter of prime importance. It concerns, no year, faculty or college in particular, but appeals to every undergraduate in the University of Toronto, who has any interest in the publication of "Torontonensis."

The time has come when we must consider certain changes in the composition and manner of publication of the year-book. With the issue of the last volume, *Torontonensis* had already attained unwieldy proportions; the inclusion in the volume now preparing, of Trinity's graduating class in Arts, renders the volume open to the charge of obesity. We must discover some way of reducing the size of *Torontonensis* and the cost of its publication, while in no way impairing its worth. Moreover, the book as at present constituted, is of interest only to the graduating class. For the sake of a wider circulation which will bear fruit not only in larger subscription lists, but also in the increased number and value of advertisements, it would be well to find some method of making the interest of the year-book general. Finally, some permanent organization must be instituted to take upon itself full responsibility for the publication of each annual volume.

These matters have been before my mind for some time, and certain changes have suggested themselves to me, which I think to be feasible, or if the book is to conserve its usefulness, necessary.

Hitherto *Torontonensis* has been a class history; I would suggest that in the future it be a year history. By this I mean that the book for 1905-6, for instance, should contain accounts of whatever of interest in undergraduate life oc-

curs in that year up to the time of publication. A small amount of space would necessarily have to be given to a short history of the class under whose auspices the book was brought out; but this would be a minor matter. In general, the book, as a record of the year, would appeal to all the classes in the University, to Freshmen as strongly as to Seniors. Instead of purchasing but one volume of *Torontonensis*, many undergraduates would possess themselves of four and thus at graduation have a complete and interesting record of their entire course at Varsity. This is the first suggestion I have to make. It aims at increasing the interest and the subscription lists of the year-book.

In the next place I would suggest that in future books individual biographies be omitted. Under the regulation now prevailing, that biographies must not exceed ninety words in length, they have degenerated into a mere chronicle of events. All the information they can give can be found in the class-lists and in a much more interesting environment in other pages of the reformed *Torontonensis*. It would seem, then, that the biographies may without loss be dispensed with: indeed anyone who will glance at the issue for 1904 will recognize such omission as a positive gain, as in this way we get rid of a uniformly monotonous section of the book. If this omission is made in future volumes a saving of 120 pages will be made, a saving in space, time, expense and trouble.

Another important change which I would suggest is that the book be brought out by the Junior year in all faculties. This is done at McGill and all American colleges where a year-book is published. The present Fourth year is rapidly learning to how many things outside of academic work a Senior is required to give his time. The Editor of *Torontonensis* needs to have the patience of Job, and the energy of a Jap, and his committee must not be behind him in these virtues. The work requires a great deal of time. The Senior year have much to do, too much. They cannot give the same care to the work which the third year can give. Such a change would be greatly to the advantage of the book, and would considerably enhance the value of advertisements, since merchants will have more than a year instead of two months (during which the average student does little purchasing) in which their advertisements may bear fruit.

One thing further I would urge—that a permanent organization composed of representatives of every year in all our colleges, together with representatives from the Faculty be formed to undertake the publication of the year-book. Under the present order of things, so hap-hazard is it, a year may pass without a volume of *Torontonensis* issuing. A permanent committee will ensure the publication of each volume, by men who have served their apprenticeship and who will be able to produce the best book at the lowest cost, since they will profit by the experience of former years; it will put the financial affairs of the book on a sound foundation; and it will bring the book more prominently before the entire student body. The faculty representatives on the committee will be a check upon the extravagance, a source of fruitful suggestions and

the means of bringing the faculty, and through them the Senate into intimate touch with a publication whose excellence and whose success is of great importance to the University at large; finally, they might be the means of obtaining University support for *Torontonensis*, by guaranteeing the salaries of the *Editor and Business Manager*, who otherwise will still have to trust humbly to Providence that they will receive some pittance to reward them for their faithful devotion to what is beyond question the most thankless task any undergraduate can be called to perform at Varsity.

There are certain practical difficulties in the way of my suggestions, but I do not regard them as serious obstacles. Some changes must be made in the book. These suggestions, it would seem, if carried out, will give permanence, stability and efficiency to the committee and will popularize the book and greatly increase its circulation. But whether the suggestions themselves be valueless or not, the writer will be well satisfied if his letter sets the undergraduate body of Toronto upon the problem how best to adapt *Torontonensis* to larger opportunities. The *Editor of Varsity* has kindly consented to open his columns to discussion on this subject. I hope that many will avail themselves of this opportunity of expressing their views upon the year-book question and upon the suggested changes.

Yours etc.,

Critic.

The Lit.

The attendance at the Lit. Friday night was remarkably good, considering the unsettled state of the weather, and also the fact that the men had lost considerable time in the earlier part of the week over elections. President Fasken was in the chair and performed his duties in an eminently satisfactory manner.

Messrs. J. S. Jamieson, D. C. Gilchrist and J. D. Munro were appointed a committee to confer with the Executive of the Undergraduates' Union with regard to having Queen's and McGill Universities represented by correspondents on the Varsity. It was thought that such a course would serve to bring the three seats of learning into closer union.

Mr. J. S. Jamieson read communications from Trinity and Victoria in regard to the University Arts dinner. The former expressed a willingness to take part, but the latter college protested that they have enough social functions. A lengthy discussion followed. Some favored dropping the dinner for this year; others expressed a desire to hold one jointly with Trinity; others again thought a University College dinner would be successful. Finally it was decided to make a canvass of University College, and also to ascertain the feeling of Trinity.

Mr. D. C. Gilchrist reported that the committee appointed for the purpose of selecting speakers to represent Varsity in the Inter-university Debating Union had chosen Messrs. W. E. Moore and J. D. Munro for the first debate with Ottawa University.

About twenty minutes were spent in discussing the G.T.P. contract. The speakers handled the

subject in a very creditable manner, indulged in no personalities, but considered the project on its own merits.

Mr. Munro, the critic pro tem, closed the meeting by presenting his report.



A Ballad of the Fleet

By A. Rumpoetsky

(With no apologies to Lord Tennyson or any other Englishman living.)

I.

O'er the motion of the ocean, Rojestvensky picked his way,
When the lookout on the masthead cried in truly Russian way,
"English fisher-ships at sea; I have sighted two or three."
Curses then our captain showered, as he swore,
"I am no coward;
Nay, for I will meet them here, though my ships are out of gear,
And half my men are drunk, ye I'll show the Russian spunk,
We are eight ships of the line, we will fight these fishers three."

II.

So he spake, and he laughed, and drank more vodka, and so
He ordered our fleet to run on, sheer into the heart of the foe,
With a few sober fighters on deck, and hundreds of drunk below.
And our guns belched forth their flame, and occasionally instead
Of hitting the sea, we hit one of the three, and dyed its deck with red.

III.

And the sun came up, and the stars grew dim, far over the great North Sea,
But never a moment ceased the fight of US and the fishers three,
For it seemed quite clear, that there might be here, a few stray Japanese,
And he thought, "It is well, I should send them to hell, and so the Emperor please."
And some we sunk, and some we shattered, and so they could fight us no more—
God of battles was ever a battle like this in the world before.

IV.

For as soon as it was light, and we had hastened out of sight,
Then did Rojestvensky say, "How many men were killed to-day?"
And the answer came back, "None, for they never shot a gun."
Then he rose up and he cried to every rank,—
"Let us quickly make for France, where I can get the chance,
To telegraph the Czar, that at last in seas afar,
His fleet by valor's might, this day have won a fight."
And we sat down on our decks and we drank.

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C. R. JAMIESON, Editor-in-Chief,
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Representatives to be appointed from the other colleges

Toronto, November 10, '904.

If the feeling that is so strongly in evidence among the students of the University be any safe criterion, All Saints' Eve has seen its last student demonstration. For years the sentiment against the rowdyism—for it would be misusing words to call it by any other name—that has been too characteristic of the undergraduate body when it appears before the public, has been growing more pronounced. But such is the force of tradition and precedent, that this sentiment, though shared in by the best, and we venture to say by the majority, of students for some time in the past, has hitherto availed little. To all true friends of the University, there will appear no more hopeful sign than that, this year, the more solid and earnest portion of the Undergraduate body has universally and openly deprecated the behaviour of many of their fellows.

It is felt that the spirit of mutual courtesy among the different faculties has not as yet sufficiently developed to ensure their meeting together with entire good-will. It has been commonly suggested, and the idea seems to be an excellent one, that each faculty should have its own "Theatre Night." As an individual faculty would, on that night, be responsible for good behaviour on the part of the students, a respectable house would practically be assured. A properly-conducted student evening is one of the most pleasurable things to a general public. Well-sung college songs, or lustily-delivered college yells, provided that quiet is maintained while the play is being given, would be as welcome to the general theatre as enjoyable to the student section.

But the matter has a much wider significance than that attaching to a mere night's entertainment. By such conduct as we have been guilty of in the past, we place ourselves in a false light before the public. Nothing is more natural than that it should judge the student body by that characteristic which is most in evidence; and there is little wonder that its judgment is often harsh, and its impressions of student culture most untrue.

There are larger matters for us of this university to devote our energies to than fool tricks on some Hallowe'en. No one who is in sympathetic touch with student sentiment can fail to observe that there is among the student body a widespread feeling of antagonism to "the authorities." Varsity does not say that this is well-founded; much less will it say that there is no ground for it. But what it does say, and that most emphatically, is that such feeling could not exist to anything like its present extent, did the student body as a whole show itself a responsible body. If we would only look at facts fairly, and,

laying aside that nauseating self-complacency that refuses to admit a single defect, acknowledge frankly our failings and endeavor to remedy them, it would not be long before University sentiment would be a vital influence, one to be reckoned with, not merely in the direction of our University policy, but in that of our country at large. There are few thinking students who do not feel that it would be much better if the authorities took the undergraduate body more into its confidence, if it welcomed on their part more unrestrained expression of opinion. There have been, in the direction of the University's policy, and that, too, at no very remote date, incidents that were severely criticized by students who were privy to them; but their criticism counted for nothing. It is but the law of cause and effect. Until we outgrow that schoolboy spirit, until by the deportment and behaviour of men, we show ourselves capable of exercising the influence of men, we cannot expect that the rights of men will be allowed us.

An Oxford type means something; so does a Harvard type. But a Toronto type will retain its hazy vagueness until there are in our undergraduate body real men, strong enough to sweep aside tradition and precedent, and to stamp undergraduate thought and action with character.

* * * *

The palaeontological museum of the University of Toronto bids fair to be before long one of decidedly more than provincial importance. Mention was made recently of the munificent gift of Mr. Byron E. Walker. The museum has again been the recipient of a most generous gift. A unique and complete collection of Cambrian fossils has been purchased by Mr. William Mackenzie at the cost of several thousand dollars, and presented to the University. As the great majority of the specimens in this collection, like that of Mr. Walker's, cannot be duplicated, it will readily be seen that our museum is fast becoming one of considerable note. Varsity would thank Mr. Mackenzie on behalf of the students of the University of Toronto for his generous donation.

Editorial Notes

Varsity has been very fortunate in securing, as the leading article for this issue, an article from one of the most prominent actuaries in America. Mr. Henderson, who is one of our graduates, is a Fellow of the Institute of Actuaries, member and chairman of the Examination Board of the American Actuarial Society. Mr. Henderson is at present Assistant Actuary of the Equitable Life Assurance Society of New York. He is, accordingly, one who can speak with authority on actuarial life.

We hope in our next issue, which will probably appear on Tuesday, to have an article from the pen of Mr. Kylie.

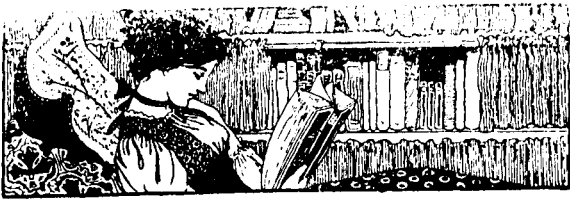
We would ask those who have submitted contributions and who have not as yet seen them in print to be patient. We have had to cut down even the sporting column, so crowded have we been for space.

The Editor-in-chief would wish it distinctly understood that the Superintending Editor of the columns "Around the Halls" is responsible for all notices appearing there. He admits the fact at the head of his column in the present issue.

First lecture in Public Speaking to-day at 5 p.m., Room II., Main Building.

THE COLLEGE GIRL

MISS P. A. MAGEE, Superintending Editor



The annual Hallowe'en celebration was held in the Y.M.C.A. rooms. The place had quite a festive appearance, which was considerably heightened by the interesting and picturesque costumes of some of the girls. Interesting sylvan shepherdesses, wood-nymphs, milkmaids, and red cross nurses mingled in gay confusion with figures of a much more prosaic type. The freshettes, with due and becoming modesty, made their appearance in most juvenile attire, while among the seniors there was at least one demure old grandmother, whose staidness of demeanor helped to even things up.

An innovation was the initiation of the freshettes. One by one they were ushered into a large, dimly-lighted room where stood three mysterious shrouded figures, and they were bidden to make a solemn choice of Wisdom, Love or Fame. It must be admitted that these momentous decisions were taken, in the vast majority of cases, rather flippantly, and that even the presence of the senior girls and the wives of the Faculty failed to have the restraining influence that might have been desired. But of the details of these choices we will say no more, since once we were all young—and foolish, and, of course, a freshette cannot be expected to have precisely the same ideas as a senior; else, why come to college?

Suffice it to say that the choice once made each damsel received a few words of warning or encouragement from her chosen ideal, together with a sip of what was believed to be nectar, but which truth compels me to admit, was but cornmeal gruel. Buoyed up by high hopes, however, each and every devotee stood the test, and retired with honor and, I doubt not, relief.

The usual Hallowe'en refreshments followed, as did the usual informal dancing and general merry-making.

The gathering broke up at an early hour, as Hallowe'en is not known as a particularly desirable time for love-lorn maidens to prowls about the streets.

Reflections of a Senior

How does a senior view college life? She comes back to work with the full knowledge that at the end of another year her undergraduate days will be done. They have been happy days, and during this first week of adjusting time-tables and arranging lectures she takes time to look about her and ascertain what college life really means to her.

Lo! she finds the freshie is already here—the free, happy, buoyant freshie, mindful only of great things to be and wonders to come. Life to her is one happy, golden dream. As the senior catches the bright, hopeful expression on the

young face she heaves a sigh for high ideals lost and noble aspirations unattained.

The sophomore, too, attracts the observer's attention. She is busy forming acquaintances with the new students and offering, gratis, wisdom learned in hard experience.

The third year girl comes—the quiet, unassuming junior. She has half completed her course, and is just beginning to realize the sober, serious side of college life. For her, the novelty has worn off and purely academic matters hold her interest.

So the senior views the picture. But in the midst of such reflections, she wakes up to find that time-tables have at last been arranged, academic affairs have begun to readjust themselves, and it is time she were at work.

At first it is hard to realize that she is a senior and that many of the duties of her year have devolved upon her. It will be a busy year, but no doubt a very happy one, for is not true happiness found only in employment?

The fourth year at college is one of many privileges mingled with responsibilities. But it is a year of full growth, of keen pleasure and enjoyment. Each succeeding year has in itself been enjoyable, but this last year is the culmination of the three previous; it brings with it the combined pleasure of all, completed and fully rounded out.

For the senior the sun of college life is about to set. But while the sunset glow still lingers, she can look back through the dim light at the four happy years spent in college circles. For her life in the outside world is about to begin—real responsibilities must be faced. But she is too happy in the present to think deeply of such matters. She is still but a nursing and reluctant to leave the shelter of her Alma Mater.

M. E. S., '05.



Y. W. C. A.

The regular meeting of the Y.W.C.A. was held on Tuesday, when the girls had the pleasure of hearing an address by Dr. Tracy. The subject was Bible study, and was treated in Dr. Tracy's usual broad and comprehensive fashion.

The starting point of the address was a brief consideration of ideal education, of its breadth and its universality, and in this connection occurred the striking definition of true education as "knowledge inwrought into character, and outwrought into life." And at the apex of all highly developed character must come the moral and spiritual qualities.

From the great religious education convention held in Edinburgh a few months ago Dr. Tracy brought us a few outstanding thoughts. One was that the most eminent thinkers of the day were giving their time and thought to this work; another, that these men, though belonging to different churches, different countries and different schools of thought, were all intensely interested in the purpose of this convention, and were unanimous in placing the Bible in a position of lofty eminence.

In conclusion Dr. Tracy gave us a few practical suggestions as to how we might begin our study of the Bible lessons for this year, which we are anticipating with great interest.

Class in Public Speaking and Expression— Programme of Lectures

1. Introductory—Nov. 10 (Thursday) at 5 p.m. in classroom No. 2, main building.
 2. Mind and Body.
 3. The Philosophy of Expression.
 4. The Psychic in Oratory.
 5. The Influence of Environment.
 6. Essentials to Success in Public Speaking, Journalism and Literature
 7. The Training of the Voice—
 - (a) How to overcome natural or acquired defects, e.g., stammering, slurring, etc.
 - (b) Articulation and modulation.
 8. Gesture, including facial expression.
 9. Method of Study—
 - (a) Attitude of the student.
 - (b) Assimilation of knowledge.
 - (c) Memory training.
 10. Facing an Audience.
 11. Reading, Reciting and Singing.
 12. Preparation of Addresses, Lectures, etc.
 13. Ex-tempore Speaking.
 14. Reporting, Editorial Writing and Teaching
- Breathing, Voice and Physical Exercises will be given during part of each hour.

The course set down above is for all who contemplate public speaking, intending journalists, litterateurs and singers.

Breathing, voice and physical exercises will be given during part of each hour.

There will also be exercises in composition and impromptu speeches.

A debating club will be formed for the development of the power of the students.

At the close of the lectures, a certificate signed by the President of the University will be given to all students who have shown proficiency in the subjects taught. This certificate will entitle its holder to teach the method given to the class.

Students will be prepared to compete for the Bristol prize in Oratory.



Notes from the Union

Arrangements are all but complete for the Union dance. The floor of the west hall is being prepared by a man who knows his business, and the caterer has orders for unlimited refreshments. Mr. Walter Barclay is chairman of the Music Committee, and has arranged a programme with the Glionna-Marsicano orchestra that will not be excelled at any other affair this winter. Mr. Megan, chairman of the Rooms Committee, has had the benefit of expert advice from Mr. Baird and other veterans in the art of providing for the guests. The only thing now causing any anxiety is the sale of tickets, but the Finance Committee are even sanguine as to that.



I met when going to the polls,
A candidate and hundred souls,
Each soul had several friends,
Each friend had private ends,
And as I gazed there came to me the thought,—
"Man never is, but always to be—bought."

S.

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Ballade

When scenes from out the aureate past
Of dim and distant infancy
Round me their mystic glamour cast,
And fond delusive memory,
The same sweet strains enrapture me
As charmed me when my life began,
The solemn, stately melody
Of mother's old melodeon.

So straying in the mazy vast
Of what I was and loved to be,
In rose-red, fragrant dreams held fast,
One dearest face again I see,
Whose tender glances followed me,
And mingled with the notes that ran
Across the dark mahogany
Of mother's old melodeon.

And oft I find when sore harrass'd
In painful, old reality,
As kind a magic still thou hast,
As sweet, alchemic potency.
Because I hold the past in fee—
The happiest ever granted man—
If I can thread the notes of thee
My mother's old melodeon.

L'envoi.

Maturer years pipe lustily,
And age will have its favorite Pan,
But ne'er shall cease the tinkling key
Of mother's old melodeon.

—L. Owen.



Dining Hall Notes

The Dining Hall is at last proving entirely satisfactory, and is meeting with the hearty patronage of the student body.

The week before last had the largest attendance since the institution of the Dining Hall.

The number of women students taking luncheon below is steadily increasing.

Note the manager's ad. at the back.



McGill defeated Toronto in Montreal on Saturday in a senior Intercollegiate game by a score of 18 to 5. This defeat puts Toronto out of the running for this year. There remains only one more game to be played, Toronto and Queen's, in Kingston on Saturday. If Toronto loses this game, a tie between Queen's and McGill will result.

The game on Saturday was a very good one for the spectators. In the first half Toronto had much the better of the play, and were only prevented from scoring by hard luck. In the second, though practically defeated, Toronto played a plucky game from start to finish. The game throughout was very open, and gave the spectators an opportunity of seeing some very fine field work.

McGill won the toss and elected to kick with the wind. For the first ten minutes the play passed from one end of the field to the other. Then after a free kick, McGill started a dribble, which resulted in the ball being kicked across the dead ball line, scoring one point. Soon after McGill scored a try by the last following up of a free kick by the wings. The ball changed hands and could not be converted. Just before the half ended McGill secured their second try, after a pretty piece of running and passing by Trenholme, Malcolm and Martin. Richards converted, making the score 12-0. When play was resumed Toronto pressed hard. The ball was now more frequently in McGill territory. McGill, however, succeeded in getting another try, which Richards converted, bringing McGill's total up to 18 points. Toronto pluckily pressed the play and worked the ball almost to McGill's line when they lost it, and McGill carried it back 80 yards. In a few minutes, however, McPherson, by a fine dodging run, recovered the lost ground. Toronto's only score then followed. Southam kicked, Reynolds followed up fast and got the ball from Hamilton and went over for a try. McPherson failed to convert. On this point the game ended with the score 18 to 5 in favor of McGill.

The teams were :

Toronto—Back, Laing; halves, McPherson, Southam, Kennedy; quarter, Hore; scrimmage, John-

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son, Lash, Ritchie; wings, Reynolds, Ross, Davidson, Laidley, Bonnell, Burns.

McGill—Back, Corvan; halves, Zimmerman, Hamilton, Trenholme; quarter, Richards; scrimmage, McPhee, Benedict, Beckwith; wings, Malcolm, Martin, Lyons, Lea, Stephens, Sharpe.

Referee—W. Nickle, Queen's; Umpire—J. Britton, Queen's.



McMaster 20, Varsity II. 1.

McMaster defeated Varsity II. on Saturday in the play-off tie in this district in the intermediate intercollegiate series by a score of 20 to 1.



Mulock Cup Series

The first game of the Mulock Cup series was played on Tuesday afternoon, between teams representing senior Arts, last year's champions, and Victoria College. Arts won by a score of 10 to 5, the half-time score being 10 to 2.

The teams were :

Senior Arts—Back, Reade; halves, Lash, Burns, Hart; quarter, Hore; snap, Davidson; wings, Snively, Cook, McDonald, McLean, Cameron, Balfour.

Victoria—Back, Davidson; halves, Archibald, Robertson, Lane; quarter, Rankin; snap, McFarlane; wings, Green, Moore, Lambe, Kelly, Brown, Waldon.

Referee—F. D. Woodworth; umpire, W. A. Hewitt; time-keeper, J. P. Fitzgerald; linesmen, Lal. Carls, Alex. Davidson.



Meds. Defeat Arts

Meds. defeated Arts on Wednesday afternoon on the athletic field by a score of 4 to 0, in the senior series of the University Association Football League. The result ties Meds. and S.P.S., each team having won one game and played a draw. The Meds. scored three goals in the first half, Fowler tallying two and Slemmon one. In the second half Slemmon added another for the Meds. The Meds' combination was good and their defence strong. The teams lined up as follows :

Meds.—Goal, Robert; backs, McCormack, Richardson; halves, Organ, Shaw, Durnan; forwards, Bryans, Allison, Fowler, Williams, Slemmon.

Arts—Goal, Gardner; backs, Johns, McLean; halves, Jackson, Green, Hayes; forwards, Jamieson, Dowling, Mustard, Fraser, Phillips.

Referee—R. R. Patten.

Intermediate Series

S.P.S. intermediate association team defeated McMaster on the campus on Wednesday by the score of 1 to 0.



On Friday Arts I. and S.P.S. I. met in their second game in the senior series. S.P.S. won by a score of 2-0, their goals being scored during the second half. Johns, the Arts full back, accidentally scored the first goal for the School. The second was secured on a long drive, which should have been taken care of with ease. For teams in a senior series both played away below par.

On the rear campus, Saturday forenoon, Arts II. and the City Teachers in the intermediate series played a warmly contested game. The teachers scored in the first half of the game. After the opening of the second half Arts II. played with a little more snap and soon scored a goal, which the referee disallowed on account of an "offside." A few minutes more play in the vicinity of the teachers' goal gave Arts their second goal. Thus the game ended with the score one all. The tie will probably be played off next Saturday, if the necessary arrangements can be made.

The University of Toronto football team chosen from the combined colleges met the strong Galt team at 3 p.m. Saturday on the athletic field. Referee Armstrong had charge of the game. Galt secured their first goal promptly after the opening of the game by a good combination rush. Varsity warmed up to the occasion, but the Galt defence was superb and they were unable to score. Before the conclusion of the game the visitors added another, making the score 2-0 in their favor. It was an exhibition game that fully demonstrated the necessity of more effective team work on the part of Varsity. Such can only be secured by more systematic practice than has hitherto been the case.

The Medical faculty have followed the example of the Arts faculty and have donated a challenge cup to be competed for from year to year by association football teams representing the different years in that college. The first game in this newly-arranged competition will take place on Wednesday, Nov. 9th.

At a meeting held in Montreal on Saturday morning between representatives of McGill and Toronto, the rules for the eligibility of competitors in all intercollegiate contests were finally decided. The rules provide that a contestant in any intercollegiate contest must be a bona fide student, in regular attendance upon lectures at the university, or one of its affiliated colleges at

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the university centre, and that he must present a certificate to this effect, signed by the academic head of his college.

These rules sustain the Varsity Athletic Executive in their ruling in the case of Shepherd, at the Intercollegiate Track Meet. Shepherd is a student at the Conservatory of Music, but under

these rules he is ineligible, as the Conservatory is not an affiliated college at the University centre.

We regret that in our issue of two weeks ago, the ruling in regard to Shepherd was attributed to the Athletic Executive as a mistake on their part. It will be seen from the above that the ruling then given was the correct one.

Around the Halls

Superintending Editor, A. N. McEvoy.

University College

The Superintending Editor wishes it distinctly understood that for all personal references appearing at any time in these columns, the Editor-in-Chief is alone responsible. Kindly settle the matter with him.

The editor of this column is frequently surprised at the offence given by some of the apparently harmless quips which pass through his hands on their way to the press. A common complaint is "You make me look ridiculous." Never tell the editor that; nothing pleases him more than making people look ridiculous. In fact the editor would make himself look ridiculous were he to appear in this ridiculous column. This is a column of follies, and when a man is mentioned here, it is a sign that the editor believes he is above taking offence when there is no intention of giving it. When the editor makes a laughing stock of anyone it is a mighty enviable kind of laughing stock, such as the editor himself envies from his heart, such as provokes laughter from the singularly scintillating character of the wit "emanating" (as Prof. W—ng might say) from the same jolly admirable laughing stock (as Falstaff might say).

It is a long-faced editor,

And he stoppeth one of three.
"By thy long grey coat and spectacles
Now wherefore stopp'st thou me?"

The class-room door is open wide,
O, hasten, let me in;
Prof's. do recite and students write:
May'st hear the merry din."

He holds him with his skinny hand,
"I want some stuff," quoth he.
"Hold off! unhand me, grey-coat
loon!"

Eftsoons his hand dropt he.
He holds him with his glittering eye,
The Senior stood still,
And listens like a Freshman mild:
The editor hath his will.

"Thou shalt not write of Faculties,
Thou shalt not write of power,
For fear the Principality's
Disfavour o'er me lour.

But thou mayst write of ping-pong
strife,

And bats, and tennis rackets,
But if thy writings smack of life,
We'll all get in strait jackets.

The scribe, the melancholy man,
He serveth drivers twain,
The Faculty doth pull the one,
The students t'other rein.

A. N. McE., '05.

After a day of persecution for insults dealt out in various ways to

men of many minds in the "Around the Halls" column, the superintending editor threw himself on his weary pallet and fell into a fitful slumber. Opening his eyes (as he thought) after a few minutes' sleep, he was surprised to find himself in the college quadrangle, witnessing a strange scene.

A large crowd is gathered outside the "Varsity" office. It sways to and fro, as if in the throes of some mighty passion. Now and then an angry voice is heard to exclaim, "Break down the door!" "Set fire to the building!" but for the most part a grim and bodeful silence prevails. The expressions on the sea of faces upturned to the glazed panel in the door vary from those of frenzied anger to those of calm, but stern and threatening resolve. Desire for instant and bloody revenge is writ large on every feature.

And now the cause of the tumult—the editor again, of course—appears; at least part of him appears, for he absent-mindedly allows his head to appear through the aforesaid glazed panel in the doorway. Instantly a brick hurles through the air and crashes through the glass—then another, and another. A couple of shots are fired, and the crowd awaits the result in breathless expectation. But when the smoke has cleared away they catch a glimpse of the culprit as he dodges back into the recesses of his "den."

"Foiled again!" hisses J. J. G., the same who had fired the shots. "He has escaped!" cries another, and something between a snarl and a howl testifies to the baffled rage of the vengeful multitude.

But now the attention of the crowd is diverted by one who is evidently a ringleader of the tumultuous band. A stalwart giant raises himself by a prodigious effort to the window sill of the Varsity office. He takes off his hat and waves it in his left hand while his clenched right hand points toward the heavens. The curly hair, the massive brow, at once announce that the speaker is none other than A. M. D—l—s, large as life and twice as natural. "Gentlemen of University College," he cries, working himself into a frenzy of passion, "have we not grievances against this wretched man who, even now, cowers beneath the vengeance decreed him by the voice of the people?" (Low, earnest growls of approval from the crowd.) "Shall we not burn, kill, destroy?" screamed D—l—s. "Ay, Ay!" responds the crowd. And then it seemed to the spectator as if a mighty

clamor arose, and the scene became dimmed with intervening clouds of smoke. The sounds grew suddenly fainter, and stopped altogether. When the editor of this column awoke he was clutching the bed clothes in a convulsive grip. The clammy sweat stood out in beads upon his brow. It was a dream! He looked up at the alarm clock, which probably had been responsible for the above-mentioned clamor. It was only 8 a.m. "Time for another sleep," he muttered. "What a sell!"

We Are Seven

(With apologies to Wordsworth)

I met a Senior Moderns man,
(He was twenty years old, he said)
His hair was thick with many a curl,
That clustered round his head.

He had a rustic, woodland air,
And he was wildly clad;
His eyes were like a guinea pig's,
His beauty made me sad.

"Men in the Moderns, Senior, staid,
How many may you be?"
"How many? Seven in all," he said
And, wondering, looked at me.

"And where are they? I pray you tell
You were not seven before."
"One of us in Victoria dwells,
And one is from naughty-four."

"But where then are the ladies, Sir?
The class must have its leaven."
The Senior simply grinned at me,
And said, "Sir, we are seven."

"You do not understand," I said,
"You don't see what I mean;
That the ladies make you more than
seven

Is easy to be seen.
Then, there are the professors, too,
And they are two or three."
But with a frightful, empty leer,
That stretched his mouth from ear to
ear,

He answered, "Seven are we."

* H. E. C., '05.

Mathematical Prof.: By what authority do you prove that?

J.T.: Common sense.

Prof.: But you can't use common sense in Geometry.

J. T. (aside): No, not if you haven't got any.

C—r—g (who is translating "How are you, old fellow," from French into English) to professor S.: "You would say 'comment ça va' wouldn't you, 'old fellow.'"

K—y.: Here, I've gone and put a two cent stamp on this paper when all it required was a one cent.

Cr—g: Never mind; just paste a one cent over it.

Proposition '07 of the Seventh Book of Euclid

Postulates—Let it be granted—

That a slippered sleeper be a sleeper
who slips to sleep with his slippers
on.

That a slipping sleeper be one in

which the slippered sleeper who slips to sleep with his slippers on sleeps.

That a slippery sleeper be a sleeper in the track over which the slipping sleeper in which the slippered sleeper slips to sleep slips.

It is required to prove that if the slipping sleeper slips off the slippery sleeper, the slippered sleeper will no longer sleep.

For let the slippered sleeper now be asleep in the slipping sleeper.

And let the slipping sleeper be slipping over the slippery sleeper.

And let the slippery sleeper be the base over which the slipping sleeper slips.

Therefore while the slippered sleeper slips to sleep in the slipping sleeper the slipping sleeper in which the slippered sleeper slips to sleep, slips over the slippery sleeper under the slipping sleeper.

And again, let the slipping sleeper in which the slippered sleeper slips to sleep, and which slips over the slippery sleeper under the slipping sleeper now slip off the slippery sleeper and wake the slippered sleeper.

Therefore, if the slippered sleeper wakes when the slipping sleeper slips off the slippery sleeper, there will be left no longer in the slipping sleeper sleeping any slippered sleeper.

Q. E. D.

C. L., '07.

with apologies to everybody.

Medicine

Election day saw everything quiet around the Medical Building, lectures being called off to enable some of the boys to go home to vote, and, judging by the slim attendance at the 9 o'clock lectures next morning, a good

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many must have availed themselves of the opportunity.

Alas! The degeneration of our profession! "Jack," once considered so indispensable a part of the anatomical department, is now laying gas pipes on Yonge street north!

The great and mighty Seniors of '05, unwilling that any small part of their beauty should be lost to the world, and fearing, no doubt, the loss of another year book, immortalized themselves on the sensitive (?) film of a photographer's camera last Wednesday morning before the unadmiring gaze of the Third Year, who, nevertheless, behaved themselves with no small amount of self-control under circumstances so trying. Meanwhile the graduating photos are also being taken and the proposal to include the lady Meds. was warmly discussed, with the result that, despite the impassioned arguments of Malcolm Cameron on their behalf, the ladies will have to stay out—

"Alas for the rarity
Of Christian charity
Under the sun."

The Third Year were much interested to hear from Dr. Parsons the other day that "In Splenomyelogenous Leukemia the eosinophilic granulations of the eosinophilous polymorphonuclear leucocytes is often well marked."

The powers that be have furnished us with admirable facilities for studying temperature these days. The boarding house bedroom may be relied on for a constant specimen of "subnormal," the lecture rooms are usually at a "high fever," while for a roaring old hyper-pyrexia of the worst kind, give us the operating theatre of the Sick Children's on a Friday afternoon. For two years we have been unable to discover who the "hot air fiend" is who insists on hall suffocating us all in the lecture rooms of the new building. So far, the only untoward effects have been an occasional exodus from the room in the middle of a lecture and a tendency to lapse into blissful oblivion during certain lectures (which we will not name). Among others, Woodhall, '06, has been caught gracefully in the act more than once. We had no idea he possessed such fine "dormant" qualities.

On Monday morning Paul Friend made a very forcible and convincing appeal to the First Year in his own behalf as representative to Pharmacy.

The Freshmen warmed up in earnest on Monday evening and seemed to enjoy thoroughly being conducted and assisting to conduct others to the polling booths in the usual "barbaristic" fashion.

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Those who missed seeing the game on Wednesday afternoon between the Meds. and University College are very much disappointed now. It was a good clean game and reflected credit on both contesting teams. '07 can boast of some men who can not only handle their feet and the ball, but also the man they are playing, in a clear, sportsmanlike manner. Durnin, McCormick, Richardson and Fowler are all billed for Senior men if they keep on in the way they are going.

'08 also has some good material in the field, and we have faith to believe that the Meds. will soon lead the University in the two king field games.

Sights worth seeing during the week:—

—"Jimmie" doing the frog dive on the athletic field at the S.P.S. vs. Meds. game.

—"Cal's" bright smile, after "marking a plumper for Cal" (?) on Thursday.

—Bell's twinkle as the result of the election in North Toronto.

—The general satisfaction displayed by the "Grit" section of the classes on Friday.

Medicine

Representatives on the At Home Committee were elected in all four years in Medicine this week, and we are able to give below the complete committee, including the three officers elected by general vote on Hallowe'en:

- Pres.—D. A. L. Graham.
 - 1st Vice.—A. D. McCannel.
 - 2nd Vice.—H. B. Ross.
 - Treas.—K. C. Cairns.
 - Sec'y.—J. S. Pritchard.
 - 4th Year Rep.—W. Roberts.
 - 3rd Year Reps.—C. G. Chapin, M. R. Graham, H. M. McNeil.
 - 2nd Year Repr.—T. H. Callahan, H. M. McFadden, H. B. Woods.
 - 1st Year Reps.—Krupp, Gideon, Garratty, Hammill.
 - Reps. from Medical Society—H. M. Cook, Pres.; E. G. Hodgson, Vice-Pres.; F. W. Rolph, Treas.
- The selection has been an excellent

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one, and the committee ought to do us credit. Now that a good start has been made we can have some confidence in our new venture, and believe that the first Medical At Home will be an entire success. It will be, if we choose to make it so. But the first and last thing to be remembered is that unless the boys as a whole give their support to the function and give it ungrudgingly, we can never expect it to be anything but a failure, even under the best committee in the world. Every man in the College should make it his business to be there "with both feet," or better still, as McCannel says, "go hand in hand" to make it a success. If the committee succeed in doing what has been proposed and make the function of such a character that it ought to appeal to the tastes of all and yet be at reasonable cost, there is no good reason why any man should stay away,—especially after voting in favor of the At Home and electing officers to carry it on. Meantime it remains with the committee to feel their way and do nothing rashly. And relying, as they do, not on the old proposition of the Faculty undertaking to make up the deficit, whatever it might be, but on the good faith of the boys alone, they have a right to think that the least that we can do is to support them to a man.

In these days when so many unhappy things are being said of the conduct of many of the students of this University on Hallowe'en night, the Meds. may well congratulate themselves that they spent that festival as they did,—rationally and yet none the less enjoyably. But it is our worthy Dean whom we must

thank for this result, first and foremost.

Applied Science

W. M. Stewart, G. Glendenning and J. McKenzie, of '05, were belated arrivals last week.

J. H. Ryckman, '06, had the misfortune to break his collarbone (Rugby) last Saturday.

Some one presented the "gods" with an egg on Hallowe'en. Hillis, '06, stopped it with his eye, though he disclaims being a hypnotist.

Ion. Chilver, '04, late of Saskatoon and vicinity, spent Saturday looking up old friends.

An improvement should certainly be made in the present means of "distributing" mail to the students. That window-sill method is getting out of date.

In event of the Association football team's trip to St. Louis, the School will be probably represented by the following players:—Patton (Capt.), Dowling, McDonald, Rutherford, Williams, McInnis.

Music furnished for concerts, parties, etc., apply to Murray Kennedy, concert whistler, First Year.

A certain well-known gentleman of the Third Year is known to have tried to entertain his friends at luncheon on a hallowe'en ticket. The ticket-taker has been boarding at the same restaurant lately.

The Government has been sustained, and "Sykie" is now exerting his influence to secure positions for some of the Third Year civils on the G.T.P.R.

P. C. Coates, who has been surveying in the Northwest, returned to the School last week and will take his fourth year.

"Pete" Christie spent a few days last week electioneering in South Ontario, and was instrumental in securing his father's election.

Prof. Mickle delivered the first lecture in the new building last week to the Third Year miners.

Wycliffe College

Hallowe'en, with its attendant ups and downs, has once more come and gone. Last year it left its lesson upon the minds of the student body at large, and upon those of a large number of Wycliffe men in particular. This year a fairly representative quota of our students attended the demonstration at the Princess, and returned sadder and wiser men. One man had his coat completely ruined by some person or persons whose ideas of what constitutes fun were somewhat abnormal. It seems as though the rowdy element must come to the fore on such occasions, and, as they were this year debarred from making fools of themselves on the public streets, they must needs turn the theatre into a pig-stye.

On Tuesday of last week a football match was played on the east lawn between the Sophomores and the rest of the College, resulting in a score of 2 to 0 in favour of the Sophs.

Ye ancient and honorable custome of wearing the academic costume has been resuscitated in the College. How history repeats itself!

A meeting of the Wycliffe branch Y. M.C.A. was held on Tuesday of last week, when it was decided to assist in defraying the expenses of Mr. G. B. Archer as delegate to the Northfield Convention next spring. Mr. Archer is now taking post-graduate work in

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Medicine. He is in close sympathy with Wycliffe and has offered himself for work under the C.C.M.S. Wycliffe will not send a delegate to the Chicago Convention next year.

The regular business meeting of the College Lit. was held last Friday evening. The new members were formally elected. It was decided that Wycliffe's social function should this year take the form of a dinner. Messrs. Gilbert, Jackson and Beverley were appointed as nominating committee to select a representative committee to arrange the details of the dinner.

Arrangements have been made to have a prominent business or professional man to address the students during the evening meal on a Thursday of each month.

Last Friday evening Rev. Dr. and Mrs. Taylor were presented by the students of the College with a handsome marble clock. The presentation address was read by Mr. W. E. Gilbert. In making his reply, Dr. Taylor was visibly affected. Words, he said, were utterly inadequate to express the thanks of himself and Mrs. Taylor. He felt that were it not for the sympathy and co-operation of the student body the weight of responsibility which his position involved would be too great to be borne. He hoped that the students would not allow many moments to be registered on the clock without coming in to see how it was getting along. Mrs. Taylor then presented each of the students with a piece of her wedding cake upon which to "sleep, perchance to dream."

Knox College

We regret that Knox College news was received too late for publication.

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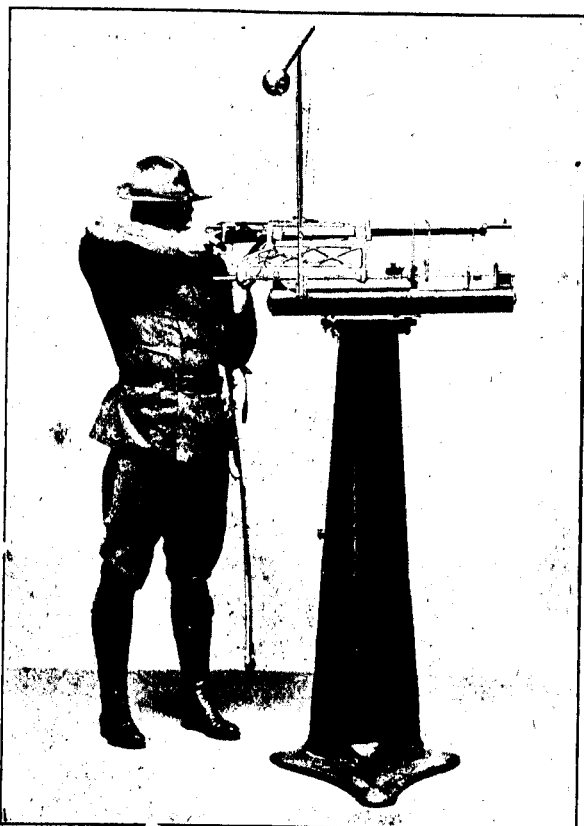
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DEC. 13—Returning Officers named by resolution of Public School Board.

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Whilst the College is organized on a strictly military basis the cadets receive in addition to their military studies a thoroughly practical, scientific and sound training in subjects that are essential to a high and general modern education.

The course in mathematics is very complete and a thorough grounding is given in the subjects of Civil Engineering, Civil and Hydrographic Surveying, Physics, Chemistry, French and English. The object of the College course is thus to give the cadets a training which shall thoroughly equip them for either a military or civil career.

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