

The Canadian  
**Courier**  
THE NATIONAL WEEKLY



*Drawn by Maud Grant Ford*

Woman's Supplement Number

EDITED BY JOHN A. COOPER

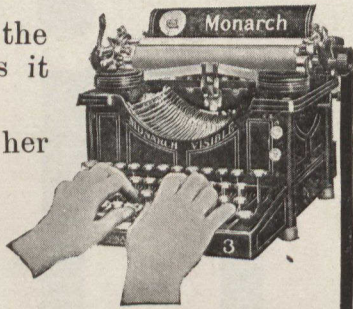
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# The Canadian Courier

A National Weekly

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VOL. XIII.

TORONTO

NO. 11

## CONTENTS

- Men of To-day .....By Staff Writers.  
 W. F. Maclean, M.P. ....By Augustus Bridle.  
 Story of a Personality and a Purpose.  
 The Boob, Story .....By Justin H. Digby.  
 A Tale from the Cobalt Country.  
 Canada and the Pacific .....By Norman Patterson.  
 Woman's Supplement.  
 A Halifax Bird Refuge .....By Marshall Saunders.  
 Society's Exodus South .....By Mary Josephine Trotter.  
 The Mirror and the Web .....By the Lady of Shalott.  
 The President and Washington  
 Society .....By the Monocle Man.  
 Current News Features .....In Photographs.  
 Dr. Aram Kalfian, Serial .....By Effie Adelaide Rowlands.  
 Demi-Tasse .....By Staff Writers.  
 Money and Magnates .....By the Financial Editor.  
 Reflections .....By the Editor.



## Editor's Talk

OUR prize competition for "Canada's Greatest Manufacturing City" does not exclude "towns." The word "city" is used in a general sense. This competition, as well as that for essays on "Canada's Most Profitable Manufacturing Industry," close March 1st.

This issue contains our monthly "Woman's Supplement," which has been designated by a prominent woman "the most dignified publication for women published in Canada." In it we try to deal with women's activities and mental enjoyment, rather than with the lighter pleasures of life. We solicit the co-operation of those who are interested in the progress of "the female of the species" along national lines.

Next week's issue will be a general number with numerous illustrated features of more than ordinary interest.

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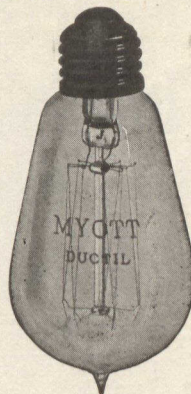
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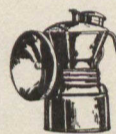
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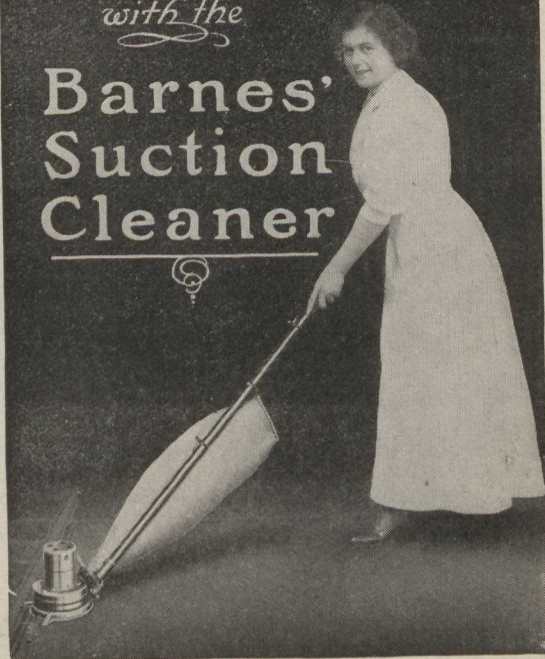
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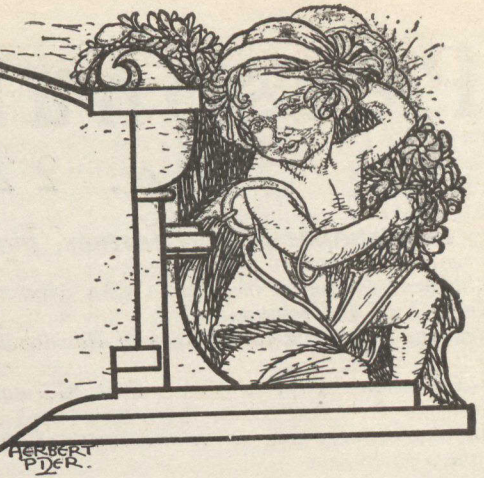
# Cleaning House a pleasure with the Barnes' Suction Cleaner







The  
**CANADIAN  
COURIER**  
*The National Weekly*



February 15, 1913

No. 11

Vol. XIII.

## Men of the Day

### A New College President

**A** WELL-KNOWN Canadian, hearing of the appointment of James Alexander McLean to the presidency of the University of Manitoba, remarked that one thing he liked about the new president was his annual summer pilgrimage from an academic cloister to the old farm where he was "raised" in Middlesex county, Ontario. He thought it not a bad omen for a university situated in the heart of the granary of the Empire, that a man should be chosen as its head, who evinced such a genuine sentiment for rural life.

President McLean might be called a reclaimed Canadian. For about two decades he has been absent from the Dominion; perhaps getting experience which will help him to more expertly treat of the Canadian problems he will have to face at Manitoba. Few Canadian educationists have earned a bigger reputation abroad than Dr. McLean. For several years he has been president of the big American University of Idaho. Before that he held the chair in Political Science at Colorado, and lectured at Columbia. He has a full half dozen of degrees after his name from various institutions. He is twice doctor—Ph.D., and LL.D. And this foremost economist is only forty-four years old! President McLean's academic career began at the University of Toronto in 1892, in which year he graduated with double honours in Classics and Political Science. The President is a scholar and a man of wide sympathies.

Formerly a Canadian who rose to the eminence of an United States college president was well satisfied to stay where he was. Now that our younger universities are coming into prominence, the trek leads back to Canada, with Dr. McLean one of those in the van.

### From the Bar to the Bench

**O**NE morning recently, the machinery for dispensing law and equity presented an extraordinary outward manifestation of change at Osgoode Hall, the long, grey building in Toronto where are housed the chief courts of the Province of Ontario. Writs which for thirty years had been issued in the name of Sir John Boyd, president of the High Court of Justice, now bore the endorsement of Sir William Ralph Meredith, of the Supreme Court of Ontario. New names identified the courts. Recent additions to the judiciary dignified the Bench. The transformation was the effect of an act passed in 1909 re-constituting the Ontario Courts, which came into force the first of this year.

A day or so after the system innovated at Osgoode Hall had got running, a prominent Toronto counsel had occasion to call up one of the new judges. He asked to speak to Mr. Justice Hodgins. And turning to his partner as he pronounced the name, he remarked with pathos: "And to think that a week ago I could call him Frank!"

Frank Egerton Hodgins is a popular graduate from the Bar to the Bench. As a counsel he has been one of the leaders of his profession. The author of Hodgins on "The Life Insurance Contract of Ontario" is an authority on insurance and banking law; a frequent figure in some of the most involved commercial litigation before the courts.

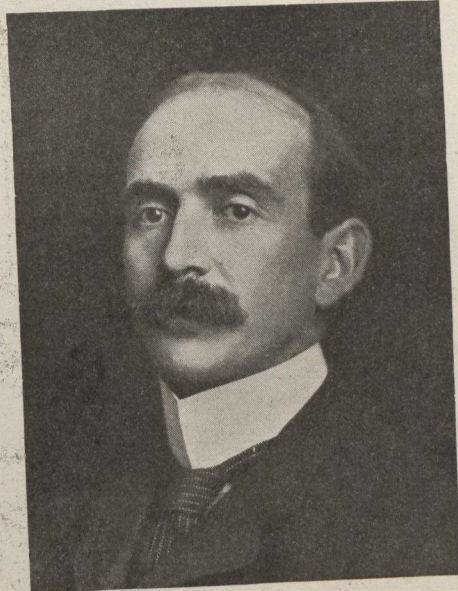
Judge Hodgins is a Toronto man, an old Upper Canada College and Trinity boy. He has had thirty-three years' legal experience. Outside of law he is conspicuous as an energetic churchman. He was chairman of the Anglican Committee of the Laymen's Missionary Move-



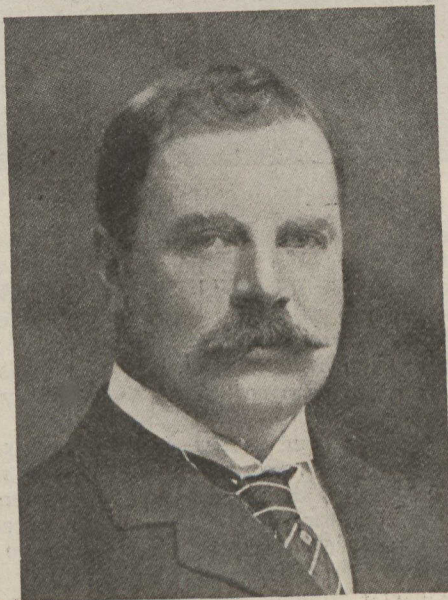
Hon. Mr. Justice Hodgins, K.C., Appointed Recently to Appellate Division of the Supreme Court of Ontario.



Mr. E. A. James, President-Elect Ontario Branch Society of Civil Engineers.



President James A. McLean, the New Head of Manitoba University.



Lord Derby, a Leading British Centralist.

ment in 1908-9. In 1906 he was head of the committee which revised the Anglican Hymnal.

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### Constructive in Ideas

**T**HE Ontario branch of the Canadian Society of Civil Engineers have just elected Mr. E. A. James, B. Sc., president for this year. Mr. James made the meeting interesting by several comments he made on conditions which the profession had to face. He was in favour of compelling United States engineers to live up to the tariff requirement that they pay duty on the plans which they submit in Canada in competition with Canadian engineers. He also advocated the establishment in Ontario of a consulting technical library for the Ontario engineers, as they have in Montreal and other centres. Strange as it may seem, an Ontario engineer who wants technical information on a point has now to send out of the province to Montreal for it. Mr. James is a young man, a graduate of seven years' standing from the School of Practical Science, Toronto. He has always been outspoken and constructive in his ideas. At S. P. S. he was president of the Engineering Society in 1904-5. Three years later, after an interval in the employment of the C. P. R., he became managing editor

of the *Canadian Engineer*, the organ of the Canadian profession. He is now Highway Commissioner and Engineer for the county of York, in which county is the city of Toronto.

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### A Centralist Peer

**A** RECENT issue of an English illustrated paper states that if Mr. Bonar Law should retire from the leadership of the Unionist party in Great Britain, Lancashire might put forward its champion, Lord Derby. This peer seems to be very strong in the Lancashire district, where the manufacturing element is almost predominant. He is a keen Centralist, and is quite willing to put a tax on the importation of foodstuffs into Great Britain if it seems advisable in the "consolidation of the Empire." In a recent speech he professed sorrow that there were voters who thought more of cheap bread than they did of Imperial preference.

Lord Derby is not considered a great man among the great men of Great Britain, but he is, nevertheless, a man of much influence and power. Like Lord Dudley, who is mentioned as a possible successor to the governor-generalship of Canada, he has devoted his life to public affairs. They represent a class of rich and titled men who have helped to make Great Britain's name among the nations. They have eschewed a life of idle luxury and have worked hard in the world of politics, diplomacy and administration.

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### An Advisory Fishery Board

**H**ON. J. D. HAZEN, Minister of Marine and Fisheries, is appointing a Board to consider the development of Canadian fisheries, and has nominated the following experts: Azade Arseneault, Grindstone, Magdalen Islands; H. B. Short, Digby, N.S.; Charles H. B. Longworth, Charlottetown, P.E.I.; Gideon Hemeon, Little Harbour, N.S.; F. T. B. Young, Caraquet, N.B.; Andrew B. Carson, Rexton, N.B.; Peter P. Russell, St. Andrews, N.B.; D. S. Reid, Selkirk, Man.; John E. Sinclair, Prince Albert, Sask.; R. Tegler, Edmonton, Alta.; D. M. McIntyre, Victoria, B.C.

The Board will be divided into three committees, one for the Prairie Provinces, one for the Atlantic Provinces, and one for British Columbia.



# Personalities and Problems

No. 22.—William Findlay Maclean

Newspaper Man, Farmer, Politician, and in Some Respects the Most Remarkable William in Canada

"All the near Irishmen in Canada who want to settle Home Rule in Ireland—"

"All desiring to civilize the Yahoos of Borioboola Gha—"

"All Canadian experts on the German menace—"

"All in this country who make the cause of the Balkan allies their own—"

"All who would teach the United States how to self-govern a Filipino—"

"All who would upset theories of civilization based upon three cents instead of two—"

"All who would make civil servants of the telephone girls—"

"All who believe in bucking corporations that tax the public without making every citizen a potential director—"

"All who believe that Canada, being a cosmopolitan country, should have a finger in every international pie—"

"All who are sorry for being parochial or provincial—"

"All who truly repent of the great sin of mental indifference—"

"Hold Up Your Hands."

"Now, children, you are all invited to read the Toronto *World* and to go with the teacher on a picnic to Everybody's grove."

(Extracts from a popular prescription for running things in general most everywhere at once—by W. F. Maclean, M.P.)

**W**ILLIAM FINDLAY MACLEAN is our national prize puzzle. He is the only editor in Canada whose autobiography is contained in the fyles of one newspaper; the only farmer in Canada who runs a metropolitan newspaper; the only M.P. that since ever he went into the House has regularly bucked everything he had a mind to whether government or opposition; the only farmer in Ontario with 1,200 acres to be subdivided into suburban lots; the only university graduate that ever took up a combination of newspaperism, politics and farming; the only editor that ever made an out-and-out platform for the government of Canada, which he did in 1900; the only newspaper proprietor who was ever unable to pay all salaries regularly and publish a paper and remain popular; the only able M.P. who stays away from Ottawa most of the time that he may be able to blow a trombone when he gets back; the only and original "Billy" Maclean, who believes he was always right, and the first editor to spend seven days a week thinking as differently as possible from every other editor.

But he's not quite the only remarkable William in the world. Canada has at least another; the United States another; and Germany another. Up till the time W. T. Stead died, England had another. And in those days the three Williams, Stead, Hearst and Maclean, were by all odds the most brilliant unconventional alliance of untrammelled newspaper intellects ever known in the world's history. The sum total of what these three Williams could teach the world was at least equal to what the greatest living William, the Kaiser, knows about everything in general. Up till a year ago there was another original William in the *World* office—yclept Greenwood. Among the many brilliant ideas put forward by W. H. not long after he came on the *World* was—that W. F. Maclean should go on a tour, after the manner of William T. Stead, interviewing all the crowned heads of Europe. I have often wondered what might have happened if W. F. and Wilhelm ever got into the same room—alone. Stead admitted when he was in Canada last that the Kaiser had refused to grant him an interview. I don't think that would have been a sufficient preventive to W. F. Maclean, who has more newspaper instinct to the cubic inch than any other editor in Canada. It was only last summer that Maclean attended an Old Boys' Reunion of the Clan Maclean in Duart, Scotland. That may have been historically interesting. But it would be much more spectacular in the eyes of the whole world if Maclean would arrange a joint conference of remarkable Williams.

The picture on this page is a casual snapshot on Parliament Hill. Minus the overcoat and the don't-care-a-continental hat, it might resemble Tommie Burns at the thirteenth round and still ready for more. Behind him is the blur of Parliament House, where some days ago he shot a few holes in the

By AUGUSTUS BRIDLE

Government Bank Act and threw out his ideas about the German scare and the Borden navy.

Maclean has spent thirty years of his life denouncing monopolies, tyrannies and oligarchies. And for thirty-two years he has aimed to make the *World* a monopoly. When other editors printed anything that seemed to be original, he could turn the fyles of the *World* and show that he had it in print years ago.

He was born in Hamilton; son of John Maclean, journalistic father of the National Policy. He attended Toronto University; an uncommonly restless youth and a puzzle to the faculty. In those days economics was not seriously on the curriculum or he would have eaten it alive. After he left college he was for a while a reporter on the *Globe*. He needed the money. I think the city editor then is dead now, or he would have weird tales of William on assignments. At the age of 26 Maclean



A High Wind on Parliament Hill.

started the Toronto *World* on King St. East, near the corner of Yonge. When he was 38 he entered Parliament as an Ind. Con. member for South York. The *World* has twice moved since 1880; once round the corner to Yonge St.; four years ago to a new building on Richmond St., next to Simpson's store.

W. F. is a prize cattle-raiser. He knows how many pounds of butter per annum should be the output of a diligent Jersey, how many barrels of apples on a good tree of Baldwins, how to prevent cholera in hogs and the difference between 1,200 acres next door to a big city and the same acreage fifty miles out. Most of his life he has been a sort of prophet. Years ago on the front page of the *World* every Monday morning was a long report of the sermon by Dr. Wild, another prophet, who also lived on a farm.

And it was living on the land, which he began to get by here a little and there a little after his first election, that helped to keep W. F. Maclean both poor and original. Riding down from his farm, Donlands, every morning, on a monopolistic street-car, he was able to notice how the city was growing—most of the time westward. Some day it might decide to grow north and climb the hill. The *World* had grown from a four-page to an eight and a twelve and sometimes more. Toronto was growing along with it. He expected it would. When he entered Parliament in 1892 Toronto was beginning to wish it had never grown westward in the boom. When Laurier became Premier, in 1896, the editor of the *World* might have been expected to agree that it was time for a change. But at that time he was running for a second time in South York as a Conservative—which made some difference.

**W**HEN the motor-car era began it's quite likely Maclean knew it was high time. But at that time he hadn't the price. Later on he got a car, which for a while was not seen much in the vicinity of the *World* office.

In an age of money-making materialism W. F. Maclean has spent very little of his time scheming how to make money. For a good part of his career he squeezed along without much. Once he was regarded by his admiring but somewhat unpaid staff as a needy adventurer because he suddenly bought a coonskin coat. But he needed the coat. Donlands was out in the drifts. The world and the *World* needed Maclean. Mere economics had little to do with the case. The editor was too busy making history to have much time for making money. Any-way money has a way of making itself.

"Let us then be up and doing,  
With a heart for any fate;  
Still achieving, still pursuing,  
Learn to labour and to wait."

Poetry is often useful to illustrate the lives of men. I have sometimes fancied a subject for Sam Hunter, the *World* cartoonist; W. F. Maclean up at Donlands, doing his best to keep a space-hungry town from climbing the hill to get hooks on his beloved Shore Acres; writing editorials to convince people that there were no town lots for sale anywhere near Donlands; sticking up signs on his fences—"Subdivisionists keep out."

To estimate W. F. Maclean is a good deal harder than trying to measure the wealth of the 23 men said to be at the basis of Canadian finance. It's worse than trying to measure the value of a chunk of gold quartz with a foot-rule. Gold varies. Sometimes it isn't all gold. Sometimes it's iron pyrites.

However, long before gold and silver were discovered in Northern Ontario the *World* was started as the first one-cent morning paper in Canada. It began with four pages of seven columns each—shortly after New Year's, 1880. It was a very sedate-looking sheet. Most of the type was small; no scare headlines. On the editorial page of the early issues was a sketch of a telegraph pole. The first issues dealt with a live variety of topics, and dealt with them so well that in 1912 the proprietor advised his news editor to look up the old fyles that he might behold what an almighty good sheet he himself got out in the early '80's.

**T**HE young editor carried a good-sized axe right at the beginning of the trail. In 1882 land sharks were operating in Winnipeg with Ontario money. Maclean went after them front-page and editorial. He raised the dickens with the C. P. R. monopoly in the West and gave the *Globe* fits because it was bucking the N. P. He lambasted partyism. He administered Hail Columbia to a New York paper because it patronized Lord Lorne and accused Canada of flirting with annexation. He came out hard for manhood suffrage. He shouted for lower postage—advocating a two-cent rate and giving all the modern reasons for the same. He ridiculed the holy show of opening the Ontario Legislature, concerning which he said:

"This aide-de-camp, cocked-hat, cannon-firing, gold-lace, body-guard business merits nothing but laughter and contempt."

It was shortly afterwards that Frank Oliver did the same thing at Regina—but not for publication.

At that time there was a movement on foot to enlarge Toronto by adding the suburb north of



what is now the busy man's corner at Bloor and Yonge, and known as Yorkville. Those in favour of it argued that the civic improvements to Yorkville would attract better citizens. The *World* went dead against it, on the ground that Toronto could not afford to bonus a suburb to take the kind of people she wanted herself. Yorkville is south of North Toronto, which is near Donlands, and a few weeks ago was annexed to Toronto.

St. Jacob's Oil was then being advertised on the board fences and in the *Globe* and the *Mail*. The *World* devoted an editorial to a scathing rebuke of the oil and the fakirs that made it. In the same issue of the *World* were advertised a remedy for consumption, a cure for the drink habit, Brown's Household Panacea and an electric belt.

There was an eruption of fur coats on Toronto streets. The *World* editor had none. He printed half a column of evidence as to how certain well-known citizens got their coats.

"Winnipeg lots paid for mine."—J. J. Foy.

A prominent distiller was reported to have said, "We raised the price a quarter cent a gallon to pay for mine."

In another issue the iconoclast editor denounced the Ottawa civic proposal to tax banks, insurance companies, gas companies and street-car companies—on the ground that all these institutions would take the tax out of the public's hide in the long run. Thereby proving that thirty-one years ago W. F. Maclean had no wool to be pulled over his eyes by corporations.

Half a page of one issue was devoted to a grandiloquent circus-poster ad. concerning the opera "Patience," then produced for the first time in Canada, following the aesthetic craze inaugurated by Oscar Wilde in the sunflower era. The same opera was given in Canada last week in the Gilbert and Sullivan revival.

**I**N 1882 the editor wrote a reply to a subscriber who wanted him to define "crank," then becoming popularized like "boycott." He explained that one-half of society is engaged in grinding an axe while the other half turns the grindstone; once in a while the man at the crank gets tired and wants to grind an axe of his own; thus he is described as "flying off the handle" or as a "crank."

This seems to have been a personal allusion.

Bellamy's "Looking Backward" seems to have been somewhat anticipated by W. F. Maclean. The world was a vast movie show to William; and he did his share in working the films. There was blooming little of anything in the heavens above or the earth beneath or the waters under the earth that he hadn't it sized up somehow before it happened. There never has been anything so well established that Billy Maclean didn't feel called of destiny to take a whack at it to see what it was made of or why it was there. If ever he saw a plug hat on the sidewalk he kicked blazes out of it to see if there was a brick inside.

When most editors were explaining the Salvation Army by slum theology, Maclean observed that a lot of young folk preferred to get a job soldiering in the Army to doing harder work somewhere else. In spite of the N. P. he had a bad opinion of the tactics of John A. When the *Mail* and the *Globe* jumped on the *Telegram* at the time of the printers' strike, Maclean said that John Ross Robertson was a deuce of a fine man; though the two editors are not so chummy now. Away back in '84 he said it was time for a railway commission—when the C. P. R., which he was forever boosting, wasn't finished by a year. He advised Trinity College to federate with Toronto University; a feat only accomplished a few years ago. In '84 he advocated Sunday cars as a good aid to churchgoing, which in those days was a live issue in the *World* under the caption, "Why do people go to church?" He gave the city council fits for filthy streets, but advised householders to have clean yards and lanes at the same time. When Oliver Mowat was in England enlarging the area of Ontario, Maclean wished more power to his Grit elbow. When the Greeley expedition became a horror in the Arctic Circle he said there was too much Arctic agony, and that the world would be better off without the North Pole and a lot of false hero-worship.

Here's one that even he may have forgotten. August 4, 1884, commenting on an article in Lippincott's, poohpoohing votes for women because women so often had hysteria and headaches, he couldn't see on that basis why men shouldn't be debarred from voting because a lot of them got drunk, said that Canadian women rollicking out-of-doors didn't have those two H's much anyway, and that any woman should be allowed to vote if she wanted to.

But of course it was dog-days.

He was a tremendous admirer of Gladstone at home, but thought his foreign policy was a con-

found illusion. When Hanlan was beaten by Trickett in Australia and some correspondent remarked that there was a devil of a fuss over it, but very few throwing up hats for the victory of Oliver Mowat before the Privy Council, he reckoned that thousands of good people were interested in Ned Hanlan and ought to be.

About this time the *World*, at 18 King St. East, was beginning to have premonitions of more than four pages. Suddenly at the head of the editorial page there were advertised—and for many days afterwards—a Hoe press and two binders for sale.

Every now and then, when out of a daily subject, Maclean rang in a live editorial on Canadian independence. That kept him casually busy for years. He was the first editor to make a live, clear issue of the fact that Canada couldn't be measured by either Imperial federation or annexation. When somebody wanted the duty taken off wheat he made it as clear as a pimple on a man's nose that cheaper wheat never would lower the cost of living, because the infernal middleman was always on the job to boost it up again. And in the days when the *World* was getting a reputation there was an era of hard times which every little while he did his best to prove would be over almost any day.

Then one day when a lot of people and editors became fussed up over the destiny of Canada he up and said, "Canada has more destiny to the square mile than any other country on earth. We are over-weighted with destiny. Suppose we let things work themselves out and talk less about it."

Browsing through periodicals he came across an article by Goldwin Smith describing the horrors of the Chicago stockyards. He immediately cracked up the virtues of gradually becoming vegetarian.

We notice here on a front page a fine ad. for the Forepaugh circus coming to town in September.

When Lord Dufferin was made Viceroy of India, Maclean wished him luck and hoped he would live to see some Canadian governor-general of Canada. No doubt about this—the State some day would probably assume control of the C. P. R.

When Canada had less than six millions he predicted fifty, but condemned pauper immigrants. He shouted for an Anglo-Canadian cable, British news to Canada being coloured by Yankee transmission. And he was soon to begin clamouring for two-cent railway fares; seemed to have got the idea originally from the fact that the Grand Trunk carried people at cut rates to the Montreal Carnival—why not regularly? The N. P. should be extended to railways, telegraphs and telephones—anticipating the Halifax platform by twenty years and more.

Item—a new press installed; announcement on the editor's page.

A subscriber wrote in airing his views about the abuse of telephones, then a new thing. Maclean wrote a leader on the subject, setting forth that the head of an office should not be expected to answer calls, switchboards should be installed, also booths for private conversation; further—it was a decided abuse of privilege when a creditor rang up wanting a check or a bank manager to whine about an overdraft.

Maclean never believed in over-concealment.

**J**UST for variety: the first full-page ad. the *World* ever had was March 18, 1885, advertising the growth of Toronto Junction from 50 to 300 souls inside a year or so. This ad.—one-quarter the entire space of the *World*—was repeated several times. Ten cents a line—or so; found money and much needed. Perhaps after all—journalism might be advertising.

Rather odd that Maclean said nothing about the Riel Rebellion till it was a fact. However, he was no friend to Riel nor to the French movement in the West; though in a later editorial he eulogized the virtues of French-Canadians—in Quebec. He advocated a standing militia of a thousand men for the West.

Then came the pow-wow about Sunday newsboys, six years before the *World* established its Sunday edition—first in Canada; the editor explaining that the pious *Globe* broke the Sabbath more by letting its Monday paper to press on Sunday than by getting the Sunday to press on Saturday and merely selling it on Sunday.

**A**ND so the story keeps on spinning itself out, day by day and year by year till, thanks to the *Toronto World*, the 19th century got to a close without a collision between the earth and Mars. On October 9 of the last year of that century W. F. Maclean brought all his propaganda up to date by formulating a new National Policy instead of the old N. P., which he had endorsed so long as he thought it was good for anything. This recipe for curing the ills of Canada on the eve of a general election included:

Rounding off Confederation by taking in New-

foundland; Imperial federation based upon preferential trade; protection of Canadian industries and a measure of reciprocity with all countries consuming Canadian products; state-owned cables between Canada and Britain and Canada and Australia; nationalization of telegraphs and telephones as part of the postal service; a national fast Atlantic service; Canadian terminals for Canadian trunk lines; extension of the Intercolonial westward; a railway commission for the main purpose of controlling rates; no railway subsidies without state control and ownership; regulation of trusts and public ownership of utilities with provincial jurisdiction.

In all America where is there a newspaper proprietor with such a climactic cumulative career? And outside of Col. Watterson, of Kentucky, what editor now in business can be put down as so violently, constructively peculiar a character? The *Toronto World* has always been a rendezvous for odd people, just as from time to time it has attracted many of the brightest and sanest pens in Canadian journalism. But all the oddities of all the queer people in that office, and all the sanity of the sanest, were never quite a match for W. F. Maclean, who before he kicks the bucket will do a lot of things in the category of the unexpected.

## TWO MUSICIANS



MR. OTTO URACK,

Talented Associate Conductor of the Boston Symphony Orchestra.



MR. W. TERTIUS NOBLE,

Celebrated Organist of York Minster, Who is Giving a Series of Organ Recitals in Canada and the United States; His First in Canada Being on the Convocation Hall Organ at the University of Toronto.



# The Strange Case of the Boob

Involving the Peculiar Tale of the "Merry Widder" Mine

By JUSTIN H. DIGBY

Illustrated by A. Clarke

"WELL, what's one man's loss, 's another man's gain," sententiously remarked Lew Burt, pushing back his glass of milk and vichy. Lew had been on the water-waggon since the evening previous and signs of an early drop were noticeable to the crowd. It came with the next speech. "By golly," he said, "if I drink any more of that Mexican Madness, I'll go clean off my nut! Here, you Mickey," familiarly addressing the proprietor of the place, "give me—give me a splash of gin!" He turned the remainder of his glass into a cuspidor and sat back waiting for the next drink.

"By gum," he said, "I ain't broke away from the famby traditions sence the night after we bought the Merry Widder—then after a whale of a bust, I drank them W. C. T. U. cocktails fer a whole week!"

"What Merry Widow did you buy, Lew?"

The old prospector looked around the group hesitatingly, a moment, then with a grin, he said:

"I ain't never told ye the story of the Merry Widder and the Boob, have I? If ye'll notice, men don't talk so loud about the times they get stung; nitsky! They orates about their financial prowess, so to speak, an' tells tales which ree-bound to the credit of their almighty fine brains. Yes, sir! But I'll give ye the story of the Boob straight.

"It was about a year after the railroad come to Cobalt that the three of us blew down from the north and west, still a-follerin' the rainbow an' lookin' fer the pot of silver at the tail end of it. By golly, we says, if old Rose can kick up a whole silver mine, without meanin' to, we can have a shot at the country with our eyes skinned!

"On the train we fust seen him—dressed up like the picters of minin' men er cow boys, I fergit which; fawn corduroys an' shirt to match, a red silk dab around his throat that was as white as a girl's, an' he wore a nifty hat, too, one of them somberer effects, accompanied by a leetle red spincher stickin' up at one side, fancy boots an' kid gloves. 'Play me fer a sucker,' I says to Bill Lafferty, 'if we ain't got a blarsted Englishman among our midst!' An' Bill, takin' in the fine p'int's as related, answers, 'Taint fer me to give ye odds agin it, Lew,' he says. 'I allow that with yer characteristic vaccumen, ye've sensed the truth agin!'

"The Johnny sets himself aloof from the rest of us, an' pulls a copy of *Punch* from his pocket. Presently, he santer's acrost, breaks th'oo the conversational glacier an' occupies the remainin' seat. We offers him the flask, an' he draws a leetle silver drinkin' cup outen his jeans, wipes it careful with his pocket handkerchief, an' pours hisself a dose fit fer a new-born babe.

"Skinny looks on, pained; he allows he's sorry not to have a bun an' all the necessary ajjunks fer an afternoon tea, but Johnny laughs good-natured an' says,

"Ah—ha—uncommon witty, by Jove!"

"Havin' a shrinkin' idee of Skinny's etiquettal trainin', I hastens to find a congenial topic! 'Yars, I'm bound fer Cobalt,' Johnny says, in answer to my question. 'I'm goin' to do a bit of prospectin', knock up a bit of silver, an' toward the autumn I'll travel a bit.'

"'Are ye used to roughin' it?' enquires Bill, innocent-like.

"My word, yars,' Johnny says, shootin' a cinder off'n his knee with two purty white fingers. 'I've been twict to the diamond mines in South Africa, yars!'

"But when we gets to the Silver Metrolops, our wust suspicions was confirmed—he hadn't never been a mile away from a trolley car er a warmin' dish in his life! It was wuth a drink all round to see his face when the hotel was p'inted out to him.

"Oh, Ah say, ye fellers,' he moaned, 'Isn't this beastly crewde?'

"'Crool?' repeats Bill. 'Well, I guess I expected to see desert wastes where a feller could knock up a shack an' have the hull country fer his stampin' ground, an' here I find a reg'lar city, hotel an' all—the dead spit of Noo York; dern me, if I see how a man's goin' to stake out a claim in this congested districk!'

"The Johnny was too flabbergasted to

pay attention to Bill. He turns to me an' says,

"'Air ye goin' to live at that travesty, yonder?' p'intin' majestically at the hotel. He seen he made a mistake somehow, an' rose as gallant as ye please the next minit. Yes, sir, he ups and suggests joinin' us.

"I'll stroll about the place,' he draws, 'while you fellers is discussin' the prose an' corns—an' if you decide to make it a foursome, why I'll remove my luggage to yer digs to onct!'

"With that he hikes off toward the minin' operations, leavin' us gaspin' at his nerve.

"Yep, we took him in," said Lew, in answer to an impatient question from one of the boys. "Skinny, he says we had order pervide ourselves with a feedin' bottle an' some lolly pops, an' Bill he lets on as how he don't see where we'll git time to wait on the Johnny an' keep him outen mischief, but in the end we decides that it's a shame to turn him loose inter the ragin' financial sea of Cobalt, an easy bait fer the sharks we knowed was waitin' fer the likes of such as him.

"After he'd unpacked his kit and snooped around quarters fer ten minits, Bill quit swearin' at him an' give him the name of Boob; an' Boob he was fer ever more, in spite of the fack that his letters come addressed to Lawrence Claud Beverley Stanhope, Esquire. Course, I says to Bill, he couldn't be wuth much as a prospector with a sand-bag like that tied to his cosmos; but Skinny argues that even in the vaudyville business the Boobs would be a frost. But willin' an' amiable—well, there wasn't no job too much fer him to tackle! He'd do every-thing wrong, an' one of us'd have to put him straight, but he'd stand by an' admire the way we done things, an' call us purty names."

Here, Lew became alarmingly dry, and it took a round of drinks to get him started again.

"Where was I?" he finally asked, drawing his sleeve across his lips. "Aw, yes, I was sayin' that the Boob didn't know a piece of slag from pig iron, an' when he went out with us, he was

jes' an all-fired nuisance! He'd stop the lot of us an' rant about an ant-hill, or admire a bird's nest, or discourse about the make-up of a grass-hopper, till our nerves was as tender as spring lamb! An' then one day, jes' as we'd about made up our minds to tell him we didn't want him with us, no longer, he gets a ray of flashlight on the brain, an' offers to stay home an' cook fer us, while we tries to locate a mound of the coveted metal.

"Done!" agrees the three of us with suspicious heartiness. "We'll divvy square with ye, Boob, if we strike it rich!"

"Well, one night we come home an' found him so chesty he couldn't make no headway with our supper. 'What's the glad tidin's, Boob?' asks Skinny, suspicious.

"A pal of mine, he's comin' up here,' says the Boob, 'an' we're goin' in fer minin' together.'

"We all has visions of our shack bein' turned inter a foundlin' asylum, but before we can offer a protest, we gets a straight one in the eye, that plum frizzles our think-tank.

"I'm thinkin' of buyin' a mine, cheap, an' quit prospectin',' says Boob, with fine decision. 'Ye know there's some good bargains to be had in mines,' he says, 'I've been makin' enquiries.'

"We looks at each other silent but eloquental. Finally Bill steps inter the gassin' arena an' asks,

"'Are ye thinkin' of purchasin' Larose or Nipissing?'

"Neither,' answers the Boob, serious as an owl. 'But there's plenty of others.'

"Yes, there's plenty of others,' hollers Skinny, real savage at his damfoolishness. 'The hillside's full of 'em—plum full! Puffickly good, dry, deserted mines, ye can buy fer leetle or nuthin'. Come with papa, son,' he goes on changin' his tone, 'come with papa, an' I'll show ye where ye can th'ow your purty pennies in a gapin' mouth, then run down an' dig 'em up again; th'ow 'em down, an' dig 'em up! An' ye can have a heap of fun! But don't ye—here Skinny gets up an' walks around the room in order to have space in which to fling his hunks of oratory—'don't ye pay no sharks good money fer no useless hole in the ground, Boob—don't ye do it!'

"There was genuine tears of emotion in Skinny's voice, an' we sniffles fer very sympathy.

"The Boob, he looks kinder funny fer a minit, then says, hesitatin',

"I'm afeared it's too late to offer advice, boys,' he says, 'fer I've already bought the Merry Widder!'

"The Merry Widder!"

"By golly, that room got so dern full of silence, ye could see it crowdin' itself out th'oo the cracks! The Merry Widder—a dry hole in the ground, deserted by the Noo York guys who sunk their dough, never to rise agin, out in what ye might call the suburbs of the metrolops, an' now owned by one of the biggest liars ye ever seen.

"Then, with a change of attitood, the Boob swaggers agin; he allows that he only paid fifty-five dollars for the real estate, an' him an' his pal is goin' to move up there, as soon as the mornin' train brings this second bunch of idjicy from Montreal.

"SURE enough, Boob packs his kit, drags us off to the depot as Welcome Brigade, an' we start 'em off with ceremonious addos to the Merry Widder. Pardner, he was the real ladi-da, makin' the Boob look almost human beside him. He had grease on his mustash an' wore a bracelet on his wrist. He had a name wuss nor the Boob—one of them concoctions with a hiccough in between. It was Chatswuth—here Lew waved a hyphen with his glass—"Williams, an' Skinny couldn't even figger out his lingo fer how-do!"

"They moved off to their digs on a Toosday; we located a claim that was goin' to make us treat J. P. with perlite condescension an' we done some tall hustlin' fer the balance of the week. But along of Sunday we had time to think about the Boob an' his bonded interests, an' the three of us piked up to

(Continued on page 24.)



"Presently he santer's acrost and breaks through the conversational glacier."





## Through A Monocle

### Prof. Wilson and Washington Society

SEE that President Wilson, the Democratic President, is going to have a democratic inaugural. He does not propose to quite equal his illustrious predecessor who rode up the Capitol gate on inauguration day, tied his horse to a hitching-post, and then went in to be inaugurated. But he is going to cut out the customary ball and reception, and get into harness without the help of Society. Society indicates that it will reserve its right to protest against such an inauguration as unconstitutional and contrary to the Monroe Doctrine and out of harmony with the Declaration of Independence and "downright mean"; but the Professor seems willing to take this risk. This indicates that he is either a man of iron nerve—or of childlike inexperience. He has not lived in Washington yet. I hope that I may be spared to see him re-elected after he has spent a long and strenuous term as the very focus of all the search-lights and foot-lights and flash-lights and light-heads of Washington Society; and then see if he will venture to be inaugurated a second time without its august assistance.

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IT is all very well to dare unknown dangers. From the fastnesses of New Jersey, Professor Wilson may imagine that Washington Society is no more formidable than a College Society; but things will look differently in Washington. Governments gather about them a certain number of servants—servants of the people—no; servants of the servants of the people—to whom they pay poor or no salaries, and whom they seldom over-work. An outsider—like Professor Wilson—might imagine that these low-salaried servants would not count for very much in the presence of the "upper servants" who give them their jobs. But outsiders who think that, have much to learn. The poorest civil servant is—unless he is sensible and has no such aspirations—the social superior of the proudest member of Parliament or of Congress.

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I RATHER fancy that Professor Wilson will find that there are plenty of civil servants in Washington who are the social superiors of the President—that is, of such a President as he will be. I do not mean by this to under-rate President-elect Wilson. I only mean he has not been a social "high roller" before going to Washington. When poor old McKinley was President, it was notorious that Roosevelt—who was his vice-president—swam in a higher social circle than did the President, which would seem to imply that there was a higher social circle to swim in. Now who made up this higher society which was too good for the Chief Executive of the nation? Civil and military and naval servants of the said nation—that is, chiefly Admirals and Generals and official "big bugs" of various sorts. And, unless all this emphasis on the simplicity of the new President's life has been put out to mislead the public, and make them think that he is a Simon-pure democrat when he is really a wrist-watch aristocrat, he will be lucky if he finds himself in the McKinley class when he arrives at the White House, and not too far submerged beneath the social sea which—from a distance—he has dared to spurn.

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ONE of the most humiliating experiences of certain members of Parliament at Ottawa is to find how they are looked down on by people whom they could get "fired" if it were not for the Civil Service Act. John Hayseed, M.P., who gets his clothes from the village tailor the same as he has always done since he was a boy, who has no clear notion when he should wear a black tie or a white tie with his "dress suit," who feels as much at home at an "afternoon tea" as a "barkeep" would at a Mothers' Meeting, is entirely outclassed socially by a dapper gentleman who gets less money than the member's indemnity, but who has plenty of leisure in which to cultivate the social graces. The lords of Society are the ladies; and the ladies naturally prefer a man who will not knock over the bric-a-brac, and who has been "broke" to holding a cup of tea, a sandwich, a spoon, a bit of cake and a conversation, with only two hands. What care the dear ladies that John Hayseed, M.P., re-

presents the large and important constituency of Wheatshire—that is, what care they if he is already married—or that he has been chasing the Banking Bill about the premises with a pitch-fork. That is not a sport practiced in the best circles.

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OF course, no one will imagine that I am criticizing the ladies. The great majority of them do care; but the great majority of them are not in Capitaline Society. And there are plenty of ladies in Capitaline Society who have an eye for John Hayseed, M.P. These are the political ladies—they play the part that the hostesses of great Salons once played in Europe. But even a political lady likes a human parlour ornament. So the popularity of the civil service, remains unbroken; and those who have lived so long in the Capital

that they know exactly "what's what" on every occasion—as well as "who's who" on special occasions—have a wonderful "pull" which temerarious interlopers like Professor Wilson and his still more democratic Secretary of State, "Billy" Bryan, will do well to heed. Society is a power. Only fools deny it—be they ever so far outside its sacred pale. Society owes some of its power to the fact that it is more or less permanent. Presidents may come and Presidents may go; but Society passes on the sacred torch of good breeding from hand to hand; and there are countless occasions when, in its opinion, it is truly better to be right than President.

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HOW will Professor Wilson come out? I am very curious to see. He has more than Washington Society to wrestle with; and he shows every sign of going into the arena with the beautiful confidence of a man trained to trim school-boys to the rigid and immutable lines of authoritative textbooks. He looks like the kind of a President who would refer every dispute to the dictionary; and be quite sure that the dictionary was right. I am laying a small wager with myself that the business men of the United States, who turned down Roosevelt for Wilson, will presently be wondering why they did it.

THE MONOCLE MAN.



"There's so much good in the worst of us,  
And so much bad in the best of us—"

S O runs the rhythmic adage. Most men readily subscribe to its charitable tenets. But there is a minority report, largely signed. It is respectfully—and emphatically—submitted by the friends and the enemies of Sir Rodolphe Forget, politician and financier. Sir Rodolphe is the best liked and the worst hated man in Canada's Parliament. His friends maintain that his best contains no bad, while his enemies are equally insistent that his bad harbours no best. No comparatives enter into his description, no matter from whom it is secured. No negligible colouring can be used in painting his portrait. It is all white or all black, archangel or demon, as you will, according to your own conception. Predilections don't count with Sir Rodolphe. When you meet him, you either like him or you don't. And, when you make up your mind, you don't change it, not much! You just go on liking him better, or hating him harder.

Sir Rodolphe is a law unto himself. He is a politician, and holds two seats in the House, while most of the members are mighty well satisfied to hang diligently and precariously on to one. But he has none of the orthodox arts of the politician. To him sunny smiles are unknown and persuasive sentences non-existent. He doesn't win elections; he wrests them. He wants what he wants when he wants it. And he goes after it with a bludgeon. He is a financier, but he knows not the suave, benign poise of the modern Canadian Claude Duval of finance. Bankers in these days, they tell us, are divided into two classes, the banking banker and the exploiting banker. Sir Rodolphe belongs to the latter class. But where his colleagues practise finesse, he goes in for boldness. He doesn't hanker after kid gloves.

His friends swear by him; his enemies swear at him. And neither oaths of allegiance nor of antagonism affect him. He divides his friends from his enemies by primitive procedure. He "boosts" his friends, and he "bumps" his enemies. And he rarely lets an opportunity to do either get by him. He does both with equal heartiness.

Sir Rodolphe never spends valuable time in hunting for the soft answer which turneth away wrath. When the other parliamentary Rodolphe, the former Postmaster-General, whom he counts among his enemies, startled the House of Commons the other day by a series of vigorous speeches criticizing his operations in the Quebec merger, the Quebec and Saguenay Railway, and La Banque Internationale du Canada, he wasted no time. He came to Ottawa on the next train, and proceeded at once to the House. The two Rodolphes make a splendid pair of warriors. They both revel in the conflict. Rodolphe Lemieux uses the rapier, with keen thrust,

deft parry and calm confidence. Rodolphe Forget wields a tomahawk, swings it with wild, uncanny sweep that threatens all and sundry, and snorts fire and brimstone with every breath.

Sir Rodolphe is a primitive fighter, in the House or out of it. He labelled his traducers as "conspirators, jail-birds, morphine-eaters, drunkards," and other homely and understandable things, and even Mr. Speaker Sproule, ever on the alert for breaches of parliamentary discipline, dared not call him to account. For one hour he kept it up, and only stopped when he was through. And, having had his say, he waited for no further parleying. The last word had been said, and Sir Rodolphe quitted the Chamber as suddenly as he had entered it, and hied himself back to Montreal. He lost no time in dealing with the situation according to his own methods. But the knight of finance has left parliamentarians arguing ever since. His friends and his enemies still keep the corridors agog with their perpetual battle royal. Meanwhile Sir Rodolphe sits in his Montreal office—and grins.

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HOMER nods, and even Hansard occasionally takes forty winks. The other day Major John A. Currie, officer of the 48th Highlanders and parliamentary representative for the riding of North Simcoe, entertained the House with an analytical and well-reasoned exposition on the much-debated Bank Act. The Major defended the Finance Department, and, in support of his contentions, reviewed considerable financial legislation in the old world. "I direct attention," he said, "to the system recently promulgated in Milan, Italy."

Whether the Major's pronouncement was all that it usually is must remain a matter of dispute and uncertainty. Be that as it may. The following morning Hansard gravely quoted him as drawing attention to the system "recently promulgated in my land, Italy."

There were wigs on the green when the gallant Scot subsequently sought out the Hansard room.

"Do you want my good Scottish friends," he demanded, "to think I am a Dago?"

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HOW this party spirit is permeating our whole legislative system! Very recently, under the auspices of Assistant Secretary Dick, of the Dominion Conservation Commission, a somewhat extensive and valuable book was issued under the title, "Mining Rescue Work."

There came, however, the other day, a communication to the offices of publication. It was addressed to "Mr. Dick, Secretary of the Conservative Commission," and briefly stated that the necessary postage stamps were enclosed for a copy of the book on "Party Rescue Work."



# Canada and the Pacific

By NORMAN PATTERSON

HAS Great Britain abandoned the Pacific Ocean because of stress in the North Sea? This is a question of vital importance to Canada, Australia, New Zealand and India. Sir Richard McBride is watching the situation with considerable uneasiness, for British Columbia's future is involved. He sees the Japs over-running Hawaii, establishing themselves in British Columbia, California and Mexico, and he wonders what their next move will be. When the Japan-Britain treaty expires in August, 1914, will it be renewed? If not, what will hold the Japs in check?

In 1901, Britain had 5 battleships, 4 armoured cruisers, and 29 unarmoured cruisers in Eastern waters. In 1904 this had decreased to 5, 3 and 18. In 1905 there were no battleships left, and by 1910 there were only 3 armoured cruisers and 16 unarmoured. There is not a battleship or Dreadnought flying the British flag on the Pacific.

Mr. Henry Joosten, of Wellington, New Zealand, recently visited Ottawa and stated that Australia and New Zealand were in favour of the establishment of a joint Pacific fleet by the four British nations which have shores on the Pacific—India, Australia, New Zealand and Canada. Mr. Joosten says they fear the Yellow Peril. The *Sydney Morning Herald* was recently quoted in despatches as being in favour of this policy and says that it has the support of the British authorities. The *Toronto Mail and Empire*, commenting on this, says, "The day may come when the strategic policy will be the disposing of squadrons at various Pacific stations of the Empire—off the Island of Vancouver, in the waters of New Zealand and Australia, near the Malay States and at Hong Kong."

Is Canada vitally interested in this suggestion? Is Sir Richard McBride right when he says that danger threatens us from Japan and not from Germany?

Canada's trade on the Pacific is growing rapidly. The latest blue-books give the following information concerning our trade on that ocean:

## CANADA'S PACIFIC TRADE.

	We import.	We export.	Total.
Japan .....	\$2,899,111	\$ 487,568	\$3,389,839
China .....	611,311	414,807	1,026,118
Hong Kong .....	789,049	579,369	1,371,268
Australia .....	425,781	3,947,015	4,372,796
New Zealand ....	1,323,543	1,340,832	2,664,375
Hawaii .....	34,192	133,711	168,018
British East Indies	5,021,465	308,579	5,330,004
Chile .....	305,668	175,253	480,921
Korea .....	70	21,175	21,245
Dutch East Indies.	1,371,969	7,001	1,378,970
Philippine Islands.	69,883	22,524	92,407

\$20,295,961

Canada already has ships sailing to Australia and Yokohama, and when the Panama Canal is opened about the end of this year, our shipping on the Pacific will be greatly increased. Not only are nearly all British Columbia's exports and imports likely to travel on the Pacific, but much of Alberta's as well. The Canadian Northern and Grand Trunk Pacific are rushing their lines through British Columbia in order to take advantage of the new situation. The railways look for a tremendous development in our Pacific Ocean trade.

Is it not important, then, that Canada should get ready to protect that Pacific trade against all-comers? Or are we supine enough to think that the United States and Japan will protect it for us? Or do we intend to put the burden on the other British Dominions and get out of Pacific naval expenditures ourselves?

British Columbia has an area equal to France, Holland, Italy and Belgium combined, with one thousand miles of sea-board. It has vast resources in coal, iron and other minerals; its fisheries are exceptionally valuable; and it is likely to become one of the leading pulp and paper centres. It has begun a ship-building industry, and should some day be a leader in this industry. Iron, coal, and wood are the bases, and there are excellent sites for shipyards on the Fraser and in Vancouver Island. Its harbours are the starting-points of the shortest routes across the Pacific to Japan, China, Korea, Manchuria and Siberia.

In his book on "The Mastery of the Pacific," published in 1902, Mr. Archibald R. Colquhoun says:

"It has been said already that naval supremacy will decide the Mastery of the Pacific, and by that expression is meant not mere forcible domination, but the maintenance of commercial rights, the control of com-

munications, and the dictation of a policy favourable to the ambitions of the successful Power or Powers. The naval development of the United States and Japan will be the earliest outcome of the situation, and other powers, hitherto regarded as chiefly military, are already straining in the same direction. Whatever may be the success of their efforts, Great Britain, Japan and the United States possess natural advantages which will count for much, if properly utilized.

"On the Pacific Slope of Canada Britain has everything necessary for the creation of a fresh base for sea power, and among the many duties that devolve upon our Empire at this critical point in her career, none seem to the writer to be more important than the utilization and development of that magnificent white man's country, Canada, and more especially British Columbia."

Since Mr. Colquhoun's book much has happened to emphasize his remarks. The Pacific to-day is more important to the Britannic peoples than it was in 1902. Moreover, it is more threatened with Japanese domination than it was then. Nevertheless, it is less jealously guarded than it was. If Great Britain has ceased to care, then it is the manifest duty of Canada, Australia, and New Zealand to insist on the establishment of a new Pacific squadron which will guard Britannic trade on that ocean. The Japanese treaty ends in 1914, and if that treaty is not renewed it will be too late to take action. Further, a strong Pacific squadron, under the joint control of the three British Dominions and contributed to by India and Malay, would be a potent argument when Japan comes to decide whether or not that treaty will be renewed.

If Canada, Australia and New Zealand think that they are going to be able to exclude the irrepressible Japs after 1914 without some show of naval strength in the Pacific, they are living in a fool's paradise.

## Value of the O. A. C.

A Letter from the President

Guelph, Feb. 1st, 1913.

Editor Canadian Courier:

Sir: In a "Reflection" published in the "Canadian Courier" last week, some misleading statements were made. The article went on to say that there were people who hoped that no part of Mr. Burrill's bonus to agriculture would go to the provincial agricultural colleges because agricultural college men do not go back to the farm. More than 50 per cent. of all students who have ever attended this College, from this Province of Ontario, including those who have come from towns and cities, are now living upon Ontario farms, and no one dare say that these men have not improved the farming conditions in their respective neighbourhoods. Of the agricultural students who attend the O. A. C. each year, not more than 6 per cent. are permitted to go on to the Degree and graduate from the Institution, therefore nearly 95 per cent. of our energies were devoted directly either to teaching better farming methods to the 861 students in the courses last year, or in giving direct information to farmers at their own meetings, or in conducting experiments on the College Farm for the sake of the farmers themselves. Scarcely a variety of farm crop now grown by the millions of bushels in Ontario but has been materially improved through plant breeding or selection at the Ontario Agricultural College, and the farmers themselves know it, and give us credit for it.

How then, can such a statement be made in cold print that "the productivity of the average farm is not affected by the O. A. C.?"

For some years 30,000 or more farmers have, at their own expense, visited the College Farm each summer, and gone into our work in detail. No reasonable person would believe that these men would come up on this annual visit, at a busy season of the year, if they did not feel they got good results for the expense involved and the time lost.

The article further states that the Instructors located in our different counties are more valuable than the College Professors. This is perfectly true, but every one of these men, nearly 60 in all, are graduates or under-graduates of the Ontario Agricultural College.

The statement made above while absolutely true, at the same time makes it appear that the work of our Professors is not valuable.

Suppose I say that the physicians located in our Country Towns are doing more for the people than the Professors at the Medical Schools. That would be perfectly true, and yet it need make no reflection on the excellent instructors in our Medical Colleges.

In the last paragraph the editor states that Ontario is not teaching Agriculture in Rural Schools at all. Surely such ignorance is unpardonable. The Ontario Department of Agriculture have, for several years, been helping Rural School Teachers to get an Agricultural education. We have had hundreds of such teachers taking longer or shorter courses at this College. In addition to this work, hundreds of teachers are now

giving instruction in Agriculture in the Rural Schools, and 135 last year conducted school gardens in which the children themselves worked, under the direction of the teacher.

In the United States the federal government has been giving aid to the state agricultural colleges for years, and periodically increasing the amount, until now many millions of dollars are voted every year from the treasury of the United States to assist these state institutions. I sincerely trust that a large amount of Mr. Burrill's proposed Federal Grant will be assigned to the agricultural colleges of the provinces, in order that men may be better fitted for the two very important divisions of agricultural work: First, the fitting of men for better farming, and second, the preparing of farm managers, instructors, agricultural editors, county representatives and officers in the departments of agriculture under the Dominion and provincial governments.

G. C. CREELMAN.

[Editor's Note.—The "reflection" which made President Creelman so angry was rather strong. The O. A. C. is at once an experimental farm and a normal college of agriculture. As such it is an admirable institution. But no central college of this kind should expect to affect more than a small portion of the farmers in so large a province as Ontario. County instructors and illustration farms are also necessary. Mr. C. C. James prefers "illustrations on farms," and I accept his amendment.

If the "graduates" of the O. A. C. go back to the farms, why does the O. A. C. only permit 6 per cent. of its students to graduate? Why are the 94 per cent. refused that privilege? Perhaps Dr. Creelman will enlighten us.

As for teaching of agriculture in rural schools, I again assert nothing worthy of the name exists. During the past two years an attempt has been made to start it, but it hasn't got farther than nature study and gardens. Ontario has no text-book for the purpose. Mr. James' book was put on the optional list some years ago and then dropped. Imagine the teaching of agriculture that the female teachers of Ontario rural schools will do without a text-book to guide and stimulate them. But, of course, no one would blame this on such enthusiasts as Dr. Creelman or Mr. James. The fault lies elsewhere, and these gentlemen could locate it without exertion.]

## Mr. Borden and Mr. Bourassa

THERE is some doubt in the public mind as to whether Mr. Borden has adopted Mr. Bourassa's naval policy. Or to put it another way, the public is not sure whether Mr. Borden yields to the Nationalists, or the Nationalists yielded to Mr. Borden. It is a point worth clearing up.

In Mr. Bourassa's pamphlet on "Imperial Problems" (March, 1912), he takes the attitude that a share in Imperial defence must be accompanied by a share in Imperial Foreign Policy. Sir Wilfrid had said that he desired to take no part in that foreign policy and would decide his naval programme independent of Canada's claim to be represented on an Imperial council or in an Imperial parliament. Mr. Bourassa took the opposite view and argued that the two questions must be settled at one and the same time.

In that pamphlet, Mr. Bourassa points out that at the Imperial Conference of 1911, Mr. Asquith refused to consider giving the Dominions a share in the conduct of foreign policy, the conclusion of treaties or the declaration of war. These were powers wholly within the authority of the Imperial Government. And he used a significant phrase, which Mr. Bourassa prints in capital letters: "THAT AUTHORITY CANNOT BE SHARED." Then Mr. Bourassa adds:

"Those proud, not to say scornful, words, Mr. Asquith let fall from his Imperial lips in answer to a proposal made by the Prime Minister of New Zealand for the organization of an Imperial Council."

Mr. Bourassa points out that if Mr. Asquith's remark were the last word on the question, then every Canadian would be justified in seeking independence. In short, "call us to your councils" or we will not be Imperialists.

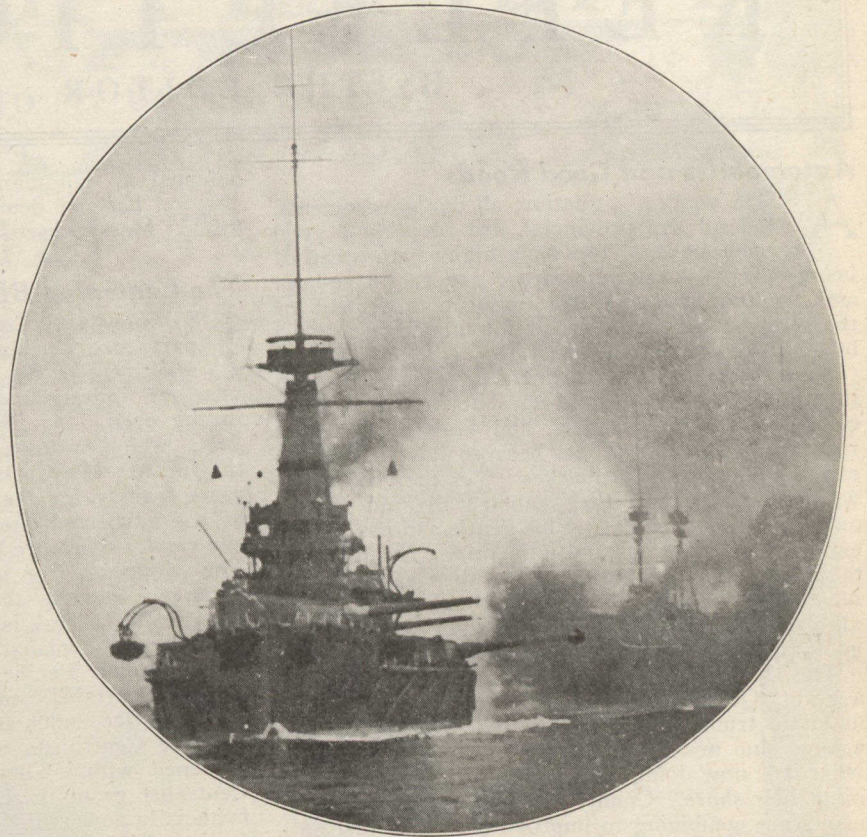
Is not this Mr. Borden's attitude also? He made it plain, during his visit to England, that Canada wanted a direct share in directing the foreign policy of the Empire, in the making of war and peace, and in the directing of Empire defence. Because Mr. Asquith took back his phrase, "That authority cannot be shared," Mr. Borden agrees to a direct contribution.

The positions taken by Mr. Cahan, Mr. Bourassa, Mr. Monk and Mr. Borden are practically the same. "Call us to your councils and we will contribute to the Empire fleet. But under no circumstances shall we build a navy upon which Canadians shall have an opportunity to learn the arts of naval defence." The only present difference is that the Nationalists were pledged also to a referendum. That is the only part of their policy which Mr. Borden could not see his way to adopt.



# IF WE CAN'T MAN SHIPS, LET US LOOK AT PICTURES

A Few Photographs of the British Navy in Action

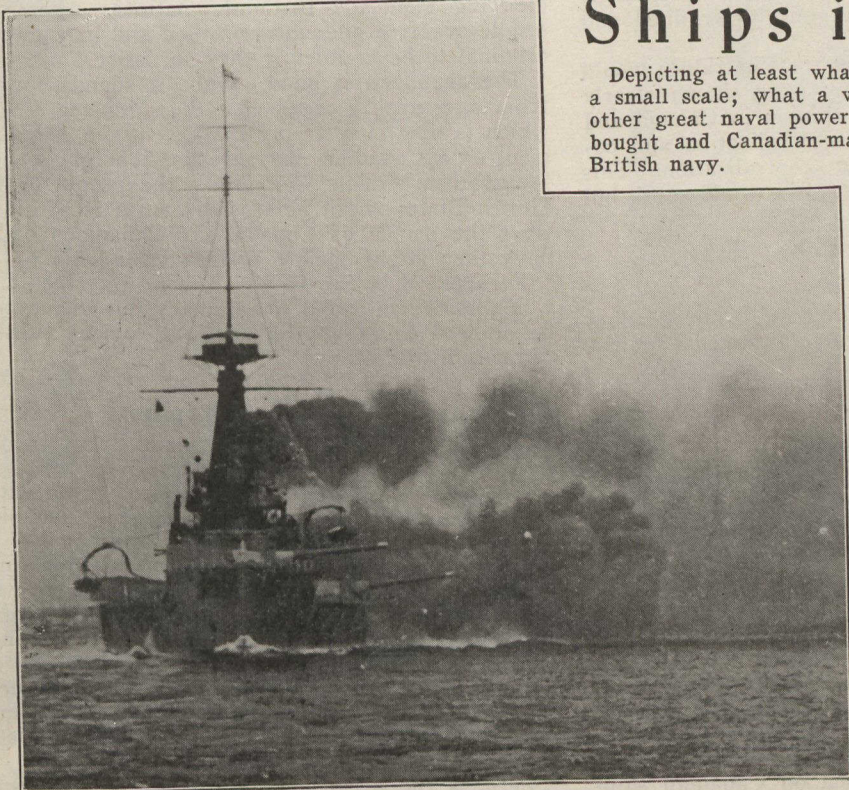


The Lord Nelson Firing—in Annual Battle Practice in September, 1912. Second Battle Squadron, Home Fleet.

The Hercules, Flag-Ship of her Division, Firing. The Masts of the Lord Nelson Show Through the Smoke.

## Ships in Action

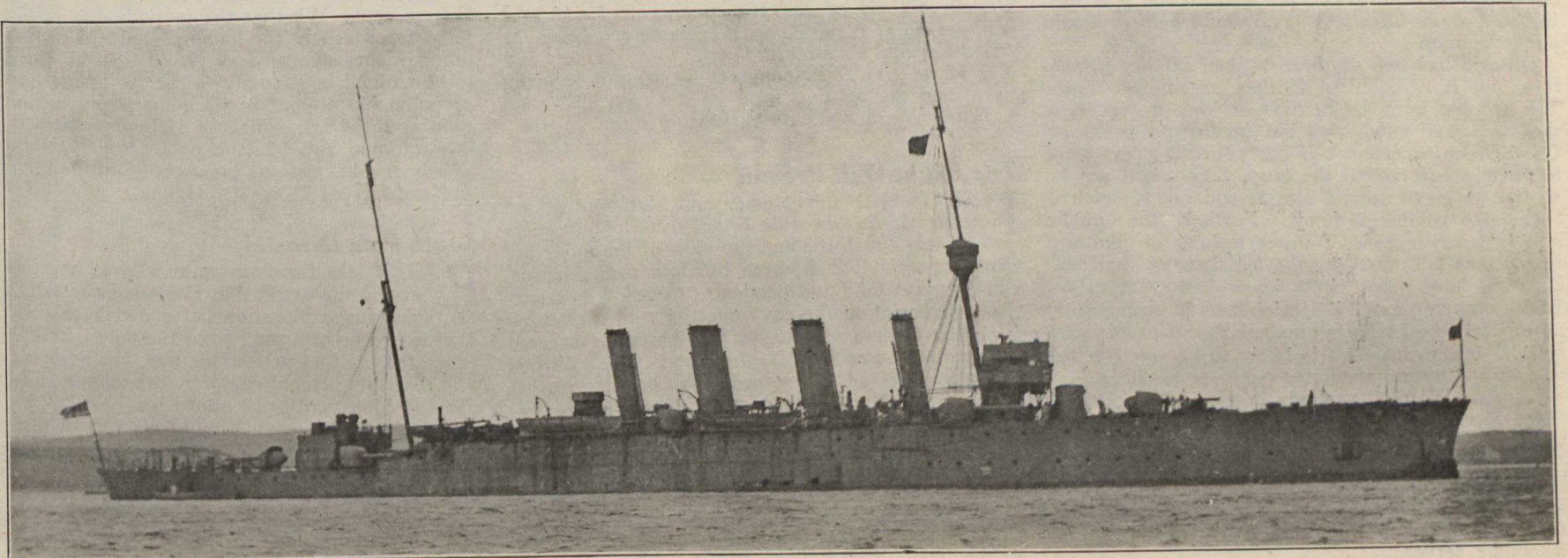
Depicting at least what naval warfare looks like on a small scale; what a war between England and any other great naval power might look like if Canadian-bought and Canadian-manned ships were part of the British navy.



The Hercules Again—Note in all These that the Smokeless Powder is Some Smoke.

The 30-Foot Target and the Splash Made by 13.5 Projectiles. The Orion, in the Distance, is Towing the Target.

The pictures supplied by Engineer-Lieut. Curry of the Colossus—now serving on the Niobe.



The Cruiser Melbourne, off Plymouth, the First Vessel Built and Equipped in Britain for the Royal Australian Navy. She Flies the Australian Flag and Has Already Sailed for Home. Some Day Canada May—(Hush).



# REFLECTIONS

By THE EDITOR

## Automobiles and Good Roads

AFTER years of agitation, all our governments, federal and provincial, are adopting a good roads policy. The main highways instead of being left to local authorities, are to be re-built and maintained under the direct management of the state. Most of the credit for this advance must be given to the automobile.

This reform would not likely have come so soon if only the farmers desired it. They saw the inefficiency of "statute labour" and realized that bad roads reduced their profits because it added to the expense of getting to market. Yet their influence was not great until they enlisted the aid of the owner of the motor-car. This gentleman has grown exceedingly numerous and influential. He did some talking on his own account and then saw that he must unite with the farmer. Through his influence all classes of the community have got in behind the good roads movement.

The Dominion Government proposes to help with a grant; Quebec Province has decided to build and maintain trunk highways; Ontario will appropriate a huge sum next year for the work, in addition to what it is now doing; and other provinces are planning their share. County councils and city governments are combining to improve the roads just outside our larger cities. And so the good work goes on. Therefore, our thanks to the motorist.

## Good Roads That Are Not

PEOPLE who are in favour of good roads must see to it that qualified road engineers are put on the work when public money is expended. In and around Toronto, a number of miles of so-called "good roads" have been built during the past year which in my humble opinion are not entitled to the name. A drive last week over one of these stretches made me think that some of this work is mere make-shift and that these "good roads" are so flimsily built that they will not last two years.

In New England they go down four feet below the surface to start a good road. In old England I understand they go still deeper. In this country we are content to put a foot of "iron" on our old road, roll it, and call it a "good macadam road." Such work will practically vanish in one wet season such as the Toronto district has had in the past twelve months.

A new road is to be built between Toronto and Hamilton, 35 miles, at a cost of \$600,000. I do not believe a permanent highway of that length can be constructed for any such sum.

## Women Workers

HON. MR. CROTHERS, Minister of Labour, is appointing women correspondents in the larger cities to report upon the conditions under which women and children work in factories and stores. This is a recognition of the importance of such work, although it is not easy to see just how the Dominion can effect reform when such legislation is within the area of that restricted to the provinces. However, the information published in the *Labour Gazette* will no doubt help to mould public opinion.

Ontario has two or three women factory inspectors, but it is doubtful if they accomplish much. The trouble here, as in most of the provinces, is that we have good laws but inadequate provision for their enforcement. If our political rulers were to strictly enforce all the laws, they might not be so free to go to certain classes and ask for contributions to campaign funds. Further, the public find so many excuses for overlooking or ignoring regulations laid down by the legislatures, that officials are hard put to it to know just what to do. Besides, having no civil service laws to protect him, an official who becomes unpopular with people who support the government is likely to be side-tracked and to find a new appointee put over his head.

I am not blaming anybody in particular. Democracy has numerous difficulties to face and much to learn, before it can expect its leaders to forget "self" and "party," and to serve only the "state." Even the most honest politician and the most conscientious official can go no farther towards perfect administration than the wishes of the public whom he serves.

This may explain why no province has yet

adopted a "minimum wage" for women. Public opinion has not demanded here as it has in Australia, Massachusetts and elsewhere.

## The Centralist Block

JUST now the Centralists in the Conservative party are blocking the way to a non-partisan settlement of the navy question. Most of these men are fighting under cover. Some are fighting in the open. Mr. Foster has come out for "one fleet," which means a purely contribution policy for the future. Mr. Cockshutt, M.P., has declared even more frankly for the Centralist policy. For years he has advocated one tariff policy for the Empire, and cannot therefore be charged with inconsistency. The *Montreal Star* is the great Centralist organ. Strangely enough, the *Montreal Herald*, though historically Liberal, is also inclined to be Centralist. The "street" explanation of this is the influence of the Canadian Pacific Railway. Mr. Bourassa is frankly Centralist, because he is against a Canadian naval service under any conditions.

These Centralists or "One Fleet" men must be reckoned with. They are in affiliation with the Centralist group in London which is socially and financially powerful. Through the Victoria League for Loyal Women, the Daughters of the Empire, the Over-seas Club, the Round Table and other organizations they reach men and women in all parts of the Empire. They are energetic, determined and persistent.

Nevertheless, I believe that the Centralists would modify their position if they were shown clearly that the majority of public opinion in Canada and Australia is in favour of decentralization and co-operation rather than absolute centralization. This might be done, if the decentralists would speak out boldly and definitely.

## Centralist Arguments

ON February 4th the *Montreal Star*, leading centralist organ, presented arguments against a Canadian naval service:

1. Naval service should be voluntary. If we had a Canadian navy, service would not be "voluntary"; there would be a "moral obligation" on men to serve. *This is one large joke. If a "moral obligation" is not "voluntary," what is it?*

2. A Canadian navy might induce some bright Canadian boys to choose it as a profession. It is not "good enough" for Canadians.

*Oh ye shades of Blake and Nelson!*

3. The Borden plan leaves the door open for men to serve on Canadian ships on British pay.

*Wonderfully specious argument.*

4. If we had Canadian ships we would have to steal men from Britain to man them.

*If we give Britain ships to man, what difference is there?*

5. If we put British seamen on Canadian ships and stationed them in British Columbia, they "might as well be sent to the moon."

*Hang British Columbia, anyway. Why doesn't Britain get rid of the pliguy province? If they also got rid of Hong Kong, they could call home the twenty cruisers stationed there.*

6. If we give Dreadnoughts "we are not reducing by a man the fighting force of the navy."

*True. Neither are we increasing it.*

## The Right Will Prevail

PARTISANS may bluster and bluff and pound the air on one side or other of public questions, but in the end the view of the moderate man prevails. When three hundred men, liberals, conservatives and independents, signed a non-partisan memorial on the navy question and forwarded it to the leaders at Ottawa, the partisans sneered and railed. Premier Borden and Sir Wilfrid Laurier received it respectfully but somewhat coldly. Neither of them sneered—both are too big for that small occupation. Some of their followers did the sneering. Yet in the end that non-partisan memorial will probably win.

The memorial favoured (1) A special or "emergency" contribution which would indicate Canada's willingness to assist the United Kingdom if the British Government desired such action; and (2) The development of a Canadian naval service along

lines to be mutually agreed upon by the Canadian House of Commons. Mr. W. F. Maclean, on the conservative side, and Mr. Hugh Guthrie, on the liberal side, were the first members to advocate the memorial's policy in the House. Then followed Mr. Gorman and Major Sharpe. Later came Col. H. H. McLean, of St. John.

In his speech on Friday of last week, Col. McLean is reported to have said: "I want the party leaders to show themselves in the true white light of public opinion as imperial statesmen. Let them rise above the mists of party politics." This is the true spirit in which to settle the navy question.

As to practical proposals, Mr. McLean favoured the giving of Dreadnoughts as suggested by Premier Borden, and the appointment of a "Canadian Defence Committee" to take up and consider the details of a permanent Canadian naval service. This is quite in line with the "memorial" which was signed by prominent men in Hamilton, Toronto, Winnipeg, Regina, Saskatoon and other cities. Colonel McLean was unequivocally in favour of a contribution of men as well as ships to the imperial service, the men so far as possible to be on Canadian ships and in Canadian waters. With his suggestions most conservatives and liberals, who are not hide-bound partisans, will fully agree.

## Mistrusting the People

WHEN the United States Senate passed the Bill to make the presidential term six years and allow no re-elections, some commentators said it was a move to limit the power of the people. The *Montreal Star* says that "no free nation distrusts the people as much as does the American Republic." Their constitution-makers have always tried to hobble the people's feet. They have always been afraid of popular votes, thereby differing from the Britannic nations, where the people are free and untrammelled and may elect a criminal to be premier if they so desire.

The argument is good. Only, it sounds curious from a centralist organ like the *Montreal Star*, which is now busy trying to prevent the establishment of a Canadian navy because it might lead to "separatism." The *Star* thinks the people of the United States might be trusted, but it is afraid to trust the people of Canada. If Canadians had a navy they might declare their independence.

Perhaps when Sir Hugh Graham gets the High Commissionership and a baronetcy, his paper may be allowed to regain its one-time logical attitude towards public affairs.

## Abolishing Prisons and Asylums

HON. W. J. HANNA, Provincial Secretary for Ontario, is more concerned with practical reforms than with idle vapourings on party questions. He makes few party speeches, but proceeds steadily with his social reforms. He is changing the term "central prison" to "reformatory," as he has already changed the substance by putting the prisoners on an un-walled farm instead of keeping them in a walled and barred brick-and-mortar structure. He is also changing the law so that "asylums" become "hospitals for the insane." The man with a broken leg goes to hospital, and so does the man whose mental machinery has been broken temporarily or permanently.

Perhaps the greatest of his reforms, the result of years of experiment and study, will be the indeterminate sentence for all men and women sent to institutions under the control of the Provincial Government. Whether the individual is to be confined for a crime, for immoral conduct or for any other offence against society, no man or woman is to be without opportunity to get out of the hospital, reformatory or other disciplinary institution, as soon as there are evidences of improvement. This is a rational and humane policy which, while not wholly original, reflects great credit on the humanity and sagacity of Hon. Mr. Hanna.

## South Pole Disaster

EARLY Monday morning, news was sent flashing round the world that Captain Robert F. Scott and his exploration party had been lost in a blizzard while returning from the pole. Later news estimated the loss at four or five, but it seems certain that the intrepid explorer was among the number. It could hardly be otherwise.

Captain Scott found Amundsen's fort at the pole. He accomplished all that was required of him. He died with his honours and his duty achieved. It is lamentable, but also glorious.

Let the British race mourn and rejoice. To give one's life in the hour of victory and achievement is not a tremendous sacrifice—to give it without that victory would have been sad indeed.



# WOMAN'S SUPPLEMENT

A FEW PAGES PREPARED TO MY LADY'S TASTE

## The Editorial Table

### An Ancient Art

WHAT are the oldest occupations? Perhaps you will remember that the old school history, in telling of Wat Tyler's Rebellion, related how the insurgents sang the couplet:

"When Adam delved and Eve span,  
Who was then the gentleman?"

But Eve's earliest occupation must have been of a culinary nature. Someone may be so unkind as to suggest that her first experiment with apple-sauce led to such disastrous consequences that man might well be forever distrustful of feminine dishes. However, from that day to this, the Daughters of Eve have continued their culinary experiments, seldom appealing in vain to the masculine palate. We are all familiar with the uncouth but pertinent advice, "Feed the brute," given by the old wife to the bride who was anxious to retain her husband's affections. Cooking has become, like every process known to civilization, both a science and an art, and the woman who knows how to cook is sure of more than a mere living. The preparation of food, since primitive days, has advanced, with the complexities of civilization, until it has become as many-sided as modern needs.

### A Womanly Gift

DURING last month, there was presented to the University of Toronto, a building which represents the results of many years of experiment and endeavour. The Department of Household Science, facing the North Drive of Queen's Park, on the east corner of Bloor Street, Toronto, is assuredly the finest institution of its class in the Dominion. Its history is not only a matter of the growth of appreciation of Household Science among those who are the authorities in our academies and universities—there is a pleasing sentiment, associated with every step in the construction of this beautiful building. It is practically the gift of a Canadian woman to the girl students of the Provincial University, and as such has a unique place among our educational institutions.

Many years ago, there was a cooking school established in the basement of the Fred Victor Mission, Toronto, which was the outcome of the kindly thought of Lillian Frances Massey, the only daughter of Mr. Hart A. Massey, the founder of the Mission. Such was the interest taken in the work that it was evident that there was a general demand among Toronto women for scientific instruction in household matters. Thus the Lillian Massey School of Domestic Science was established and a course for Normal students was framed. Miss Massey, who had become Mrs. J. M. Treble, had followed the development in the scientific study of subjects of domestic nature in the United States, and realized that no university in Canada had, as yet, done its duty, so far as Household Science is concerned. At first, the true status of these studies was not grasped; but, year by year, the university authorities became more convinced of the importance of the work, and of the necessity for incorporating the Household Science Department in the curriculum. Mrs. Treble's generous offer to erect a new building in Queen's Park was accepted with eagerness, and the first graduates in the full science course received their diplomas in June, 1911.

### A House Beautiful

NO one interested in the education of Canadian women should fail to see this building. Architecturally, it is of a noble simplicity which both impresses and satisfies. No expense has

been spared to make it useful and beautiful—but there is no "gilt gingerbread" in design or decoration. William Morris, we feel sure, would have approved of it, from entrance to roof, and would have enjoyed a half-hour in the peaceful seclusion of the rest corridor. Marble walls and pillars, terrazzo floors and wood-work of quarter oak give the visitor an impression of substantial comfort, from the ground floor to the topmost class-room. "Think of all this for a cooking-school!" exclaimed one thoughtless man, who was straightway overwhelmed with indignant information, imparted by students who knew that Household Science includes dietetics, sanitation, home nursing and ever so much more than is conveyed by the compound, "cooking-school." Surely, this is an enticing spot for study and research, although I will admit a pagan personal preference for the swimming-pool rather than the food laboratories. Proteids, calories and all such things (which, I know, our girls ought to be warned about) are a poor matter, when one can go down to the basement and watch those gleaming depths with white pillars mirrored in their cool green. It looks like Pompeii or Babylon, or something out of Haroun al Raschid's stories, instead of a mere swimming-pool in the commercial centre of Ontario. The class-rooms are completely equipped with the latest appliances for comfort and scientific experiments, and the girl who would not take an interest in Household Science, after seeing the completeness of the arrangements for the work, is quite incapable of domestic enthusiasm and should take up a claim in farthest Porcupine, there to live on nuts and salt pork.

### The Significance of the Gift

THE formal opening of such an institution may seem nothing more than the academic acceptance of an addition to the university equipment, but its social significance goes far deeper. Solomon or some other cynical philosopher of ancient times says that there is no new thing under the sun. Yet we see new manifestations of world-old sentiments, which have a special interest for each age. The friendship of woman to woman is no new thing. The most exquisite words of devotion in the Old Testament are those which Ruth addresses to Naomi—and Naomi was her mother-in-law: "For whither thou goest, I will go; and where thou lodgest, I will lodge; thy people shall be my people, and thy God my God." But the changes of modern industrial conditions, which have brought so many girls

into contact with the world of commerce and manufacture, have also brought the necessity for women of leisure and influence to give every aid to the ambitious young strugglers.

The donor of this beautiful building has always had a keen sympathy with the most womanly training of all, has always shown a desire to place the best of scientific results at the service of the young student of Household Science. The authorities who, more than a decade ago, looked askance at the theories of the new investigators in matters domestic are now most anxious to have the latest equipment in this department of practical science. The romance of the "old oaken bucket," which, by the way, was a most unclean feature in the household furnishing, is giving place to a study of obtaining a pure water supply. No one imagines that the study of Household Science is about to usher in a domestic millennium, when we shall all be clean, good, happy and well-fed; but it is merely a part of that movement to make knowledge and investigation improve the conditions of our daily life which is characteristic of this century. Woman's share in this must turn directly to the home circle, and no more valuable gift can be bestowed than such wider opportunity as the new Department affords.



MISS ANNIE LAIRD,  
Associate Professor of Household Science, University of Toronto, and Head of that Department. Miss Laird is a Canadian by Birth, and is a Graduate of the Drexel Institute, Philadelphia. For some Years She Was at the Head of the Lillian Massey School, Toronto.



# Society's Exodus South

By MARY JOSEPHINE TROTTER

"Let them sail for Porto Rique,  
Far-off heats through seas to seek,  
I would follow thee alone,  
Thou animated torrid zone!"

S O RAVES the poet to the bumble-bee in the Reader. They were both insects. The poet was a humbug. One really ought to be chary of mentioning readers, by the way, for readers change and have come to assist in the computation of ages. When a man declares his "name is Norval," you know his generation. But, to risk it for once, that poet was a humbug.

For what leisured human, having "the needful" in his pocket, a wife in society, and a dash of gout in his system, but would willingly make a bee-line south on his own initiative—to avoid a winter of undiminished bills and sporting pleasure shrunk to a mere penumbra?

His own initiative?

Ah, there's the rub! For there are certain blandishments of railways. They infest newspaper columns in the form of advertisements and have at you out of their ambush before you can say "Jack Robinson"—from between pink teas, perhaps, or the pranks of suffragettes, or, sometimes, even acts of parliament. You are buttonholed. They will undertake your transportation, whatever your avoirdupois, in six days, to tropical coast or island. You get Africa to the uttermost en route. There, sea-bathing, primitive, noble! You contrast that abject performance at home where, like Simple Simon's, your sea is a tub though a Standard Ideal likely, its equivocating spicket labelled "Hot" and its twin-spicket inscribed quite truthfully "Cold." There are wonderful roads for motoring over, in case you have a car; and floors for dancing—but maybe you run on casters. There are wooded retreats and open promenades, and piazzas purposely formed for ease and dalliance. And all through the sunny days the palms play Spanish lady—by moonlight, too—with a flirting of fans, to the blue, ardent and all-encompassing sea. If you weary, you can refresh yourself at one of the mineral taps. The price of a ticket is merely a fly in the goblet. They tuck it in. A postscript—a very triumph of non-ostentation!

And the big stores are willing to give you an outfit—just about. "Trunks for the Tropics," "Frills for Florida," "Waists for the West Indies," "Handkies for Honolulu"—you have it in big black type and alliteration. The prices are microscopic—about in eight point. And so you buy—and are ready as Ronald to "ride in all directions"—chiefly south.

SOCIETY'S annual exodus seems impervious to weather. The mildness has given it no material set-back. All the old Meccas and certain new, are exercising their lure on Canadian pilgrims. "Personal" columns are plethoric with their names.

Sixty miles south-west of Cuba, a little island, "The Isle of Pines," appears to be one of the coming wintering-places. Canadians who have been, are enthusiastic. One, of Toronto, declares it "an isle of lamellated sunshine," and "a tropical gem." It has made him almost a poet. Others, possessed of bigger eyes for profits than poetry, are buying up land to sell again—the rich productiveness of the place, its scenery, its magnesia waters, making the enterprise look very much worth while. Among those building residences for periodic resort are Mr. O. B. Sheppard, Mr. T. H. Sheppard and Mr. T. P. Phelan, of Toronto. Other visitors there this season are Mr. and Mrs. J. S. Murray, Mr. and Mrs. W. J. Brown, Dr. T. R. Hanley, Mrs. and Miss Jessie Lumis, Sir Daniel Hawthorne, Mr. Manly Chew and Mr. Walter Curran, all of Toronto.

The older resorts of the West Indies seem more magnetic than ever. In the train of migration there this season persons are included from all over Canada. To Cuba, Mr. and Mrs. Albert A. Thompson, Mr. and Mrs. Arthur Milligan, of Toronto; Mr. and Mrs. J. H. Treleaven, of Winnipeg; and Mr. Guy Tombs, Mrs. Tombs and Master Lawrence Tombs, of Montreal. To Jamaica, Mrs. J. Lorne McDougall, of Ottawa; Mrs. John Gibbs Ridout, of Toronto; and Mr. and Mrs. J. Dinwoody, Mr. Dinwoody, jr., Mr. and Mrs. A. J. Henderson, and Mrs. W. P. King and her daughter, of Toronto, the guests, there, of the Canadian Travel Club. To the Bermudas, Mrs. and Miss H. Ekers, the Messrs. Ekers, Mr. and Mrs. W. R. Wonham, the Misses Wonham, the Misses de Bellefeuille Macdonald,

Mr. C. S. Campbell, Mr. Robertson, Mrs. R. S. Kelsch, Mr. P. de Bellefeuille Macdonald, Mr. E. P. Guy, of Montreal; Mr. and Mrs. Allan Case, Mrs. Agar Adamson and Mr. Justice and Mrs. Nesbitt, of Toronto. To the Bahamas, Mrs. Mackelcan, Miss Agnes Dunlop and Mr. Fred Mackelcan, on a cruise with Mr. and Mrs. Garnet Grant, of Toronto; and Mr. and Mrs. Sidney Small, of Toronto. To the Leeward and Windward West India Islands, Captain and Mrs. R. S. Clift, Montreal.

Florida, heaven to Sidney Lannier, is proving a haven for numbers of persons who have fled the Canadian winter. Among these, from Toronto, are Mr. and Mrs. M. J. Phelan, Mrs. H. H. Heffering, Mrs. T. Gibson, Miss M. Barrett, Mr. and Mrs. Albert Thompson, Mr. and Mrs. Arthur Milligan, Mrs. Dineen, Mrs. W. B. Blackhall and Miss Blackhall, Mr. and Mrs. L. J. Applegath, and Mr. and Mrs. Robbins Smith, of Toronto, and Miss Agnes Warner, of St. John.

ATLANTIC CITY has attracted Mrs. Alexander Macpherson and Miss Jean Macpherson, Mr. and Mrs. Justice Riddell and Mrs. C. C. James, Mr. and Mrs. R. S. Williams, jr., and Mrs. Archibald Huestis, Toronto.

Most south-faring folk in the West have gone down California way. From Vancouver, Mrs. W. W. Montelius and Miss Montelius, Mrs. Goldbloom and Mrs. A. Kellatt, Mrs. R. A. Ogilvie and Mr. and Mrs. R. J. Crombie; from Victoria, Mr. and Mrs. W. O. Wallace and Miss Catharine Wallace; from Edmonton, Mr. and Mrs. Clifford and Miss Bishopric; from Winnipeg, Mrs. A. A. Jack, Mrs. A. M. Brown, Mrs. E. P. Warren, Mrs. F. Pearson, Mrs. David Philip, Miss Rae Philip, Mrs. E. Nicholson and Miss Nicholson; from Toronto, Mr. and Mrs. George Palmer, Mr. and Mrs. Walter H. Williams and Mrs. A. A. Rutledge; from Hamilton, Mr. W. D. Long, Mrs. Bisby, and Mr. A. H. Jolley; from Ottawa, Mrs. Thomas Ahearn and Mrs. Redmond Quain; from Montreal, Mr. J. W. Bole and Mrs. Bole; and from Halifax, Mrs. Walter Lawson.

Panama, predicted pleasuring-ground in pink and blue, has exerted itself to fulfil that anticipation. Of Canadians at present there are Lieutenant-Colonel Greville-Harston, who recently sailed from Quebec; Mr. W. L. Ball and Mr. Ranson Ball, of Winnipeg; and Mr. Peter Ryan, Miss Margaret Ryan and Miss Margaret Wood, of Toronto.

At Honolulu, the oftentimes declared most perfect climate in the world, are Mr. and Mrs. R. Rorison, Mrs. Piggott, the Misses Finlayson and Miss Fanny Devereux, of Vancouver.

Visitors to the ancient and traditional New Orleans, this season, have been: Mrs. Galbraith and Master William Galbraith, of Toronto; Mr. and Mrs. Bourgouin, of Winnipeg; and Mrs. D. J. Perry, of Hamilton.

DOZENS of Canadians, not included in these lists, have fared even farther away in quest of summer skies, to Italy to Egypt.

And philosophers, here, in imminent danger of having snow to shovel, and in more than imminent danger of carrying coal, are prone to exclaim as they munch this theme and with infinite envy: "Why not?"

Apparently to that same "why not?" there is not any adequate answer, any more than there is to why the birds fare south. We are all salamanders, more or less.

## Sisters In Law

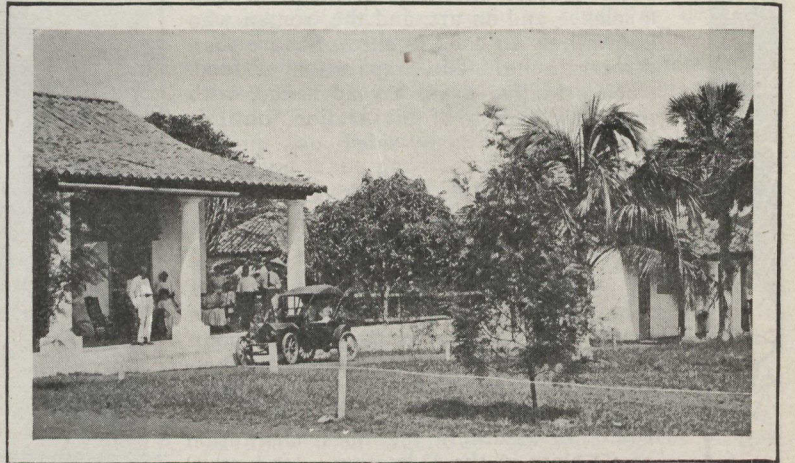
DEBARRED from the bar by an overwhelming vote, combated against but feebly by a few young barristers, British woman in Britain must abide by the decision which the Bar Association announced at its annual meeting.

Meanwhile, in Canada, women students may enter the law schools and, afterward, practise law if they have a mind to. This is thanks to the pioneer efforts of Clara Brett Martin. At Osgoode Hall, at the present time, three women are in attendance: Miss Jean Cairns, who took good standing in her third year, at Christmas, and Miss Buckley and Miss Paterson, both in their first year, nine and ten in the large list on the recent examinations.

It is now fifteen years since the innovation and four young women have been graduated in law: Miss Martin, Miss Powley, Miss Hewson and Miss Robinson—as the *Evening Telegram*, Toronto, informs us: "Miss Martin is practising law in Toronto, and Miss Powley in Fort William. Miss Hewson and Miss Robinson have married." A lawyer's training will hardly be lost in the home!

It was interesting to note, recently, that the first woman student in the history of the Manitoba Law Society wrote her first intermediate examinations. This was Miss Melrose Sissons, of Portage la Prairie. Miss Sissons took her B.A. degree at the University of Manitoba, taking first-class honours in history and political science. In law she is making a creditable showing.

## "IN THE ISLE OF PINES"



This Delightful Hotel at Santa Fe is the Social Heart of the Island. It Will Probably Be the Headquarters of Bryan This Winter. If You Wonder Who Bryan is—You Might Ask Taft.



By a Bethesda of the South, Formerly Worshipped by Ignorant Natives, But Now Science-Commended for Curative Virtues. Health-Seekers Visit the Spring from All Over the World.



# A Halifax Bird Refuge

By MARSHALL SAUNDERS  
Author of "Tilda Jane"

As a member of the Audubon Society, I do not believe in aviaries, except for scientific purposes. Mine is rather a bird refuge. I rarely buy birds, unless they are in a distressed condition. When a native bird is brought to me, sick, wounded, or deserted, I doctor it, and, if possible, let it go when restored to health.



However, sometimes they won't go. My six fat robins, and my one tiny song sparrow, who follows me about like a little dog, would be very much hurt, if I put them out in the cold world. So I avail myself of the permit granted me by the Government, and let them stay amid the luxuries of civilized bird life.

Our excellent Nova Scotian provincial law forbids the capture or keeping in captivity of any native bird. I wish there could be all over Canada an equally kind law forbidding the importation of foreign wild birds, such as English larks, bullfinches, goldfinches, linnets and others that suffer untold torture in coming here. One sees them in tiny cages, piled one above the other in bird-stores in Canadian cities, biting the bars of their cages, chirping their plaintive protests, and eating and drinking in misery of heart. There are a few persons who manage to keep these foreigners for some time in cages. Usually they die within a year.

A baker here in Halifax bought a bullfinch for which he paid, I think, three dollars. "It won't live," I said, "I have hard work to keep these foreigners, even in my aviary."

He brought me the bird, and I gave him a canary. "Here," I said, "is a domesticated bird. I let you have it, because you assure me you will keep it in a very large cage with other birds."

Then I went down to the bird-store, and finding another bullfinch, bought it. For a few weeks, the two birds had a happy time flying about the aviary, then they died. I went back to the bird-store, and said to the kind-hearted man who keeps it, "When I was last in Boston, I asked a man in the largest bird-store there, why he had so few foreign birds, and so many canaries. He answered that the foreigners all died soon, and his customers were displeased. Canaries are used to cage life, and live longer, and sing better than any foreigners he could import."

When I told this to our Halifax man, he said, "I shall import no more bullfinches."

Here is work for humane individuals and societies all over Canada—protest against the importation of any bird that is miserable in captivity.

BIRDS that we may look upon as semi-domesticated are the Australian parakeets, that used to be caught as they fed in large flocks on the seeds of tall grasses growing on the plains of Australia. Now they are raised in aviaries in Germany. I had a few of these birds, who gladly exchanged cage life for flight about my long basement aviary, and up the well to the big cage on the roof, where they have thirty-two feet by fifteen of sunshine. For a nesting place, they chose a hole in the ceiling of the basement aviary. There on the rough boards, they brought out young parakeets until, with others given to me, I finally found I had twenty. They amused themselves for a time in their partly natural surroundings of earth floor, shrubs, and small trees, then these youngsters having no housekeeping duties waxed mischievous.

They chose for victims, not my canaries nor the cardinals, pigeons, rabbits, the bantam hen who lives with the birds, nor our different dogs, who run in and out of the aviary, but a numerous family of ring-doves. The gentle dove of song and story is, of course, a fiction. Doves are the prizefighters of the bird world, always slapping and banging each other between times of billing and cooing, and looking like angels. My oldest pair used to fight and overcome a purple gallinule, but they in turn were

mastered by these parakeets. The little green rogues would fly swiftly to the doves' heads, nibble the feathers, and fly away again. A sitting dove had a bad time, for she could not shake them off. The parakeets did not eat the feathers—I take care that they have a varied food supply—they simply nibbled until they wore bare spots. Finally I shut the doves in a part of the aviary by themselves, but they moped and became ill, so I let them out again to their great delight. They had missed the other birds, showing that, like us, they are fond of company, and would rather have a few troubles than be bored to death.

One young dove flew straight to the box of a big, white fantail pigeon, went in it, and the two have become a faithful and loving pair. I clipped the wing of the worst Australian, and watch the others, frequently taking away a dove that is too much set upon, so on the whole both doves and parakeets get on about as comfortably as most human beings do. Uninterrupted bliss does not fall to the lot of birds any more than it does to human beings.

ONE of the most lively of my parakeets is Chi-Chi, a hand-fed Australian. Young parakeets rarely leave the nest until they are almost as fully fledged as the parents. If I see a more brilliantly green bird than usual flying awkwardly, and acting as if he were afraid of me, I say, "Another young one."

Chi-Chi came down too soon from the hole in the ceiling. He was half feathered, and neglected by his parents, so I fed him, having a hard time at first to urge the food under his little hooked bill. Finally he ate from a spoon. To keep him warm at night, I put him with a young pigeon that I was hand-feeding, and he slept on its neck, making it look as if it were swollen. Ever since that time, he loves pigeons and doves, and that is one reason why he is perpetually hovering about them. He is very affectionate with me, and often lights on my

shoulder and runs his tiny beak over my cheek. A hand-fed bird never forgets its benefactor.

THE most interesting dove I have is Beta, so named from my favourite fraternity house at the University of the State of Maine. Three years ago I spent a winter in the comfortable inn run by the University, and while studying student life, became interested in the work of the professor of philosophy, who was making a special study of dove psychology. Formerly a student at Chicago University, under Professor Whitman, who is said to be the greatest living authority on doves and pigeons, Professor Craig was making most interesting notes on his own dove pets and their ways. One of the young ones, neglected by his parents, fell into my hands, and I brought him to Nova Scotia. His body is feeble, but he has an acute little dove mind. In a photograph that I had taken of Beta and his friend, a Boston terrier, can be seen the alert expression of the dove's eye.



"Finally he ate from a spoon."

He is so sure of the dog's protection that he is looking at something on the ground that is quite unconnected with either of them. As I write Beta is in a big cage behind me. With him, is an old male dove that I brought from Boston twelve years ago. Beta likes him, and never fights him. To amuse them, I put in a box of hay with a dove egg in it. They took turns in sitting in it through the day, but left it at night because they are both males.

A little later, I put in this hospital cage a fantail pigeon which was ill. It was amusing to see the tiny, frail, but indomitable, Beta rush up to this big pigeon, and slap him in the face. The fantail gave him a whipping, and since then Beta treats him with respect.

Birds are very like ourselves—bullies and saints, and no one all good, and no one all bad. Environment counts, and heredity counts, and brother and sister birds are sometimes as far apart as the poles in their respective dispositions. They are an intensely interesting study, and the more one learns about them, the more one wants to know.



Miss Saunders' Homing Pigeon in Hand, Jacobin Pigeon on Shoulder, Two Doves Above Head, Brazil Cardinal on Floor and Another on Perch, and Other Birds Hiding from Camera in Fir Trees.



# The Mirror and the Web

By THE LADY OF SHALOTT



Miss Sophie J. Wilson, of Halifax, N.S., Unanimously Elected This Year as Secretary of the Board of School Commissioners. For Nine Years She Had Assisted Her Late Father in That Office.



Miss B. Mabel Dunham, B.A., Who is Chief Librarian of the Public Library and Secretary of the Woman's Canadian Club, of Berlin, Ontario. Recently She Was Elected a School Trustee.



Miss E. Marion Wade, Daughter of Canon Wade, of Hamilton, and a Graduate of Trinity College, Has Recently Been Appointed to a Lucrative Position as Bacteriologist in the State Board of Health, Minnesota.

## Mrs. Sabin and Immigrant Girls

**A**N old problem of girls, an increasingly intricate one, is newly being tackled by the Canadian Young Women's Christian Association—the problem of what shall be done for immigrant girls.

The majority of such girls belong to the domestic class. They come to the country buoyed with hopes which are proved to be, in the main, hallucinations. They are ignorant of conditions. They find little or no welcome, save as toilers. Big wages are not for the picking, they find; nor are husbands. Thousands of girls come yearly and the rate is on the increase. Figures for the last year show a total influx of 46,415 girls between the ages of sixteen and twenty-two or three. Of these 23,469 were English; 372, Welsh; 9,119, Scotch; 2,295, Irish; and 11,160, non-English-speaking. All belonged to the working ranks in their native countries.

Where are all these girls to be housed? is a burning question to-day. What are to be their good times? For "good times" they will have. How is their dire ignorance to be overcome or assuaged? What is to be their attitude toward religion? These questions, obviously, are questions women must answer—Canadian women. Neglect would be suicidal.

The knot is a master-knot to untangle; calls for heroic handling. And masterfully the Dominion Council, Y. W. C. A., has made the initial attack. This it has done by appointing Mrs. Sabin as National Immigration Secretary—whose business it is to know and keep track of immigrant girls who arrive and to organize and general assistance on their behalf.

The enterprise, as is recognized, is in trained and competent hands. Mrs. Sabin says little; is rather the sort who "shows" you. She is fair, with a wholesome supply in her blood of good, red corpuscles. Her glance reveals a light in her heart and more than the average stint of brain-convolutions. She is tall and proportionately built, with a motherliness of figure explained by the fact of a winsome daughter, eighteen. A person, on the whole, to inspire confidence, particularly in the dealing with friendless girls. Her air is confident, resolute, and she acts and speaks with address.

Added to Mrs. Sabin's natural aptitude for her work is a long and thorough specific preparation. As a member of the United States Immigration Staff, she worked for four years in New York and for one year in San Francisco (where her four-foot-high assistant in the matron's division was the only Chinese woman in the Republic's direct employ); later, for two and a half years in St. John and Quebec.

Already the two-months' secretary is making in-

with no worthier agency to offer competition, the innocent craving becomes, too often, a lamentable and sinister perversion. Figures tell it. Statistics gathered from the juvenile courts reveal a shocking percentage of commitments of girls for immorality—of whom far from a few are of foreign birth. Of these latter half go wrong after the time of arrival in Canada.

The reproach is felt to be national, and a national opposition must reduce it. At present, plans are being formulated by the Dominion Council, Y. W. C. A., to organize for the strangers an international institute. Mrs. Sabin will be the national secretary. An extended Travellers' Aid will guard



Mrs. Kathryn Sabin, Who Will Assist Immigrant Girls in the Capacity of National Immigration Secretary of the Young Women's Christian Association. The Movement is a New One, and the National Secretary is Qualified by Long and Official Experience in the States.

the coming of immigrant girls. Trained local secretaries will be needed in the cities where local clubs will be formed to provide girls with work (if that is their first need), with recreations, with educational privileges, and, lastly, with religious associations.

Mrs. Sabin is enthusiastic, and, furthermore, energetic. She is making Tarquin strides toward her sighted goal (a figure merely). But money is needed, badly needed, to carry on the work. And surely money will be forthcoming when, as Miss Saunders, General Secretary of the Dominion Council puts it: "The movement is a civic movement to meet a civic need and a national movement to meet a national need."

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## Bow-and-Arrow Business

**M**ORE felicitous than perhaps it sounds is the business the heading refers to and has nothing whatever to do with Asquith's head. It has rather to do with the heads-over-ears of Canadian girls' fiances who, no doubt, had the very good sense to "take aim kneeling"—who won, anyway. Society announces several interesting engagements, both of debutantes and of riper belles who have figured much in the gaiety of the season.

Of these, the engagement of Miss Katie Hazen, daughter of the Minister of Marine and Mrs. Hazen, to Mr. Hugh Mackay, son of Mr. and Mrs. Malcolm Mackay, of St. John, N.B., is one calculated to arouse a piquant interest. The wedding is set to take place in the spring.

Also, engaged to be married in March is Miss Georgina (Gina) Home Fairlie, daughter of Rev. John Fairlie, of Kingston, to Mr. Herbert Wood, of Fort Frances, son of Hon. S. C. Wood, of Toronto.

An engagement, culminated by marriage in January, was that of Miss Violet Crerar, daughter of the late P. D. Crerar and Mrs. Crerar, of Dunedin, Hamilton, to Mr. Herbert R. Gallagher, of San Francisco. Mrs. Crerar is one of the foremost members of the Imperial Order Daughters of the Empire, and the marriage of her daughter is of very widespread interest.

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## Recent Events

**A** VISITOR in Canada for some months past and remarked from east to west as a brilliant woman, the English novelist and illustrator, Miss Florence Parbury, is finally on her way home to write—and draw—us up. We will eagerly wait the literary denouement; few of us being such "super-souls" as to wonder why we were born when we look in a glass.

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Mrs. Fitzgibbon (Lally Bernard), well-known in England and Canada as a writer and lecturer, is at present living in Vancouver. Recently she gave an address on the Russian Doukhobors, the lecture being under the auspices of the Canadian Handicrafts Guild.





## That Velvety Skin

of the Orient, with the delicate, refined, pearly white of the North, is the most alluring facial beauty in the world. This ideal blending of the complexion is within the reach of every woman.

## GOURAUD'S Oriental Cream

is the ideal non-greasy toilet preparation. Its use will impart to the skin that pearly white softness that is the desire of every woman. The Society and Professional women of two Continents are enthusiastic over the wonderful results attainable.

Gouraud's Oriental Cream is a daily necessity to those who desire a beautiful face. Its consistent use preserves and purifies the skin and complexion. It removes pimples, blackheads, moth patches, rash and freckles. It also cures skin diseases. The women who desire a beautiful complexion cannot afford to be without a bottle for a day. If you have not tried Gouraud's Oriental Cream, get it from your druggist or department store at once, or direct on receipt of price. It will give you a complexion that will be admired and envied by your friends. Gouraud's Oriental Cream has far surpassed anything of its kind for nearly three-quarters of a century. Price 50c. and \$1.50 a bottle.

### Gouraud's Oriental Velvet Sponge

To assure the best results in applying Gouraud's Oriental Cream, we have imported a sponge of the finest quality from the Adriatic Sponge Fisheries. It is perfectly smooth and velvety, and will give you the most satisfactory results. We strongly recommend its exclusive use. Sent in a dust-proof box on receipt of 50c. Write for one now.

### Gouraud's Oriental Beauty Leaves

are indispensable to the woman who travels, motors, drives or who is accustomed to be out of doors. They are in booklet form and delicately perfumed. Just the right size, can be slipped in the purse where they are always ready for an emergency. Send us rec. for a booklet of them.

**Ferd. T. Hopkins & Son**  
37 Great Jones St.  
NEW YORK CITY

## Things Theatrical

By MARGARET BELL

In Shakespeare—Yet Natural.

THE theatre-going public is made up, for the most part, of inconsistencies. Which, after all, probably accounts for its interest. For we are told that inconsistencies, impulsiveness and erratic temperaments are synonymous with all things of interest—that is, as far as theatricals are concerned.

The cause of the above paragraph is the observation of eagerness with which



FLORENCE ROCKWELL  
As Lady Macbeth.

the modern public welcomes a frivolous musical comedy, and at the same time, buys tickets for a Shakespearean production, weeks ahead.

There are three kinds of settings for Shakespeare's plays to-day. The sparsely furnished stage, such as Ben Greet employs, the elaborate productions shown us by the greatest modern exponents, Sothorn and Marlowe, and the indifferent staging and costumes, as exemplified by Robert Mantell.

Formerly Mantell appeared in "second" houses—at least, houses which are "second" now—in such productions as "The Corsican Brothers." And we should suggest that he return to both the houses and Brothers.

But it is not of him we wish to speak. Rather of the rare piece of good fortune which befell him this season. The bit of good fortune appears in the form of a dark, young woman, of indifferent height, with intelligent eyes, and the most beautiful speaking voice one would care to hear. And along with all this, a sufficient amount of beauty to equip her for many parts.

The name of this young woman is Florence Rockwell. I saw her play Lady Macbeth to Mantell's Macbeth. Perhaps it was a case of "the greater glory dimming the less," perhaps her rendition showed up well by contrast. But of one thing there is not the slightest doubt. It showed up excellently well.

Some people like to imagine Lady Macbeth a howling virago, with wholesale intent to kill. But the more observant see in her a woman impelled by the most potent and most human of all causes—the love of a man, the man in this case being her husband.

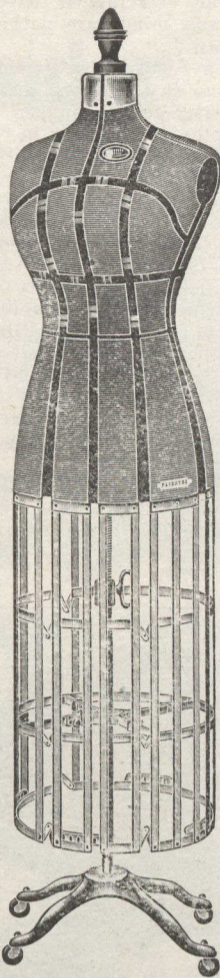
I cannot imagine anyone making a greater piece of art out of the role than Florence Rockwell. She was the ambitious wife, the stately Queen, the pin to prick her husband's ambitions, the woman storm-tossed by too much conscience.

Off the stage, Miss Rockwell is an enthusiastic worker. Like all her serious-minded sisters, she believes that the only road to success is by way of the rocky trail, rather than the grassy footpaths of Ease.

May Irwin's Point of View.

MAY IRWIN is by no means slyph-like. Neither are her ideas. Most decidedly, she is afraid of nothing or nobody. Therefore, she is a most interesting woman to meet.

"I am enthusiastic over hockey, suffrage and everyone worth while. One cannot be worth while and twirl one's thumbs. The architect who planned that building over there, never sat and



The "Queen" Adjustable Dress Form No. 55

Actual shape as well as actual size can be had on this form by careful adjustment. It is made in 28 parts. It can be made long or short waisted, broad or narrow at the shoulders and back, large or small neck, which is in four parts. Waist and hips can be adjusted separately, bust can be made full or flat, low, medium or high. The pose can also be changed from erect to a forward or backward attitude, and the shoulders made square or sloping. Each part is adjustable independently of any other.

these particulars as it is to drape a skirt. It is the only form with completely adjustable bust and hips. It does away with all discomforts and disappointments of fitting. It makes home dress-making easy and satisfactory.

### Cut the Goods by a Good Pattern and Fit the Figure.

If your figure varies from the "stock" or average measurements, it is impossible to obtain a perfect fit in ready-to-wear garments, and patterns are unsatisfactory, because they are made to fit a certain stock model. The Hall-Borchert Dress Form, however, adapts itself to all these little variations. You know how difficult it is to fit your own figure. When you turn to look in the glass the whole figure is altered.

Duplicate your own figure in the Hall-Borchert Dress Form and all the obstacles and objections to home dress-making are removed. Illustrated catalogue sent free on request.

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## The Paying Guest

ONE of its users calls her Hall-Borchert Form her "paying guest," because it pays better than any guest or any boarder she ever had. It is a very useful guest, saving many times its cost every year, costing nothing for keep, never complaining, always ready to help you to be well dressed and comfortable.

Can you use the services of this money saving "guest"? It will abolish dress-making bills and enable you to dress as well as now at half the cost, or, better still, enable you to have twice as many dresses at the present cost.

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## THE Juliette ADJUSTABLE FORM



Three New Features are found in the "Juliette" Adjustable Form:

- 1.—New model, correct in lines and proportions.
- 2.—Three-quarter or knee-length contour skirt, all papier-mache, giving actual shape, and which can be pinned to—a great improvement.
- 3.—The Form packs away in box 28x12x14 inches when not in use.

Size 1 ..... 32 to 46  
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Mennen's Borated Talcum Powder

keeps my skin in healthy condition.

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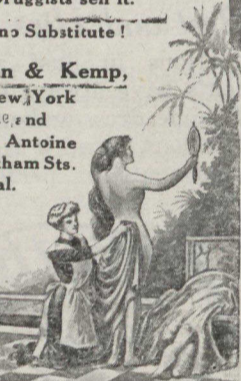
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## Dr. Albert Ham

Conductor, The National Chorus of Toronto

561 Jarvis Street - Toronto

twirled his thumbs. If he had, that building would have been a shanty of straw and mud, or a ragged tent by the roadside. Many minds are nothing but mud and straw."

These are a few of May Irwinisms I listened to one day not long ago, when Toronto theatre-goers laughed themselves chokey by the humour in "Widow by Proxy," Miss Irwin's latest farce.

She sat playing with a knitting needle, and at her elbow was a proof of her ability to put that needle to other uses besides play—a comfortable, wool muffler.

I couldn't induce her to talk of herself. She seemed so much more interested in other people and their work than in herself. Which was not a pose, as some blase-minded individual might be inclined to think.

"Here I am, you see me and are talking to me. You can judge for yourself. What more can I say?"

And I judged. If one were in need of a friendly word, or a good luck slap over the shoulder, if all one wheat seemed to have gone out of the kernel of



MAY IRWIN

Appearing in "Widow by Proxy."

optimism, May Irwin would be the woman to go and see. For, in the language of the business sections, "She's right there with the goods."

And May is a suffragette. She was responsible—partly at least—for Wilson's election to the Presidential chair. For she addressed the New York Hippodrome of people before the election, and told them that if they were real men they would vote for Wilson. Appealing to their pride, undoubtedly. Which proves her a diplomat.

"It will never do the suffrage cause any good to smash windows and walk a hundred and fifty miles just to convince the head of the country that its women are blessed with endurance. Believe me, there is much more endurance needed to cook three hundred and sixty-five times three meals, or bring up a family, or appear before the lights, when one's head is splitting."

\*\*\*

### Et Ceteras

BILLIE BURKE still continues to add items to her bank account. So much so, in fact, that she has purchased a handsome country home on the Hudson. It is called Burkleigh Crest, and Billie herself is known as the Lady of Burkleigh Crest.

\*\*\*

Mary Boland seems to have reached the pinnacle of her ambition. And what's more, she seems destined to prevent many another girl from reaching hers. For four seasons has she been playing the lead to John Drew, which, for some inexplicable reason or other, is the zenith of many an actress' ambitions.

\*\*\*

Speaking of Grand Opera in English—let us forget it forevermore. Because we went to see Joseph Sheehan and his company in repertoire!

"Have You a Little 'Fairy' in Your Home?"



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## The Canadian Women's Press Club

THREE new members have joined the Canadian Women's Press Club since last month:—Mrs. Frances Fenwick Williams, now of Montreal, author of "The Arch Satirist," and a contributor to several Montreal dailies; Mrs. Edith Charlton Salisbury, of the Agricultural College, Winnipeg, a regular contributor to the "Nor-West Farmer," "The Canadian Thresherman," and other publications; and Miss Marie Nunan, of Edmonton, who is on the staff of the Edmonton "Capital."

MISS A. M. ROSS, late secretary-treasurer of the Vancouver Branch, has been spending the past few months in Honolulu, and will remain south until the end of the winter. Miss Ross is engaged in magazine work; and in the Hawaiian Islands, which are so full of charm and interest, is no doubt finding abundant material.

MISS Mabel Durham, of the Vancouver "Province," has returned from a six months' tour of Europe. During her absence she contributed a series of bright articles to her paper.

MRS. Isabel Ecclestone Mackay, whose last book, "The House of Windows," was well received, has been at work on another novel which is now nearly completed, and will be in the hands of the publishers early in March.

MISS Florence Parbury, a distinguished English journalist, who has been in Canada collecting material for a book which is soon to be published, was the Christmas guest of the President of the Regina Branch of the C.W.P.C., Mrs. Annie Bennett. Mrs. Bennett and Miss Parbury spent a day at Government House, the guests of Lieutenant-Governor and Mrs. Brown, and also visited the R.N.W.M.P. Barracks, and had luncheon at the Parliament Buildings.

THE marriage is announced of Miss Mae Currie (Mowbray Moore), of Regina, Sask., to Mr. Barney Groves, Manager of the Regina Theatre. Mrs. Groves, who is a charter member of the Regina Branch of the C.W.P.C., and has been on the editorial staff of the "Daily Province," expects to continue her literary work. She and her husband are sailing for Europe shortly.

MISS Isobel Armstrong, editor of the Woman's Page of Regina "Leader," is making a successful specialty of "Saskatchewan Home Makers' Clubs." In



Elizabeth Roberts MacDonald, Now of Nelson, B.C., Formerly of Fredericton, N.B., a Talented Member of the Famous Roberts Family, Gifted in Poetry and Fiction.

addition to helpful and interesting editorials and reports from week to week, which keep the Home Makers' Clubs closely in touch with one another, Miss Armstrong has been active in organizing new clubs.

STRIKING photographs of the two royal pages of the Duke of Connaught in Canada appeared in a recent number of the "London Illustrated

News," under the name of Mrs. Madge Macbeth, an Ottawa member of the C.W.P.C.

MEMBERS of the Press Club everywhere will regret very much to hear that Mrs. Annie Bennett, of Regina,



Mrs. White—"Caltha"—of the Mail and Empire, Whose Nature Notes Are a Unique Feature in Canadian Journalism.

one of the charter members, is seriously ill.

MRS. Eldred Archibald, formerly Miss Currie Love, Calgary, Alta., has removed to Montreal. Her husband, formerly of the Toronto "Star," is now on the staff of the Montreal "Herald."

MRS. A. J. Barrie, of Port Arthur, was the guest of honour at one of the January teas of the Toronto Branch.

A SPLENDID autobiographical sketch by Mrs. Nellie L. McClung appeared not long ago in the Toronto "Saturday Night."

AT the January meeting of the Toronto Branch there was a most interesting discussion on "Journalistic Etiquette," ably led by Miss Jean Graham, of Toronto "Saturday Night."

MISS Anna M. Lake, formerly of the staff of the Toronto "Globe," and who has spent the past two years in California and Oregon, has returned to Toronto.

AT the annual meeting of the Calgary Branch of the Canadian Women's Press Club the following officers were elected for the new year:—President, Mrs. A. Cumming; 1st Vice-President, Eleanor MacLennan; 2nd Vice-President, Mrs. F. S. Jacobs; Secretary, Mrs. J. F. Price; Treasurer, Mrs. Clerihew.

AT its January meeting the Toronto Branch of the C.W.P.C. passed a resolution of congratulation to Sir John Willison, editor of the Toronto "News," on his recent honours.

THE secretary of the Calgary Branch, Miss Heydon, entertained at tea in staff of the new Provincial Normal School honour of Miss Margaret Stewart, who has accepted an appointment on the staff at Camrose, and also in honour of Mrs. R. J. C. Stead.

MRS. Walker addressed the Winnipeg Branch during January on her trip to Europe last summer, describing specially her stay in Paris. Mrs. Walker told of a number of the famous places of amusement in Paris, from grand opera to burlesque, as well as other interesting things about the capital city.

A SUCCESSFUL operetta, "Courtship of Canada," has been written by Mrs. F. S. Knight, of Port Arthur. The operetta was given on two nights in Port Arthur; and on one in Fort William; and is to be reproduced in Brandon.

THE Edmonton Branch, C.W.P.C., has now eleven members. An interesting work was carried through by the Edmonton Branch at Christmas time, when a number of cards were collected from city people and sent out to the Indian schools through the province.

## She's a wonder

is Mrs. Edwards, when she gets going in the kitchen. She pops that home-made Irish soup of hers on the stove to boil, and then sets to work. Out come all the little bits of cold meat and cold potatoes. Into the stewpan they go. Over them she pours the boiling soup. And in half an hour or so she's turned out a tasty, appetising stew, piping hot and ready to serve; the two-or-three-helpings kind, you know; or you soon will, if you lay in a supply of Edwards' Soup.



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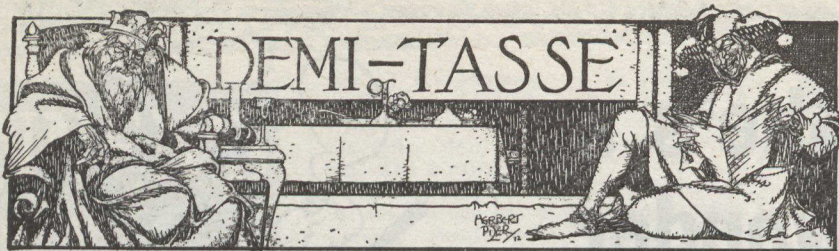
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### Courierettes.

A SUFFRAGETTE orator was interrupted by a proposal of marriage. There are heroes still on earth.

Spring styles in women's hats are smaller. But there is no corresponding shrinkage in the prices.

Hucksters and peddlers are to be allowed to cry their wares on Toronto streets. Toronto claims to be Canada's musical metropolis, so the hucksters will please "huck" in the correct key.

A Philadelphia church was sold by auction to pay the pastor's salary. A church like that is better sold.

Toronto News announced on its bulletin board that the Humane Society had held its annual meeting. Something should be done to prevent such sudden shocks by bulletin.

Daily paper tells of two Canadian women who have made a success of catering. They probably began with their husbands.

Wife deserters who come to Canada may be deported. Thus they will get their deserts.

"Are children's manners growing worse?" asks a daily paper. How can they grow worse when they don't exist?

Toronto is to investigate its cemetery trust. 'Tis a grave matter, gentlemen, dig deep.

Twenty Toronto men gave \$21 to the Suffragette cause, and gave their signatures to a daily paper. Rather suggestive of the large cackle which follows the laying of a tiny egg.

Inevitable.—Men are taking to wearing silk gloves. List' to the irrepressible punster come along now with "And that's no kid."

Supply Exceeds Demand.—Over 9,000 poems by 1,650 poets have been submitted to the compiler of the new anthology of modern American verse. Will somebody please organize a Society for the Prevention of Poets?

But There's a "Rag" In It.—No, child, the national song of Nicaragua is not a rag-time melody.

Quite Possible.—Dr. George Keene, an American authority, asserts that one can live well on 10 cents per day, with daily changes of menu. We have seen some hotel menus which might be classed as confirmatory evidence.

Ambiguous Heading.—Newspaper headline has it:

"Fresh Butter,  
42 Cents. But  
Decline Likely."

Certainly we decline at that price.

The Logic Of It.—"Women," she argued, "even surpasses man in reasoning power. The greatest thinkers concede this."

"But why?" the mere man persisted.  
"Because," she said.

Couldn't Take a Chance.—"And do you still take a chance occasionally?" inquired the great financier's friend.

"Never," said the money-king. "I am a millionaire—if I am caught it is only a fine."

An Ambiguous Answer.

"HOW did they like my sermon, dear,"  
To his wise wife the parson said.  
She answered, "Their approval clear  
Was shown by every nodding head."

The Much-Married Comedians.—De Wolf Hopper, the long and lanky comedian, who has recently been travelling through Canada playing in the Gilbert and Sullivan operas, is just as much in-

clined to crack a joke off stage as on.

He and Nat Goodwin, the much-married actor, are fast friends. Nat got started earlier in the marriage race than did De Wolf, had been married three times and was on the brink of his fourth matrimonial venture, when Hopper met him on Broadway one day.

"Hello, Nat," said the comedian. "Say, old man, invite me to one of your weddings some of these days, will you?"

Goodwin now has the laugh on his lanky friend, however, for Hopper was recently divorced by his fourth wife and rumour has it that he is to go to the altar again.

Summed Up.—"The world owes me a living," complained the ne'er-do-well.

"And the trouble is that you lack enough energy to collect your accounts," said the candid friend.

Expensive Music.—"Do you like grand opera?"

"Yes—but I can't afford it. The music of my motor-car tires blowing out is quite enough for me."

### A Song of Content.

IT'S true I'm not a millionaire,  
I do not own a motor car,  
My better half can never wear  
Rich robes and gems that shine afar.

I have no palace on the hill,  
No country place for summer days;  
Can't even run a butcher's bill—  
And yet I sing a song of praise.

I am the happiest of men—  
I will content me—come what may—  
For I have one big healthy hen  
Which lays an egg 'most every day!

"Music Hath Charms."—Recent experiments are said to have demonstrated that cows give much more milk when soothed by the sweet strains of music.

Imagine the revolution that this means in the musical world.

Soon the dairies will compete with the grand opera impressarios for the services of the great singers. Cow pastures will bid against the stage for the song-birds of America.

Imagine the paragraphs we would find in the musical column of the daily papers concerning the cow opera performances. Something like this:

"Mary Garden sang at the City Dairy farm yesterday evening to a most appreciative audience of 220 cows. Her first number was the milk maid's solo from "Robin Hood," and her stage business with the churn brought grins of pleasure to the faces of the bovine audience. This solo drew 200 gallons of milk, and another eighty gallons rewarded her encore number, "Drink To Me Only With Thine Eyes."

If ticket speculators got into the game they would make more money milking the cows than by their usual method of milking the public.

Lighter-minded cows could be amused by musical comedies and burlesque shows, and it would not be necessary to carry a tight-clad chorus, as the cow audience sees quite enough of calves.

For canned milk it might be wise to use gramophone selections. This would be cheaper.

### Weather Worries.

With joy we greet the morning snow,  
So pure and soft and white.  
We little reck that we'll come home  
In knee-deep slush at night.  
We pine not for the frosty nip  
Of good, old-fashioned clime,  
We only wish 'twould stay the same  
For one day at a time.

This appeared on the notice board in front of a church in Toronto: "On Friday evening, the Rev. Mr. D. will give a lecture on 'Hell.' Mr. A., the choir soloist, will sing 'Tell Mother I'll be There.'"

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Garrison Club, Quebec.  
Welland Club, Welland.  
Halifax Club, Halifax.  
City Club, Halifax.  
Oddfellows' Club, Halifax.  
Church of England Institute, Halifax.  
Union Club, St. John.  
Knights of Columbus, St. John.

Military Institute, Winnipeg.  
Garry Club, Winnipeg.  
Commercial Club, Winnipeg.  
Y. M. C. A., Winnipeg.  
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Commercial Club, Vancouver.  
Public School Ass'n., Vancouver.  
Western Club, Vancouver.  
Imperial Club, Vancouver.  
Terminal City Club, Vancouver.  
Camosun Club, Victoria.  
Union Club, Victoria.  
Pacific Club, Victoria.  
Ranchmen's Club, Calgary.  
Golf & Country Club, Calgary.  
Alberta Club, Calgary.  
Saskatoon Club, Saskatoon.  
Chinook Club, Lethbridge.  
Westminster Club, Westminster.  
Kelowna Club, Kelowna.  
Kaministikwia Club, Fort William.  
Cranbrook Club, Cranbrook.  
Edmonton Club, Edmonton.

## Burroughes & Watts' BILLIARD TABLES

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## CHAPTER XX.

## A Woman at the Bottom of It.

"WHY, mater, you are growing younger every day, and prettier!"

Ted Alston caught his mother round the waist and kissed her with boyish effusion.

She blushed like a girl.

"What, you turning flatterer, Ted?" she said laughingly; "that is a decided novelty! I never heard you notice my looks before."

"I never saw you look so radiant! I am not gammoning, mater; a month ago, when I arrived here with poor old Dick, you were looking shockingly ill. I was quite concerned about you; but now—why, you could give odds to half the girls of my acquaintance, and beat them at that!"

"It is because I am no longer eating my heart out in solitude; I have you now to think of, and—Dick."

"Well, you have had a hard time of it with him, poor old chap. I was afraid it would be too much for you. I think he has turned the corner now, master, hasn't he?"

"Yes; Dr. Simpson says that the fever is over; that all we have to do is to keep worries from him, and build up his strength."

"That sounds very easy," remarked Ted thoughtfully: "but I am not quite sure that it is as simple as it appears. How are we to keep worry from him when he is always secretly grizzling and fretting about Enid's having thrown him over?"

"He never mentions her name now," interposed Mrs. Alston, quickly.

"He mentioned it enough in his delirium, did he not?" remarked her son, drily; "it was for ever on his lips; and if he does not mention it now, his silence is, to my mind, more eloquent than words."

Denise Alston frowned and bit her lip, but made no reply. She knew only too well that Ted had spoken without exaggeration; did not the tones of Dick's voice, as in his delirium he called incessantly upon her hated rival, still ring in her ears—now caressing, now reproaching, now wildly entreating, but always passionately adoring? And when that was past, when the sick man was once more conscious of his surroundings, did not the look in his eyes as he lay silently by the hour together, turning his face to the wall when she addressed him, often stab her to the heart? And yet, in spite of this, the happiness of merely tending the being she loved had brought the colour to her cheeks and the light to her eyes; had wrought so wondrous a change in her that it had attracted even her son's attention. True, the magician Hope was also partly responsible for this. Hope which had whispered in her ear that her devotion would be rewarded—that Dick must ultimately turn to her again. Fate had been kind to her, she told herself, in delivering him sick and helpless as a child into her hands; and she knew well enough how to turn that kindness to account.

"You are very fond of Dick, are you not, mater?"

Denise Alston cast a quick, startled glance up in her son's face as this query broke in upon her reflections; it seemed so strangely apropos; but she saw at once that there had been no hidden meaning in his words; that he had as yet no suspicion of her secret.

"You know I am," she said softly, turning her head away to hide the rich tide of colour which flooded her cheeks.

"Well, then, you and I between us must clear up this mystery."

"What mystery?" she asked sharply,

a little pleat appearing between her straight brows.

"Why, the cause of Enid Anerley's strange behaviour."

"Is it a mystery when a woman changes her mind? I thought myself it was a common enough occurrence."

"Not with a girl like Enid Anerley."

"I know that she is perfection in your eyes, Ted; perhaps—who knows?—the admiration is mutual, and hence her change of mind."

"Mother!" cried Ted sharply, "you must not say such things! I am not fool and coxcomb enough to believe them. What woman would give me a second thought when Dick was by; but the mere fact of listening to such speeches seems to me a disloyalty to the two people I love best in the world."

At these words the smouldering flame of Mrs. Alston's jealousy burst out into a fierce flame. Strangely enough, that Ted should rank young Emberson first in his affections did not affront her—but that he should couple Enid with him, was insufferable, unendurable!

"The two people you love best in the world!" she echoed, with a biting scorn. "What, I wonder, is the marvellous fascination of this girl whom you have only known for a few weeks, and who yet has the power to thrust your mother from her rightful place in your heart?"

Ted stared at her in blank amazement.

"I was not thinking of you at all, mater, when I said that," he answered simply. "A man's mother stands apart, the embodiment to him of all that is best and noblest in woman; she is, as it were, on a pedestal."

"Does she not sometimes find it rather bleak and lonely up there?" asked Mrs. Alston, ashamed of her sudden heat, and trying with a quivering lip to pass it off with a jest; one, it may be said, which had an under-current of earnestness.

For answer, her son bent forward and kissed her.

"Laugh at me if you like," he said good-naturedly. "I daresay I put it badly; it's not a thing one often talks about; but you know it is solid truth, for all that! Of course, there are some poor devils who are unfortunate in their mothers," he continued reflectively. "I always pity such a man to have to start in life with a lowered standard of ideals."

Denise's head drooped involuntarily. Her son's words shamed her, for she recognized only too well how far she fell below his ideal of womanhood. Nothing is so humiliating to the receiver as undeserved praise; for a flash, Denise saw herself as Ted would see her. If he knew all—and she shuddered. Yet the revelation had not the power to turn her from her purpose.

"We have strayed from the original question into side issues, mater," he remarked, laughingly. "Let us return to our muttons: in other words, let us put our heads together and decide how we can best secure Dick's happiness—a point upon which I know you are really as keen as I."

"Yes, our aim is the same," responded Mrs. Alston quickly; "but there is a wide disparity otherwise in our views; for instance, I think it was very wise of Miss Anerley to break off her engagement, although I must confess that the mode and moment of so doing seems a trifle heartless."

"But, mater!" began Ted in expostulatory tones.

"Don't interrupt, please!" exclaimed his mother with a peremptory wave of the hand, "allow me to finish what I have to say. I wish to explain myself once for all. I consider these two people totally unfitted for each other; I am convinced they would never be happy

together; and I hold it far better they should discover these facts now than later; for these reasons, and others equally good, I absolutely refuse to aid you in your quixotic attempts to draw them together again. If you take my advice, you will also refrain from meddling. Let matters take their natural course. As time goes on I have little doubt that both your friends will find compensation in other attachments. I was not in earnest just now when I suggested that a liking for you had influenced Miss Anerley, for I know, none better, your loyalty to Dick; and that however deep was your love for the girl, you would never betray it by word or look whilst she was engaged to him. But now she is free, you have as good a right to approach her as any other man."

AMAZED at the vehemence and volubility with which Mrs. Alston poured out this speech, Ted stared at her for a moment in blank surprise. Then, with a laugh, said:

"You have not quite finished, mater; you have omitted to mention where poor old Dick is to find compensation, whilst I pair off with his bride. Who is the right person in your eyes to console him?"

Colouring uneasily, she answered in a low voice:

"Time will show!"

"Oh, I should not leave it to time," he retorted rather sarcastically. "when you map out other people's futures for them, it is a mistake to leave anything unfinished—a loose end, as it were; you should round off the corners and make all neat and shipshape. With all due respect to you, mater," he continued, betraying for the first time a touch of impatience in his voice. "you have been talking rank nonsense! To begin with, how can you solemnly promise Miss Anerley to be totally unfitted for Dick, when you have never even met her?"

"I judge from what I have heard both from you and your friend."

"Second-hand evidence is not admitted in a Court of Justice," replied Ted lightly, then added; "as we do not seem destined to agree in this matter, perhaps we had better drop the subject."

"I am quite ready to do so, I assure you!" she retorted; "but it would be a relief to me, Ted, if in return you would promise not to attempt to interfere between these two people. Let them settle their own affairs," she urged, persuasively. "Believe me, it is never wise for a third person to meddle in what he—or she—does not altogether understand."

"As to the promise I am sorry I can't oblige you," replied her son, firmly; "but, as to the understanding, you need have no fear. I firmly intend to get at the bottom of this mischief, and when I have done that, it will be time to decide what shape my interference will take."

With these words which seemed, to the guilty conscience of his hearer, to contain a veiled threat, Ted ended the discussion.

Denise Alston was much perturbed at having, in a sense, had her hand forced. If her son had not had, she thought, the unhappy idea of thrusting himself into the gap between the two lovers, it would have seemed only natural enough that, in course of time, the man she had nursed with untiring devotion should turn to her for the love denied him elsewhere. She had hoped by gentle degrees to prepare the way in her son's mind for her marriage with his friend. There was already such deep affection between the two men, she argued, that the changed relationship could affect Ted but little. Blinded by her own wishes

(Continued on page 27.)

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to good clothes, but the normal business or professional man must be governed by the laws of polite society.

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**MONEY AND  
MAGNATES**

**Bonds**

**B**ONDS just now are rather neglected and are reflecting a certain phase of the money market in their present depression. They will undoubtedly take their old place in the investment field in the near future. When money is in great demand, as at present, the rate earned is naturally high. Holders of available funds are not inclined to invest largely in bonds to yield 4 or 5 per cent. when a return of 6 or 7 per cent. awaits them on other kinds of safe investment. Thus automatically the market adjusts itself to prevailing conditions, now stocks and loans, now bonds are popular.

Looking over the history of bonds for the past few years it is seen how closely they follow the market's movements. In 1905 bonds reached a high point only to slump when everything else slumped in 1907. By 1909 things had recovered from the 1907 panic and loose bonds were scarce and demanding a good figure. A period of great commercial development such as Canada has been experiencing for the last few years must of necessity at last cause a tightness in the money market, hence the pinched condition of finances during the last months of 1912, hence, also, the fall from favour of bonds paying low rates of interest. Conditions have improved since the old year was rung out and keep on improving, so it is only a matter of time till bonds rise, in price and demand, once more to their old popularity.

Canadian municipalities are finding London very cool towards debentures they are putting on the market, and of course a great factor in this is the unsettled condition of the market over there owing to the Balkan war and other things. About the middle of November, last, Sydney, N.S.W., floated £500,000 four per cents. in London and got 97 for the issue. Toronto, after some difficulty, managed to place £1,075,000 of the £1,189,000 four per cent. issue recently at only 92½, this probably netting 89 after allowing for brokerage, 1½ per cent. exchange, etc. The experience of Lloyds Bank with the Toronto bonds clearly indicates that Canadian municipalities cannot sell any more four per cent. bonds in England for some time to come.

**Bond Company's New Vice-President**

**T**HE appointment of Mr. Paul Jarvis to the Board of the Canada Industrial Bond Corporation as vice-president constitutes another move in that gentleman's varied career. After his matriculation from Osgoode Hall he for some time studied with a large law firm in Toronto. Entering the service of the Dominion Bank, after that, he remained with this institution for four years only, leaving to take up a position with a loan firm in Winnipeg. A year later he returned to Toronto, where he took up auditing, subsequently going with a manufacturing concern in Buffalo as general superintendent, and later, once more returning to Toronto to assume the duties connected with the position of secretary of the Toronto Board of Trade, to which he had been appointed from among some sixty applicants. A year after this he secured a position as representative of Fiske and Robinson, of New York, later becoming associated with Spencer Trask and Co. in their Chicago office. About two years ago, upon again returning to his native city, he entered the Bond Department of A. E. Ames and Co. Mr. Jarvis has done considerable writing on financial subjects and a number of his articles have found their way to the columns of such journals as the *Chicago Post*, *Wall Street Journal*, *New York Times* and others.

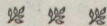


**MR. PAUL JARVIS**  
Vice-President of Canada Industrial Bond Corporation.

**On and Off the Exchange.**

**Detroit United**

**T**HE annual report of Detroit United, submitted at the annual meeting, held on Jan. 3rd, showed net earnings of the company to total \$4,173,000, an increase of about \$320,000 over the 1911 profits. It is claimed that running expenses were about a million higher this year than in 1911. What pleased the shareholders was the raise in the dividend rate to 6 per cent. The stock of this concern is gradually working its way up again and has been quoted as high as 80 3-8 this year. During 1912 highest was 75 and lowest 57 3-4. The re-elected board includes Messrs. A. J. Ferguson and J. M. Wilson, of Montreal.



**Toronto General Trusts Annual Meeting**

**T**HE annual report of the Toronto General Trusts Corporation is the best in the history of the company. The profits accruing from the general routine of business after deducting all expenses were \$233,915.93. This is a magnificent showing, being about 20 per cent. on the paid-up capital. In addition they received a profit on the sale of their old building and a premium on new stock issued. From these sources, \$400,000 was added to reserves, \$17,155.08 written on equipment, and \$110,892.38 paid out in dividends. The balance carried forward for next year is \$86,471.08. Total assets under administration were \$53,852,564.15.

J. W. Langmuir, vice-president and general manager of the corporation, in his address made several significant statements. Of particular import was

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Every facility is afforded depositors. Open an account with a dollar. We welcome and encourage small accounts. The small depositor of to-day is likely to be the large depositor of the future.

**Canada Permanent  
Mortgage Corporation**

ESTABLISHED 1855.

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**Municipal  
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Present market conditions  
make an interest return of  
**5%**

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Grade Municipal Bonds  
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lower rate.

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CORPORATION BONDS

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Reserve - - - 750,000

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is built upon character—as one journal says—"Its record is practically flawless."

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1912 .....\$77,921,144  
Assets over ..... 20,000,000  
Surplus over ..... 3,600,000

Head Office - Waterloo, Ont.



his warning to governments, Federal and Provincial, against granting charters, authorizing the use of the word "trust" to companies who were not restricted against speculative investments. Mr. Langmuir has stood out for years in strong opposition to the laxity in this respect and has given frequent warnings of the dangers to the public of investing in so-called Trust Companies, whose use of funds was not carefully guarded, either by legislation or restrictions in their charter. Several modern instances point to the importance of Mr. Langmuir's view.

**Ottawa Electric**

THE year closed on December 31st was the best in the history of the Ottawa Electric Railway Co., and at the meeting held on January 3rd, when the report was submitted, a dividend of fifteen per cent. for the current year was declared. The report showed net earnings of \$400,059, as compared to \$354,691 in 1911, an increase of nearly \$50,000. During the year 21,816,000 passengers were carried over the road, constituting an increase of 2,545,277 over 1911.

Mr. Thomas Ahearn was re-elected president, Mr. Warren Y. Soper, vice-president, and Mr. J. D. Fraser continues his duties of secretary-treasurer.

**Revised List of the "Twenty-Three"**

IN our issue of last week a list of twenty-three men, whom some claim as the leaders in a "Canadian Money Trust," controlling Canadian finances, was published. The Montreal Star, in the issue of the 4th, amends the list as follows: Lord Strathcona, Sir Wm. Van Horne, Sir Thomas Shaughnessy, Sir Wm. Mackenzie, Sir Donald Mann, Sir Henry Pellatt, Hon. G. A. Cox, Sir Montagu Allan, H. S. Holt, D. Lorne McGibbon, Hon. Robert McKay, G. E. Drummond, R. B. Angus, T. J. Drummond, Nathaniel Curry, E. R. Wood, Wm. McMaster, Geo. Caverhill, Frederic Nicholls, Z. A. Lash, W. D. Matthews, Sir Edmund Osler, C. R. Hosmer.

**Bright Prospects**

THE Cape Breton Electric Co. made a big increase in profits for its fiscal year ending with 1912. The traffic between Sydney, North Sydney, Sydney Mines, Glace Bay, etc., the territory covered by this concern, is heavy and is ever growing. The net earnings of \$41,200, a big increase over last year's figures, are comparatively small, of course, but the future is bright for this sturdy little company, and provision is to be made for the future by the spending of \$200,000 during 1913 for new and enlarged equipment. A new boat is to be put on the ferry service also.

**Good Year for Toronto Rails**

AT the annual meeting of the Toronto Railway Company, held on Feb. 5th, the directorate of this concern was re-elected as follows: Sir William Mackenzie, president; Frederic Nicholls, vice-president; Hon. Geo. A. Cox, W. D. Matthews, Sir Henry Pellatt, James Gunn, Toronto, and Sir Rodolphe Forget, Montreal. In the absence of Sir Wm. Mackenzie the meeting was presided over by the vice-president, Mr. Frederic Nicholls.

The company again showed an increase over preceding years, net earnings of \$2,581,500, or 13.17 per cent. on the capital having been piled up. The payment to the city was \$942,048. During the year the cars of the company carried 135,786,573 persons, as compared with 120,997,844 in 1911. Mr. R. J. Fleming completes his eighth year as manager of this big concern.



R. J. FLEMING,  
General Manager of Toronto  
Railway.

\$144,877,970, and is one of the largest insurance companies of America. The executive for the ensuing year was provided for by the re-election of Hon. G. A. Cox as president and Mr. J. H. Plummer as vice-president. The 1912 directors resumed their seats around the long table.

**Loan Company's Year**

THE twenty-second annual report of the Dominion Permanent Loan Company shows that after paying dividends of \$71,000 the company was able to transfer to reserve \$30,000 and carry forward about the same amount. This makes the total profits of \$110,000, or about 10 per cent. on the capital stock. The total assets are about four million dollars. At the meeting the following directors were elected: Hon. J. R. Stratton, Peterboro'; D. W. Karn, Woodstock; C. Kloeffer, Guelph; T. H. Johnson, M.L.A., Winnipeg, Man.; Geo. H. Cowan, K.C., City Counsel, Vancouver, and F. M. Holland, Toronto.

**The Mutual Life of Canada**

THE financial statement of the Mutual Life Assurance Co. of Canada, as presented at the annual meeting of that concern, shows new business written during 1912 to amount to over \$11,000,000, bringing insurance in force on December 31st up to \$77,921,000, i.e., an increase of about \$7,000,000 over 1911. The surplus earned in 1912, amounting to 31.16 per cent. of premiums held, was \$838,875, an increase of \$136,818. Assets on December 31st were \$20,071,345, against \$18,161,847 at the same time in 1911. In 1900 the total assets were pointed to with great pride, but then they were only slightly over five millions. All these funds are invested within the Dominion and the company claims no speculative securities of any kind are carried.

**THE DOMINION PERMANENT  
LOAN COMPANY**

**TWENTY-SECOND ANNUAL REPORT**

The Twenty-second Annual Report of the Dominion Permanent Loan Company, submitted to the Annual General Meeting of the Shareholders on Thursday, February 6th, 1913:

Your Directors submit herewith the Twenty-second Annual Report, accompanied by the Statement of Account for the year ending December 31st, 1912, certified as correct by the Auditors, who also report satisfactorily as to their inspection of the securities of the Company.

Your Directors are pleased to say that during the year the demand for funds of the Company was quite equal to the amount available for investment.

The dividends paid by the Company during the past year amounted to \$70,999.68. In addition to this, there has been transferred to the Reserve Fund of the Company the sum of \$30,000. There has also been written off of Office Furniture and Fixtures the sum of \$643.51, leaving a balance to the credit of Profit and Loss for further distribution of \$29,090.24.

All of which is respectfully submitted.

J. R. STRATTON,  
President.

**STATEMENT OF ACCOUNT FOR THE YEAR ENDING DEC. 31, 1912.**

<b>Assets.</b>	
Mortgages and other Securities .....	\$3,803,710.91
Real Estate .....	15,239.89
Office Fixtures and Furniture .....	5,777.55
Sundry Accounts .....	3,309.54
Cash on Deposit and on Hand .....	93,495.21
	<b>\$3,921,533.10</b>

<b>Liabilities.</b>	
<b>To the Public:</b>	
Deposits and Accrued Interest .....	\$ 221,337.27
Debentures and Accrued Interest .....	2,030,938.85
Sundry Accounts .....	613.58
	<b>\$2,252,889.70</b>

Surplus—Assets, over Liabilities .....	1,668,643.40
<b>To the Shareholders:</b>	
On Capital Stock .....	\$1,197,431.44
Contingent Fund .....	5,964.68
Reserve Fund .....	403,000.00
Unclaimed Dividends .....	45.00
Dividends payable January 2nd, 1913 .....	33,112.04
Balance of Profit and Loss .....	29,090.24
	<b>1,668,643.40</b>
	<b>\$3,921,533.10</b>

**PROFIT AND LOSS ACCOUNT.**

<b>DR.</b>	
Interest on Debentures and Deposits .....	\$ 106,789.58
Written off Office Furniture .....	643.51
Dividends .....	70,999.68
Transferred to Reserve Fund .....	30,000.00
Balance Carried Forward .....	29,090.24
	<b>\$ 237,523.01</b>

<b>CR.</b>	
Balance brought forward December 31st, 1911 .....	\$ 21,598.41
Less credited to Terminating Shares .....	752.60
	<b>\$ 20,845.81</b>
Interest, Rent, etc., after payment of expenses, including Salaries, Directors' Fees, Government Taxes and Fees .....	261,677.20
	<b>\$ 237,523.01</b>

**AUDITORS' CERTIFICATE.**

We have examined the Cash Transactions, Receipts and Payments, affecting the Accounts of the Assets and Investments for the year ended December 31, 1912, and we find the same in good order and properly vouched. We have also examined the Mortgages and Securities, representing the Assets and Investments set out in the above Account, and we certify that they were in possession and safe custody as on December 31st, 1912.

(Signed) HARRY VIGEON,  
(Signed) BRYAN PONTIFEX, } Auditors.  
Chartered Accountants.

Toronto, January 24, 1913.

The Report was unanimously adopted.

Harry Vigeon, F.C.A., and Bryan Pontifex, C.A., were appointed Auditors for the Company for the current year.

The following Directors were then elected:—Hon. J. R. Stratton, Peterboro'; D. W. Karn, Woodstock; C. Kloeffer, Guelph; T. H. Johnson, M.L.A., Winnipeg, Man.; Geo. H. Cowan, K.C., City Counsel, Vancouver, and F. M. Holland, Toronto.

The meeting then adjourned.

At a subsequent meeting of the Directors Hon. J. R. Stratton was elected President, and D. W. Karn, Vice-President.

**THE STANDARD  
LOAN COMPANY**

W. S. DINNICK, Vice-Pres. and Man.-Dir.  
Debentures for sale bearing interest at FIVE  
per cent. per annum, payable half yearly.  
Capital and Surplus Assets, \$1,400,000.00  
Total Assets, \$2,800,000.00

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# A Few Outstanding Facts

FROM THE  
SIXTY-SIXTH ANNUAL REPORT

OF THE  
**CANADA LIFE**  
ASSURANCE COMPANY

**A  
Splendid  
Year.**

In important respects the Company in 1912 excelled its record for any previous year in its history.

**Greatest  
Surplus  
Earnings.**

1. **THE SURPLUS EARNED** in 1912 was \$1,530,667, exceeding by over \$237,000 the earnings of 1911, and by a much larger amount the earnings of any previous year.

**Interest  
Rate  
Increasing.**

2. **THE INCOME** of \$7,396,760 was greater than that of the previous year by \$853,559, and the greatest in the Company's history. The rate of interest earned, which had been steadily advancing since 1899, was further improved in 1912. This is an important factor in producing surplus.

**Assets Show  
Record  
Growth.**

3. **THE ASSETS** were increased by \$4,044,182, and now stand at \$48,301,533. This growth surpasses that of any previous year.

**Another  
New  
Record.**

4. **THE NEW PAID-FOR POLICIES** amounted to \$15,512,339, exceeding the amount of the best previous year, 1911, by over \$3,000,000. **THE TOTAL ASSURANCES** now in force are for \$144,877,970.

**Payments  
to  
Policyholders.**

5. **THE PAYMENTS TO POLICYHOLDERS** in 1912 totalled \$2,462,965, an increase of \$167,891 over those of 1911. In addition to this, **LOANS TO POLICYHOLDERS** on security of their policy contracts were made for \$1,355,704.

**Strong  
Reserves.**

6. **THE CANADA LIFE** now values \$76,500,000 of its business on a 3% basis, and \$68,400,000 at 3½%, which means that its Reserves are much stronger than are required by any Government Insurance Department on this continent.

A copy of the Financial Statement and Report of Directors, together with proceedings at the Annual Meeting, held 6th February, 1913, will be mailed on request

E. W. COX, General Manager.

## The Strange Case of the Boob

(Continued from page 8.)

the Merry Widder. The door of the shack stood open hospitable-like, an' we stepped inside. It was muth money to watch the varyin' expressions which wandered over Skinny's phiz as he took in the artistic details. Pardner, he had took the precaution to bring a shavin' mirror along, an' beside it was hangin' a bag with roses swarmin' over its sides. Within this garding of sweetness—within, I tell ye, was Pardner's bathin' sponge an' tooth bresh! A wasps' nest swung from the roof an' by way of further decoration, a pile of purty pebbles occupied a corner. The Boob's red silk handkerchief limped acrost a home-made stool, an' his silver ha'r breshes lay beside it. We inspected the shack tell we was tired an' unearthed many unexpected things, but found no sign of the miners, theirselves.

"Out huntin' fer birds' nests, mebbe," says Bill, disgusted.

"Praps they're working," suggests Skinny, though at the time he didn't believe it.

"They was, notwithstandin'. After we had hollered ourselves dry, the Boob comes up from the gapin' wound in the surface of the hillside, an' shakes us hearty by the mit, but allows that he's sorry not to invite us fer a cup of tea. Him an' Pardner ain't makin' no difference fer Sunday; they was doin' ten hours reg'lar. With that he pops down the shaft agin, like a jack rabbit, an' we couldn't git no more outen him.

"We was jes' turnin' away tore between laffin' an' cryin' at the idea of them idyits sweatin' away their blue blood fer no purpose, when Skinny let out an oath which meant he'd went the limit of human surprises. He was starin' at the Boob's dump, speechless.

"By golly, in a second we three was down on our knees pawin' th'oo that pile like a hungry dog after a buried bone! Believe me or not as ye're a mind—but it was full of silver!

"Yes, sirree! There was more silver in that there dump than I'd have expected to see in one of yer near-good mines, people seemed to be so willin' to put their money in! The three of us looks at each other from our knees.

"Do ye think they knows what they've struck?" asks Bill, voicin' the thinks of all of us.

"I reckon it'd only be square to ask 'em."

"We yells, agin, down the shaft without no ree-sponse till Skinny hollers, Help an' Murder, then the Boob calls:

"You fellars still here? What's the row?"

"Hi, Boob," says Bill. "Air ye findin' much silver in the Merry Widder?"

"Oh, we're encouraged to keep on a-diggin'," he answers, in between blows.

"Do—do—ye know that—er—er that ye're th'owin' away the filthy lucre in yur dump?"

"He comes inter sight agin an' looks up, laffin'.

"Oh, that dump," he says, careless. "Yars, we know there's some silver in it, but it ain't wuth keepin' in comparison with what we've got. He'p yourselves, boys," he says; "if ye'd like to take some of that home for a souvenir, dig right in it; I don't reckon we'll miss it!"

"With that he fell to hammerin' an' pickin', tearin' silver from the innards of that fifty-five dollars wuth of Merry Widder, like he'd been used to it all his life.

"We walks home, deep in meditation, as ye might say—nobody has nothin' to ree-mark till we gets within our domicile, then Skinny delivers hisself of an opinion.

"Boys," he says, solemn, an' with genuine emotion, "Boys, 'tain't right fer them two ginks to have that mine, without a gardeen; 'tain't safe," he says, "fer 'em to be handlin' all that silver, an' th'owin' away hunks of puf-fickly good ore! Somebody'll match 'em heads I win, tails you lose, an' take the hull thing from 'em. 'Tain't fair to them," he argues, "it's too big a ree-sponsibility fer 'em to carry!"

"We seen Skinny's pint without the use of no candles, an' before we turns in, the good word is passed round for us to offer the Boob five thousand dollars fer his bargain.

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&  
PELLATT**

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GOADBY & CO., Members New York  
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Z. A. LASH, K. C., } Vice-  
E. R. WOOD, } Presidents

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Regina



"In order not to let on how anxious we air, we leave a couple of days go by before presentin' ourselves at the Merry Widder shack. It was deserted, same as before, but there was a couple of hunks of silver lyin' round that made me resigned to payin' an extry thousand if the necessity arose. Skinny sizes 'em up, too, takes stock of the growin' dump pile, an' I seen figgers workin' in his coco.

"After several unsuccessful efforts we finally gets the attention of the Boob; him and Pardner, with our help, runs up in the bucket, an' emerges from the interior of the earth more human an' dirty than we ever seen 'em. We repairs to the shack, where, after some preliminaries, Bill, he up an' states our errand.

"Sell the Merry Widder? No, my dear fellars,' they says, 'we don't want to disapp'int you, but we're havin' no end of fun in our own quiet way. You can git a bargain,' they allows, jes' as innocent, 'same's we done, an' if you like we'll help you git started!'

"Skinny all but th'ows a fit; the idee of the Boob pickin' out a mine fer us—a bargain, mind ye—an' helpin' us git started, mighty near put the expedition on the kibosh.

"Seems as if the two babes in Silverland, as ye might say, is plum tickled that we think they've did well, an' the Boob he trots out a heap of flossy circulars from Real Estate grafters, p'intin' out which lots him an' pard is goin' to buy, when they begins to sell their silver.

"We three groans in chorus.

"Look a-here, Boob,' says Skinny, 'we might be willin' to give ye an extry thousand er two, if we find, after lookin' over the Widder, her insides is indicative of promise. How would eight thousand do?'

"Yep,' agrees Bill. 'Suppose you take us down, will ye?'

"But the dern ginks was tight even on the show down; they allows it ain't no use takin' up our time goin' down in the mine, they knows they got a good thing an' they ain't goin' to sell fer no figger.

"By golly, we couldn't sleep that night! Along about daylight, we gets up—three minds with a single think, as ye might say—an' takes stock of our earthly possessions. We finds that we've got about five thousand in cash and can borry another mebbe in the course of a couple of days. But we had our work cut out in doin' it—funds wasn't flowin' like the milk an' honey ye read about in Scripiter, believe me!

"By the followin' Sunday, however, we was armed with the lucre an' on our way to the Merry Widder. The dump stood up like a pyramid glitterin' an' sparklin' with all the effects of a Christmas tree. We knowed without lookin' we'd find the Boob in the mine, so not stoppin' at the shack we makes fer the mouth an' bellers down. The sound of pickin' an' hammerin' set us crazy—I never did itch so bad to get my hands on a drill in all my prospectin' career. We was jes' decided to let Skinny down by a rope that was lyin' loose, when there come a lull in the operations, and we made ourselves heard. The Boob he comes to the bottom of the shaft, an' hollers quite annoyed:

"You boys, here again? Well, I'm right sorry, but there ain't no time to entertain ye—go in the cabin, if you like and set down, but I stays here."

"Yes, sir!" Lew smiled, reminiscently. "He was plum mad at bein' disturbed, an' it took us the best part of an hour to git him an' pard to come up. They didn't want to talk business, didn't want to sell the mine an' wisht, in short, that we'd go way an' mind our'n.

"I don't want to be introosive, gentlemen,' says Bill, imposin' 'but this here matter ree-solves itself inter two parts; on one side ye want enough money to travel a bit, an' see the less congested districks—the Boob grinned a little—an' on the other side, me an' my pals want to stay here an' work. Now, sir, we'll give ye money to travel an' ye'll give us the Merry Widder; the exchange can be effected by the transfer of six thousand piunks from our hands to yourn, an' in three months we'll pay three thousand more, an' in six months we'll add another three to what ye've already got!'

"Well, sir, Pard, he's fer holdin' on, but the Boob he says he ain't fergot how

# The Toronto Railway Company

## REPORT OF THE PRESIDENT AND DIRECTORS

For the Year Ending December 31st, 1912

To the Shareholders:

**Y**OUR Directors with pleasure submit herewith their Twenty-first Annual Report, together with balance sheet and profit and loss account of the Company for the year ending 31st December, 1912.

A summary of the year's operations will be found attached hereto, from which will be recognized the continued increase in the Company's business.

The gross earnings amounted to .....	\$5,448,050.36
Charges for operating, maintenance, etc. ....	2,866,550.12
Net earnings .....	<u>\$2,581,500.24</u>

From which net earnings there was deducted the sum of \$2,012,637.57, distributed as follows:

Dividends .....	\$879,595.85
Bond interest, etc. ....	190,992.76
	<u>\$1,070,588.61</u>

Payments to City:

Percentage on earnings ...	\$798,958.66
Pavement charges .....	90,953.00
General taxes .....	52,137.30
	<u>942,048.96</u>
	<u>\$2,012,637.57</u>

The increase in gross passenger earnings is most gratifying, showing as it does the amount of \$567,035.00, when compared with the previous year; the earnings being \$5,367,502.48, while those for 1911 amounted to \$4,800,467.48. Notwithstanding the large increase in gross earnings referred to, said surplus was reduced largely by the operation of additional cars placed in service, a higher rate of wages paid to our conductors, motormen, and other employees, also the cost of material of all classes having advanced in price. The charges for the year amounted to \$2,866,550.12. When compared with the previous year, which amounted to \$2,653,361.86, show an increase of \$213,188.26. The percentage of operating cost being 53.4% of our passenger earnings.

The payments made to the City of Toronto amounted to the sum of \$942,048.96, which amount, when compared with the payments of the previous year, shows an increase of \$119,815.72, or 14.6 per cent.

In addition to entirely renewing the battery plant at Frederick and Front Sts., there was expended during the year on Capital Account, the sum of \$591,484.70 in building additional rolling stock and procuring electrical equipment for same, the construction of new tracks and erection of overhead work in various sections of the city, additions to buildings, and other improvements.

### INCOME ACCOUNT

Gross Earnings .....	\$5,448,050.36
Operating, maintenance, etc. ....	2,866,550.12
Interest on bonds, etc. ....	190,992.76
Percentage on earnings .....	798,958.66
Pavements, taxes .....	143,090.30
	<u>3,999,591.84</u>
Surplus Earnings .....	<u>\$1,448,458.52</u>

### PROFIT AND LOSS ACCOUNT

DECEMBER 31st, 1912.

Balance from last year .....	\$3,125,894.33
Surplus Earnings, after payment of all expenses, interest, taxes, etc. ....	1,448,458.52
	<u>\$4,574,352.85</u>
Dividends, four of 2% each, on the paid-up capital .....	\$ 879,595.85
Balance from 1911 .....	\$3,125,894.33
Surplus carried forward .....	568,862.67
	<u>3,694,757.00</u>
	<u>\$4,574,352.85</u>

On the 25th day of March last a fire occurred at the King Street East Division, completely destroying the car storage house in rear of the main building, together with about 150 cars, practically all of which cars were of the open, or summer type. The property was insured.

The Company's agreement with its employees having expired on the 15th June, 1912, your Directors are pleased to report that after a number of conferences, all differences were amicably adjusted and an increase in wages was granted, and a new agreement entered into for three years.

The second drawing of the Company's currency and sterling bond issues, under the terms of the mortgage deed dated 1st September, 1892, took place on the 27th day of June, 1912, the Company being obliged under the mortgage deed to redeem by drawing annually five per cent. of the amount of bonds issued, same to be redeemed on the 31st day of August following the date of drawing, and from which date no interest is payable. The full number of bonds drawn in June, 1911, amounting to \$168,693.33, have been presented and paid, and of the bonds drawn during 1912 \$159,500.00 have been presented and redeemed. The total amount of bonds so drawn for redemption aggregate \$339,386.66.

Careful attention has been paid to the maintenance of the plant, rolling stock equipment, and other properties of the Company.

Your Directors declared out of the accumulated surplus earnings of the Company, four quarterly dividends of two (2) per cent., all of which dividends were paid on the several dates set for payment.

The Toronto and York Radial Railway Company report that the earnings of the said Company continue to show satisfactory increases, the gross earnings amounting to \$492,922.86, compared with \$449,059.16 for the previous year—an increase of 9.76 per cent.

A regular monthly audit and verification of the books, accounts and vouchers was made by Messrs. Clarkson and Cross, Chartered Accountants, and their certificate has been attached to the Company's balance sheet.

Respectfully submitted,

WILLIAM MACKENZIE,  
President.

The present Board of Directors was re-elected, and the Board and Officials for the ensuing year as a result of the shareholders' meeting and the subsequent Directors' meeting are as follows:

President, Sir William Mackenzie; Vice-President, Frederic Nicholls; Sir Henry M. Pellatt, C.V.O., Sir Rodolphe Forget, Hon. George A. Cox, W. D. Matthews, James Gunn; General Manager, R. J. Fleming; Secretary-Treasurer, J. C. Grace.



# TORONTO GENERAL TRUSTS CORPORATION

31st ANNUAL MEETING OF SHAREHOLDERS

## An Interesting Financial Statement

The Thirty-first Annual Meeting of the Shareholders of The Toronto General Trusts Corporation was held in the Board Room of the Corporation's Head Office, corner of Bay and Melinda Streets, Toronto, on Wednesday, the 5th of February, 1913.

The President, the Hon. Featherston Osler, took the chair, and Mr. A. D. Langmuir, the Assistant General Manager, acted as Secretary to the meeting.

The financial statements, showing the operations of the Corporation for the year ended 31st December, 1912, were submitted, and commented upon by the General Manager, Mr. J. W. Langmuir.

The report to the shareholders was then read as follows:—

### THIRTY-FIRST ANNUAL REPORT OF

#### The Toronto General Trusts Corporation

being for the year ended 31st December, 1912.

To the Shareholders:—

The Board of Directors have pleasure in submitting the Thirty-first Annual Report of the Corporation, accompanied by the Profit and Loss and Assets and Liabilities Statements for the year ended 31st December, 1912.

The net profits for the year, after payment of entire cost of management and all other fees and expenses, amount to \$233,915.93. To this amount the net profit on the sale of the Corporation's old head office premises, corner of Yonge and Colborne Streets, amounting to \$95,618.74, must be added, together with the premium of \$213,746.50 received from the sale of the new stock of \$250,000 issued during the year, and the balance of \$71,237.37 brought forward to the credit of Profit and Loss from 1911, making a total of \$614,518.54, which has been dealt with by your Board as follows:—

To payment of four quarterly dividends at the rate of 10% per annum ..... \$110,892.38  
To total cost of office furniture, and equipment for Treasury and Filing Vaults in new Head Office building written off .... 17,155.08  
To Reserve Fund (increasing this fund to \$1,100,000) ..... 400,000.00  
To amount carried forward to the credit of Profit and Loss ..... 86,471.08

The Assets and Liabilities Statement for the year shows that the total assets in the hands of the Corporation amount to \$53,852,564.15, an increase over the year 1911 of \$8,765,904.16.

The volume of executorships, administrations, trusts and work of a kindred character which came into the hands of the Corporation during the year ended 31st December, 1912, amounted to \$10,424,764.20, which exceeds the amount of new work assumed by the Corporation in any one year since its inception.

The Board of Directors regret to announce that during the year no less than four members of the Board have passed away, viz.:—Mr. John Laing Blaikie, Mr. Samuel Nordheimer, Mr. Frederick Wyld, and Mr. William Henry Beatty.

All of which is respectfully submitted.

FEATHERSTON OSLER,  
President.

Toronto, January 28th, 1913.

The President, Hon. Featherston Osler, moved the adoption of the report, seconded by John Hoskin, K.C., LL.D.

The following gentlemen were elected Directors for the ensuing year:—

President  
HON. FEATHERSTON OSLER, K.C.

Vice-Presidents

HON. J. J. FOY, K.C., M.P.P.  
Attorney-General for the Province of Ontario;  
Director of The Dominion Bank and The Niagara Navigation Company.

J. W. LANGMUIR  
General Manager of The Toronto General Trusts Corporation;  
Chairman Niagara Falls Park Commission.

W. R. BROCK  
President of The Canadian General Electric Co.; Director Dominion Bank; etc.  
HAMILTON CASSELS, K.C.  
Of the firm of Cassels, Brock, Kelley and Falconbridge.  
SIR WILLIAM MORTIMER CLARK, K.C.  
President Toronto Mortgage Co.; Director Metropolitan Bank; Consumers' Gas Co.; Norwich Union Insurance Co.

HON. W. C. EDWARDS  
Senator Dominion of Canada.  
A. C. HARDY  
Director G. T. Fulford Co., Ltd.  
JOHN HOSKIN, K.C., LL.D.  
Director of The Canadian Bank of Commerce and The Canada Life Assurance Company, and Vice-President Canada Landed and National Investment Company.  
SIR AEMILIUS IRVING, K.C.  
Treasurer of the Law Society of Upper Canada.  
HON. ROBERT JAFFRAY  
Senator Dominion of Canada.

THOMAS LONG  
Director of The Merchants Bank of Canada; The British America Assurance Company; etc.  
W. D. MATTHEWS  
Vice-President of The Dominion Bank; Director of The Canadian Pacific Railway Co.; etc.  
HON. PETER McLAREN  
Senator Dominion of Canada.  
HON. SIR DANIEL H. McMILLAN, K.C.M.G.  
D. R. WILKIE  
President and General Manager of The Imperial Bank of Canada.

SIR EDMUND B. OSLER, M.P.  
President of The Dominion Bank; Director of The Canadian Pacific Railway Company; etc.  
J. G. SCOTT, K.C.  
Master of Titles.  
SIR EDMUND WALKER  
President of The Canadian Bank of Commerce; Director of The Canada Life Assurance Co.; etc.  
J. BRUCE MACDONALD  
Director of Niagara Navigation Company.  
MAJOR R. W. LEONARD  
Commissioner of Transcontinental Railway.

The Inspection Committee was re-elected, namely, Hon. J. J. Foy (Chairman), Sir Aemilius Irving, K.C., and Hamilton Cassels, K.C.

The following members were elected to the Advisory Boards of Ottawa and Winnipeg:—  
Ottawa—W. D. Hogg, K.C. (Chairman), Sir Henry N. Bate, George Burn, Capt. J. L. Murphy and Hiram Robison.

Winnipeg—Hon. Sir D. H. McMillan, K.C.M.G. (Chairman), Hon. D. C. Cameron, W. H. Cross, A. L. Crossin, H. H. Smith and Frederick T. Griffin.

### The Toronto General Trusts Corporation

#### PROFIT AND LOSS STATEMENT

For Year Ended 31st December, 1912.

By Balance brought forward from 31st December, 1911 .....	\$ 71,237.37
By Commissions from management of Estates acting as Trustee for Bond Issues, Registrar and Transfer Agent, etc., Interest on Capital and Reserve, Profits on Guaranteed Funds, Net Rents from Office Buildings, Vaults, etc. ....	\$449,923.15
To Management expenses, including Directors' and Auditors' fees, salaries, advertising, rent, commissions paid agents for finding loans, etc. ....	216,007.22
Net Profits for year .....	233,915.93
By Surplus re sale of Corporations' old office premises, corner Yonge and Colborne Streets, Toronto .....	95,618.74
By premium received on issue of \$250,000.00 of New Stock of the Corporation .....	213,746.50
	<u>\$614,518.54</u>

Appropriated as follows:—

To Quarterly Dividends Nos. 63, 64, 65 and 66, at the rate of 10% per annum .....	\$110,892.38
To Amount of Office Furniture and Vault Equipment Account written off .....	17,155.08
To Carried to Reserve Fund .....	400,000.00
Balance carried forward .....	86,471.08
	<u>\$614,518.54</u>

### Assets and Liabilities Statement for Year Ended 31st December, 1912.

#### ASSETS.

Capital Account—	
Mortgages on Real Estate .....	\$ 1,219,557.40
Stocks and Bonds .....	81,600.00
Call Loans on Stocks and Bonds .....	300,897.99
Real Estate—	
Office Premises at Toronto and Ottawa, including Safe Deposit Vaults .....	820,498.48
Accrued rents re Offices and Vaults at Toronto and Ottawa .....	4,197.38
Sundry Assets .....	2,964.37
Cash on hand and in Banks .....	50,673.74
	<u>\$ 2,480,389.36</u>
Trust, Guarantee and Agency Account—	
Mortgages on Real Estate .....	19,455,923.03
Government and Municipal Debentures .....	4,040,649.72
Loan Company Debentures .....	3,400.00
Stocks and Bonds .....	872,368.10
Loans on Stocks and Bonds and Debentures .....	903,666.86
Sundry Assets .....	3,041.08
Cash on hand and in Banks .....	943,889.41
	<u>26,222,938.20</u>
Trust Estates and Agencies—	
Unrealized original Assets, including Real Estate, Mortgages, Debentures, Stocks and Bonds, etc., at Inventory Value .....	25,149,236.59
	<u>\$53,852,564.15</u>

#### LIABILITIES.

Capital Account—	
Capital Stock .....	\$ 1,250,000.00
Reserve Fund .....	1,100,000.00
Dividend No. 66 .....	30,854.89
Profit and Loss .....	86,471.08
Interest in Reserve .....	12,813.39
Balance of Auditors' Allowance .....	250.00
	<u>\$ 2,480,389.36</u>
Trust, Guarantee and Agency Account—	
For investment or distribution .....	26,222,938.20
	<u>26,222,938.20</u>
Trust Estates and Agencies—	
Inventory Value of unrealized Original Assets of Estates and Agencies under administration by the Corporation .....	25,149,236.59
	<u>\$53,852,564.15</u>

we tuk a stranger inter our midst, so to speak, an' he'd like to obleege us. The two on 'em leaves us 'oneasy an' fidgettin' while they goes outside to argify the matter; they was gone the best part of an hour.

"At last th'y comes back, decided. They takes the dough, signs the papers, and we affixes our handles to a few. They is that glum an' mournful, we was afear'd to set around in case our triumph might show too plain on the surface an' offend their tender feelin's by contras'.

"We hikes back to our digs with the understandin' that we can move up to the Merry Widder early in the mornin'—the Boob an' Pard havin' no further use fer Cobalt, air goin' to beat it.

"It ain't violatin' no confidence to say that we three spent most of the night doin' Sandow an' Swaboda stunts preparatory to wieldin' the pick. I don't mind, now, that any of us felt no qualms of conscience at the idee of havin' took advantage of the Boob's trustin' deesposition! Twelve thousand ducats fer a mine that'll yield us twict as much in a couple of months! If we thought about it at all, we looked at our transaction as high finance!

"Although we got to the Merry Widder early, the two fellers was gone; afterward, we tuk note that the place was red up an' dern tidy—there was even a WELCOME sign on the wasps' nest. But at the minit we didn't have no thought fer house inspectin'; we dumps our kit on the floor an' with a whoop, falls inter the bucket, an' gives the winch a turn.

"Bang! We're down! Gigglin', we dashes along the level, squintin' our eyes agin the moment the gleam of silver's goin' to dazzle us!"

Lew paused an instant.

"We e-merged somewhat later, sadder but wiser men," he continued. "There wasn't no more silver in the Merry Widder than there is in that spitoon!"

"But the dump, Lew?" cried one of the boys sharply.

The old prospector favoured the snow-drops once more with his attention. "Shucks," he sneered, after a minute, "that was easy; they bought it—a leetle here an' a leetle there, scatterin' it over the place artistic-like fer to bait us. So, ye see, boys, that what's one man's loss is another man's gain, an' the all-fired Wise Gink is sometimes the biggest Boob!"

He thumped his empty glass on the table. "They're on me, this time, Mickey!"

Too Bad.—Waiter—"Some Worcestershire sauce for your fish, sir?"

"No, some chloride of lime."—Life.

A Dainty Dish.—Grand Vizier—"Your Majesty, the cream of our army has been whipped, and is now freezing. What would you advise?"

The Sultan—"Add a few cherries and serve."—Puck.

Last Extremity.—Clara—"May I borrow your beaded belt, dear?"

Bess—"Certainly. But why all this formality of asking permission?"

Clara—"I can't find it."—Smart Set.

Did Not Press the Point.—At a time when the Irish situation seemed critical to the officials at Dublin, in 1881 or 1882, a certain Liberal peer was delegated to go to Hawarden and consult with Gladstone. Upon his return his friends received him with eagerness.

"Well, what did he say; what policy did he recommend?"

The peer blushed slightly, hesitated a moment, and then mildly remarked:

"Well, to tell the truth, the fellow was so wonderfully agreeable that we never got on to the subject of Ireland at all."

A Fair Substitute.—A Chicago vegetarian engaged a German cook lady not long ago. His wife liked the appearance of the applicant; her references were good, and the wages she demanded not exorbitant.

"I'd like to have you come," said the lady of the house, "but perhaps you won't want to live with us. We are vegetarians and never have any meat in the house. Would you be satisfied with a vegetable diet?"

The fraulein scratched her head. "Vell," she said dubiously, "iss beer a vegetable?"



# Dr. Aram Kalfian

(Continued from page 21.)

she could herself see nothing incongruous in it.

But now matters were more complicated; she might perhaps keep from her son the fact that it was she who, by abasing herself to the dust, had induced Enid to break her engagement; but she would not be able to prevent his realizing that she had schemed and manoeuvred to gain her own aims. Would the time come, she asked herself, was it even now fast approaching, when Ted would rank himself amongst those "poor devils" who had been unfortunate in their mothers? The thought was like an ice hand gripping at her heart. She tried to banish it by dwelling upon a more pleasing subject, Dick himself. Here she felt that she was slowly but surely—inch by inch, as it were—gaining ground; he was grateful to her for the tender care she had lavished upon him; only that morning he had thanked her brokenly, and said she was heaping coals of fire upon his head; he had not deserved such treatment at her hands.

THAT same evening Ted received a long letter from The Lindens. His correspondent was Colonel Anerley, to whom he had sent, by special request, a daily bulletin of the invalid's progress.

"Dear Mr. Alston," wrote the Colonel. "Since the news of Dick's utter breakdown reached us, through you, we have lived here in a state of painful anxiety, which your daily reports have only in part assuaged. If you could see my poor child's piteous, questioning eyes when your card is brought in each morning, you would realize in part how great the strain has been, and still is, upon us all. Of one thing I am well assured, if, in spite of your cheery prognostics, anything were to happen to our young friend, it would be my child's death-blow, for she would hold herself responsible for his illness.

"I, too, blame myself bitterly for having allowed Dick, in his weak state, to leave my house. I should have kept him under my roof, by force, if necessary; then, during his sickness and convalescence, matters would have gradually straightened themselves out. No woman can resist the man she loves when she has him helpless as a child in her hands to tend daily and hourly. In these circumstances, it is my firm opinion that, if he had committed every sin in the Rogue's Calendar, she would forgive him.

"Knowing this, you may judge how I reproach myself when I see Enid daily growing whiter and frailer-looking, until it almost seems as if she would fade away before my very eyes; and yet never wavering in her decision, nor in her obstinate reticence.

"Sometimes I long to shake her, and at others to take her in my arms and cry myself like a child. My nerves and my temper—not to speak of my health—are, I can tell you, Alston, alike at breaking point. Do, there's a good fellow, come to the rescue!

"My wife in desperation called in the doctor yesterday, and having previously given him a hint as to how matters were, made Enid see him; he prescribed iron and phosphate, and suggested foreign travel as the best panacea for the evil; the only one, in his opinion likely to be of any use. But it was absolutely futile for him to dwell upon the advantages of change of scene and ideas; wild horses would not drag Enid from the spot until she is well assured that Dick is out of danger.

"If it is at all possible, therefore, I wish you would run down to us for a few hours; a personal report of the invalid's progress would be more convincing and satisfactory; and when here perhaps you might be successful where my wife and I have ignominiously failed; you might arrive at the reason of my girl's apparently incomprehensible conduct.

"Yours, at his wits' end,  
"Anerley."

This appeal only accelerated by a few hours the execution of Ted's own intentions to go down and see the obdurate one. He, too, felt that the only chance of arriving at the truth was through the girl herself, and he knew that, in the invalid's present state, he could be safely left to Mrs. Alston's care. Here it may be said that the young man, although puzzled and annoyed by the position his

# FINANCIAL STATEMENT

OF THE

## Mutual Life of Canada

HEAD OFFICE - - WATERLOO, ONTARIO

For the Year ended 31st December, 1912

### CASH ACCOUNT

INCOME.		DISBURSEMENTS.	
Net Ledger Assets, 31st December, 1911	\$17,301,687 83	Death Claims	\$440,453 96
Premiums (Net)	2,692,199 27	Matured Endowments	335,867 00
Interest and Rent	1,007,311 31	Surrendered Policies	212,530 57
Suspense Account, etc.	1,054 43	Surplus	277,631 29
		Annuities	9,403 62
			\$ 1,275,886 44
		Expenses, Taxes, etc.	615,833 68
		Balance Net Ledger Assets, 31st December, 1912	19,110,532 72
	<u>\$21,002,252 84</u>		<u>\$21,002,252 84</u>

### BALANCE SHEET

ASSETS.		LIABILITIES.	
Mortgages	\$11,051,716 34	Reserve, 3½% and 3%	\$16,161,753 55
Debentures and Bonds	5,058,053 96	Reserve on lapsed policies on which surrender values are claimable	5,294 93
Loans on Policies	2,516,639 88	Death Claims unadjusted	67,360 67
Premium Obligations	10,523 08	Matured Endowments unadjusted	4,566 00
Real Estate	229,351 59	Present value of amounts not yet due on matured instalment policies	114,317 81
Cash in Banks	280,961 83	Dividends due Policy-holders	8,247 43
Cash at Head Office	2,151 01	Deferred Dividends	19,570 79
Due and Deferred Premiums (net)	433,711 10	Premiums and Interest paid in advance	17,043 94
Interest due and accrued	488,236 01	Taxes due and accrued	18,505 01
		Due for medical fees and sundry accounts	15,063 81
		Credit Ledger Balances	38,864 97
		Surplus, 31st December, 1912	3,600,755 89
	<u>\$20,071,344 80</u>		<u>\$20,071,344 80</u>

Audited and found correct,  
J. M. SCULLY, F.C.A.,  
Auditor.

Waterloo, January 28, 1913.

GEO. WEGENAST,  
Managing Director.

New business (Canadian) written in 1912	\$11,121,424	Increase over 1911	\$1,094,050
Assurance in force, December 31, 1912	77,921,144	Increase over 1911	6,900,374
Assets, December 31, 1912	20,071,345	Increase over 1911	1,909,498
Surplus, Government standard, Dec. 31, 1912	4,388,361	Increase over 1911	735,238
Surplus earned in 1912	838,875	Increase over 1911	136,818

Surplus earnings for the year amounted to 31.16 per cent. of premiums received.





**NORWICH UNION**  
**FIRE INSURANCE**  
**SOCIETY LIMITED**

*Norwich, England*

:: Insurance Against ::  
Fire Accident and Sickness - Employer's Liability - Plate Glass  
Head Office for Canada  
**Norwich Union Building**  
12-14 Wellington St. East, Toronto

IN ANSWERING ADVERTISEMENTS PLEASE MENTION "THE CANADIAN COURIER."

By Appointment

**WHITE HORSE**  
**WHISKY**

Has  
Great Age and Bouquet; is Heart Tonic,  
Digestive and Non-Gouty.

Ask Specially for **WHITE HORSE**.

Sold by all Wine Merchants, Grocers & Hotels.



**"IF"** As an authority says—"Truth well expressed makes the best advertisement"—then here's one of the best advertisements in the paper.

# "SALADA"

CEYLON TEA

017

*Is the best flavored and most economical Tea in the World.*

Beware of high profit bearing substitutes.  
Sealed Lead Packets only.



It's not the mechanical perfection of any one part of the Ford—it's the perfection of all its parts working in perfect harmony—that makes it the car of universal and unprecedented demand. Better buy yours to-day—the rush will soon be on.

"Everybody is driving a Ford"—more than 200,000 in service. New prices—runabout \$675—touring car \$750—town car \$1000—with all equipment, f.o.b. Walkerville, Ont. Get particulars from Ford Motor Company of Canada, Limited, Walkerville, Ont., Canada.

## The best time to take

"Wincarnis" is whenever you feel below your usual standard of health and fitness, but for those requiring a course of treatment, there are certain times of the day when there is an extra need for



Many people, especially those with a poor appetite for breakfast, find it necessary to take a "pick-me-up" during the morning. A glass of "Wincarnis" at eleven o'clock will dispel faintness, brace you up, and give you renewed strength for the morning's work.

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mother had taken up towards Enid, never for a moment suspected the devoted attention lavished by the former on his sick guest was prompted by any stronger feeling than a natural, motherly tenderness. The awakening was destined to be for him a bitter one.

Ted was received literally with open arms at The Lindens, for Mrs. Anerley warmly embraced him, saying, "My dear boy, how good of you to come!" Her husband seized his hand and shook it with a strength of grip which required some stoicism to bear without flinching, and Enid, as her slim fingers rested for a moment in his, murmured with quivering lips, "Oh, I'm so glad, so glad, to see you!"

The words send a little thrill through young Alston's veins, although he knew he could not take them as a personal compliment, that the speaker only saw in him the bearer of news of the man she loved.

At his unexpected arrival the colour had flamed into her face, and excitement made her eyes shine bright as stars, giving a fictitious appearance of health and animation, so that Ted was inclined to believe at first that the natural anxiety of her parents had caused them to alarm themselves unnecessarily; about her, but as, little by little, the brilliant red faded from her cheeks, leaving them absolutely colourless, he realized with dismay the havoc the last few weeks had wrought in her.

When he had given a reassuring report of Dick to his friends collectively, he turned to the young girl, saying with an assumed carelessness:

"Will you take me round your garden, Miss Anerley? Since I have been back in London, I have often longed to see it again! I don't know how it is; but no other flowers ever seem to have quite the fragrance of yours."

For a second a perceptible hesitation was betrayed in Enid's face; but it was difficult to refuse a request so framed, and saying with a little, nervous laugh: "That pretty compliment of yours, Mr. Alston, betrays more imagination than veracity," she passed out by his side through the verandah, and down into the garden below.

"Do you remember our last walk here together?" he asked softly, "when you consulted me about an abominable anonymous letter you had received?"

"Am I likely to forget?" she replied with a sigh.

"Have I done anything since then to forfeit your confidence?" he asked again.

"You know you have not."

"Then won't you let me help you now? Won't you be frank and tell me what has induced you to take the extreme step of throwing poor Dick over, at a time when he was least able to bear the shock of such a grief?"

She was silent, obstinately silent, avoiding his questioning gaze.

"I feel convinced in my own mind," he continued, "that you are inspired by some mistaken sense of duty. Good women sometimes take a morbid pleasure in self-sacrifice; but they should remember, in a case like this, that they do not immolate themselves alone."

He paused for a reply which did not come.

"Tell me this at least," he urged, "has that anonymous letter anything to do with the matter? Have you heard from the writer since?"

"I received but one letter," she said, glad that he had put at last a question which she could safely answer.

"And you are not acting under its influence?"

"That letter has not influenced me in any way."

"Extraordinary!" he exclaimed. "What can my poor friend have done? What sin can he have committed that is so unpardonable in your eyes?"

"He has done nothing—nothing! The blame rests entirely on me—I have changed my mind."

"I don't believe it!" replied Ted bluntly; "you calumniate yourself! Nothing you can say will induce me to believe that you have acted from sheer caprice. You love Dick as much as ever. Look me in the face and deny it if you can!"

"I shall not attempt to deny it," she answered.

"Then you are wilfully throwing your happiness and his away, and for what? Oh, if you could see, as I have lately, the look of hopeless misery stamped on Dick's face as he lies without a movement for hours together, staring straight

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## INGERSOLL CREAM CHEESE



before him, you would not have the strength to hold yourself aloof."

Enid's head was averted; but the sound of a little choking sob told him that his words had struck home.

"Shall I tell you what the doctor said to me the other day?" he persisted. "I will give you his very words! 'What we have to fight against with your friend, Mr. Alston, is the deadly depression which has taken possession of him. The low fever he contracted has left him as weak as a baby; we should never have pulled him through so far but for his youth and good constitution; but now, if you could only inspire him with a wish to live, he would recover rapidly. Don't you know anyone who can affect this miracle for us?' What could I answer him, Enid? Yes, let me call you Enid this once," he pleaded, "as if you were the dear little sister I have often longed for, but never known. Could I tell him, 'Yes, there is such a person, but she will not come; she refuses to speak the few words which would affect the miracle; she does not care if your patient lives or dies?'"

This was too much; the young girl turned on him like a wild animal at bay.

"It is not true!" she cried, "and you know it! If Dick died I should not survive him long. But he will not die; he is young and strong; you have said so yourself. You tell me all this simply to torture me! Oh, it is cruel, cruel! That Dick has suffered, I do not doubt; but do you think I have not suffered also? Doubly, perhaps, because I have brought it all about by my own mad, criminal weakness and folly. Is it not sufficient aggravation of my grief that I must daily and hourly bear with the reproaches, spoken and unspoken, of both my father and mother, who think me heartless and dishonourable? that I must daily listen to remonstrances and entreaties to which I cannot yield; is not this enough? but you, who call yourself my friend, must come and add to the list of my tormentors! I love Dick with every fibre of my being! Should I not then make him and myself happy if I could? But I cannot, I cannot! I have given my word!"

"To whom?"

The sudden question had much the effect that a glass of cold water dashed in her face would have had. With a little hysterical gasp, Enid recovered her self-possession and answered curtly:

"I refuse to tell you; I have said too much already."

"You are angry with me," he said sorrowfully; "well"—with the little foreign shrug of the shoulders that was habitual to him—"I must bear the burden of your displeasure as best I can, although it hurts me more perhaps than you can guess. At all events, you have given me a tiny clue; and upon that I must work for myself. Dick's life and yours shall not be sacrificed to a false sense of honour if I can prevent it."

Perhaps this assurance came as a little ray of hope, a little balm of comfort, to the young girl's heart, for beyond a tremulous smile she made no reply to it. They had been wandering in a blind, groping fashion round the various gravel-paths; now, weak from varying emotions, Enid turned into the old summer-house and sat down like one utterly exhausted.

"I have tired you; I am a clumsy, heedless brute!" exclaimed Ted, self-reproachfully.

"It is nothing!" she replied softly. "Let us call a truce, Mr. Alston; tell me more of Dick. Who is with him to-day? besides the nurse, I mean?"

"My mother and I have nursed him between us," he answered unsuspectingly; "and she will not leave him whilst I am absent. She has been most indefatigable and devoted in her care of him."

"No doubt! She would be!"

The words were harmless enough in themselves; but there was a contemptuous curl of the speaker's lips, and a mocking note in the voice, which, taken in conjunction with the sudden straightening of the golden head upon the slim young shoulders, made poor, honest, blundering Ted stare afresh with amazement. What could be the reason, he asked himself, of this strange antagonism between two women who had never met, and had never heard anything but praise of each other? Was it possible that Enid could be jealous of his mother's attention to Dick? Oh, the idea was absurd, preposterous!

Meanwhile the young girl's fancy was busy with the picture which had often



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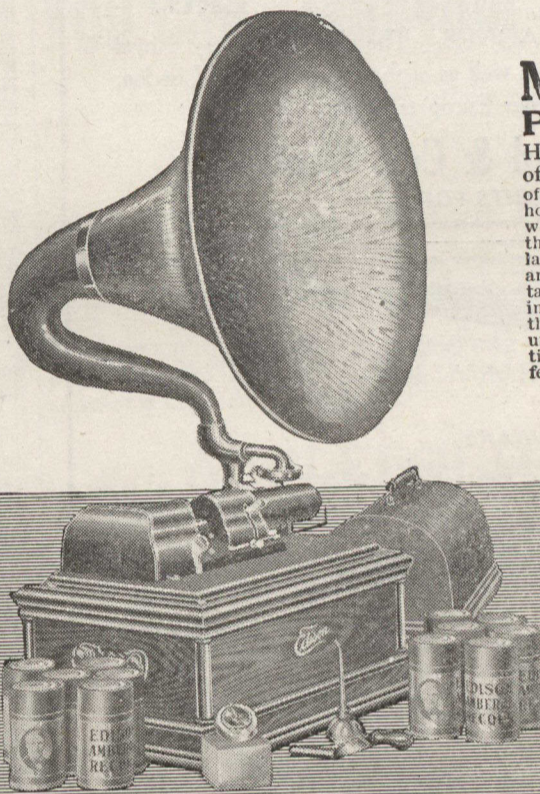
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before presented itself to her mind; and which never failed to arouse within her naturally gentle nature a feeling of bitterness, the picture of Dick tended by the woman who had duped her into surrendering her rights, who had known how to play successfully on the weakest side of her character, for Enid realized now that it was not pity, but pride, which had made her take up the challenge Mrs. Alston had tauntingly thrown down. The ordeal suggested had seemed then but a trifling one—a year but a short space of time; she had been so sure that Dick, however angry he might be with her, would never turn to her rival for consolation, that his love was far too deep to be so quickly forgotten. But she had not foreseen his sudden illness, nor the chance of his being taken home by his friend and thus delivered into the very hands of the rival who had sworn to win him back. These seemed to Enid so many unkind blows of Fate destined to strengthen the hands of her adversary. A small voice seemed now, perpetually, to whisper in her the old, trite saying, "Many a heart is caught in the re-bound"; and her proud confidence had deserted her.

Absorbed in the unhappy thoughts Ted's words had conjured up, Enid had almost forgotten his presence; and when he remarked in a tone of wonderment: "You speak as if you disliked my mother; yet you have never seen her." She answered mechanically, "Only that once."

"That once! When?"  
For the second time the young girl realized that she had come near to betraying herself.

"Oh, whilst you were abroad," she said with assumed carelessness. "I was up in town, and remembering that you had asked me to call upon your mother, I did so."

"Did you show her the anonymous letter?" he asked quickly.

"No."  
Enid's glance avoided his and she coloured up gravely.

"You did not consult her on the subject at all?"

"No."  
Ted, who had been standing upright by her side, now suddenly leant forward, placed his two hands upon her shoulders and looked straight down into the blue eyes which fell before his glance.

"It is my turn now to say, 'It is not true, and you know it!'" he remarked drily. "Nature never intended you for a deceiver, Miss Anerley—your face at once betrays you."

Thinking by a show of anger to extricate herself from a position she found both humiliating and embarrassing, Enid rose quickly to her feet and said, with a little frown:

"Since you doubt my word, I refuse to answer any more questions. Let us join the others."

Ted bowed gravely and in silence followed her back to the house; she had given him food for much uneasy thought.

Half an hour later, as he took his leave of the Colonel, who had followed him down to the gate, whilst the two ladies waved farewell from the verandah, the latter asked anxiously:

"Well, have you solved the riddle? Has my household sphynx opened her lips and heart to you?"

"Miss Anerley has not honoured me with her confidence, sir," replied Ted, gravely; "but, without intending it, she has given me a clue which I intend to follow up."

The Colonel gave a swift look back over his shoulder to where the figures of his wife and daughter stood side by side; and then, button-holing his young friend, whispered mysteriously:

"I would not mind betting my last shilling, Alston, that there's a woman at the bottom of this mischief!"

Ted replied grimly:  
"Yes, there is a woman at the bottom of it! No doubt of that!"

(To be continued.)

**A Wild Throw.**—Judge M. W. Pinckney at a recent banquet recalled an incident to show that there is some humour associated with such a serious thing as the law. In Dawson City a coloured man, Sam Jones by name, was on trial for felony. The judge asked Sam if he desired the appointment of a lawyer to defend him.

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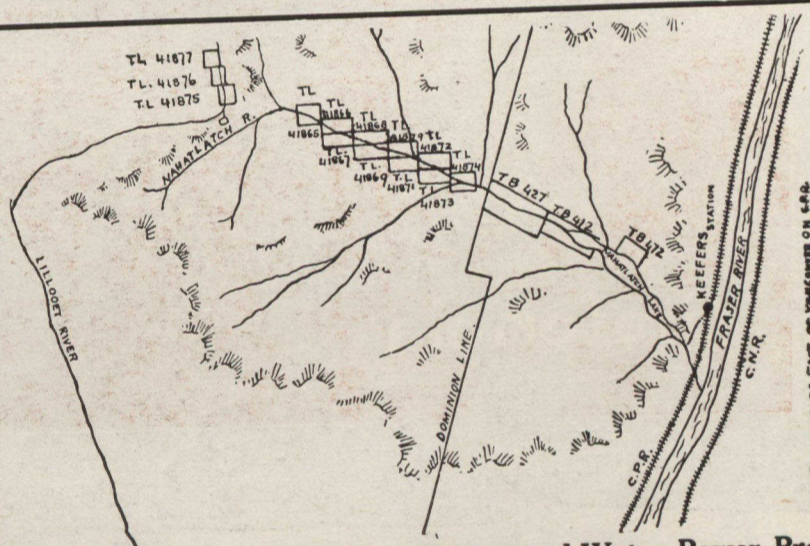
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Price \$650



TRADE MARK

The Columbia "Grand" is the result of our definite intention to produce, once and for all, the one musical instrument that must be accepted without question as the incomparable ideal. In musical possibilities, in design, and in equipment, the Columbia "Grand" reaches a point where comparison with "talking-machines" ceases to be possible.

It is operated by electric current; it stops automatically at the end of each record without adjustment or attention; it is equipped with Columbia tone-control shutters—as are all Columbia Grafonolas. All exposed metal parts are heavily plated with 18-karat gold, and the instrument is electrically illuminated under the lid. A tone chamber built like a 'cello gives it a tone never before attained, and it will play the records made by every great artist, *without a single exception.*

The Book of the Columbia "Grand" is now in the hands of every dealer who sells the highest grade of musical instruments. Ask your dealer for a copy and then *hear* the instrument. If necessary, write to us direct for the Book.

Columbia instruments *now* range from \$20 to \$650; catalogs on request.

Columbia Double-Disc Records are interchangeable on any disc "talking machine"; catalogs on request.



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ators of the Talking Machine Industry. Pioneers and Leaders in the Talking Machine Art. Owners of the Fundamental Patents. Largest Manufacturers of Talking Machines in the World. Dealers and prospective dealers, write for a confidential letter and a free copy of our book "Music Money."