

The Canadian

Courier

THE NATIONAL WEEKLY

Men in the Public Eye

ILLUSTRATED

A New Art President

HORATIO WALKER OF THE CANADIAN ART CLUB

Recent Stage Ventures

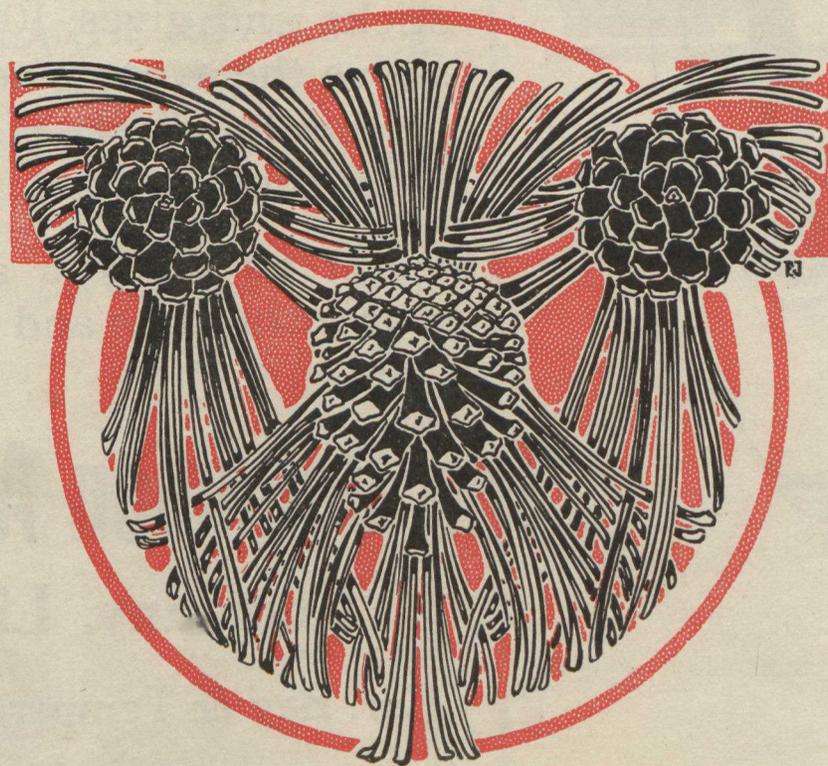
BY J. E. WEBBER

Back From the Brink

STORY BY W. F. RALPH

Civic Commissioners

BY H. E. M. KENSIT



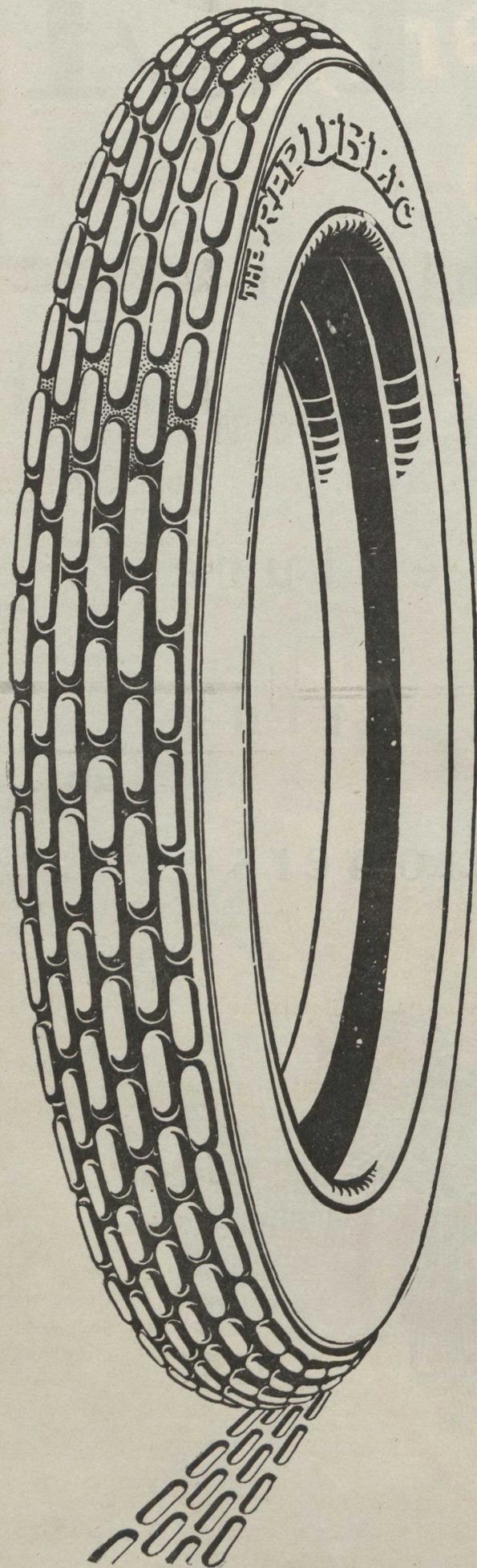
EDITED BY JOHN A. COOPER

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The Canadian Courier

A National Weekly

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TORONTO

NO. 25

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TRAVEL



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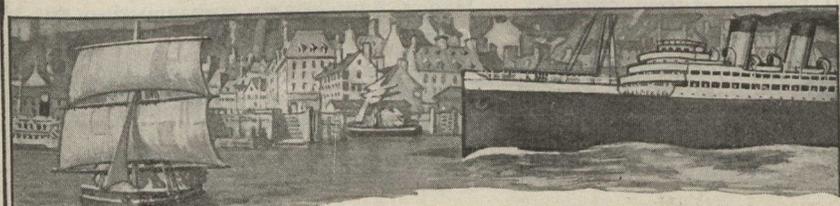
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In Lighter Vein

Remembering the Children.—A well-known business man of New York, who commutes from and to New Jersey, recently received a reprimand from his better half with reference to his alleged neglect of his children.

"Since we have lived in Jersey," complained the wife, "you have gone back and forth to the city every day. You have seen absolutely nothing of the children."

"I am sorry," said the business man, "but what's the remedy? When I leave in the morning they are not yet up, and when I return in the evening they are in bed."

"That's true," said the wife, "but," she added, after a moment's reflection, "you might at least send them a souvenir post card now and then."

Girls! Girls!—"Have you seen Mamie's engagement ring?" "Of course. Did you have an idea that she was making an effort to hide it?"—Detroit Free Press.

An Expensive Drop.—Hiram Jones had just returned from a tour of Europe.

"I suppose," said a friend, "that when you were in England you did as the English do, and dropped your H's."

"No," moodily responded the returned traveler, "I didn't. I did as the Americans do. I dropped my V's and X's."—Lippincott's.

There for Keeps.—It was in St. Paul's Cathedral that a guide held forth thus to an American traveler:

"That, sir, is the tomb of the greatest naval hero Europe or the whole world ever knew!"

"Yes?"

"It is, sir, the tomb of Lord Nelson. This marble sarcophagus weighs forty-two tons. Hinside that is a steel receptacle weighing twelve tons, and hinside that is a leaden casket, hermetically sealed, weighing two tons. Hinside that is a mahogany coffin holding the ashes of the great hero."

"Well," said the Yankee, after a moment's reflection, "I guess you've got him. If he ever gets out of that, telegraph me at my expense."—Harper's Bazar.

Let Lying Dogs Sleep.—The recent bill introduced into the Pennsylvania Legislature, which, among other things, provides for the "education and certification of journalists," opens up an entirely new field.

If we are, in this country, to have educated journalists, where is the thing to stop? We shall soon be having educated lawyers, educated political economists and educated statesmen.—Life.

In Bad.—Young Jack was talking to the new visitor soon after her arrival. He eyed her critically for a few moments then looked up and said:

"So you're my grandmother, are you?"

"Yes, dear. On your father's side," remarked the old lady, smiling.

"Well, you're on the wrong side; you'll find that out," replied Jack, without removing his gaze.—Harper's Bazar.

A Rarity.—Parke: "Bildat is certainly tied to his wife's apron strings."

Lane: "Well, in these days he is lucky if he has a wife with apron strings."

A Surrender.—On his eighty-fourth birthday, Paul Smith, the veteran Adirondack hotel-keeper, who started life as a guide and died owning a million dollars' worth of forest land, was talking about boundary disputes with an old friend.

"Didn't you hear of the lawsuit over a title that I had with Jones down in Malone last summer?" asked Paul. The friend had not heard.

"Well," said Paul, "it was this way. I sat in the court-room before the case opened with my witnesses around me. Jones bustled in, stopped, looked my witnesses over carefully, and said: 'Paul, are those your witnesses?' 'They are,' said I. 'Then you win,' said he. 'I've had them witnesses twice myself.'"—San Francisco Argonaut.

Two Thirty Thousand Gains

Big Advances by the Cobalt, Ont., and Comox, B.C., Candidates This Week.

THE new leader in the Canadian Courier contest this week is Miss Olive Isaacs, the Cobalt, Ont., candidate, who is making most remarkable progress in the race, and her support has been of the most loyal and encouraging kind. Miss Isaacs was a late comer in the contest, not having started until the campaign was almost a month old, but she has more than made up for a late start by energetic work. It is commonly reported that Cobalt, the remarkable silver camp, is due for the greatest year in its history this year, and the record made by the Cobalt candidate in this Dominion-wide contest is pretty good proof that the Northern Ontario town is in splendid shape. Miss Isaacs is determined that Cobalt will head the list at the close of the race, as well as at various times during the progress of the contest. Her 30,000 gain for this week is splendid progress indeed.

The other 30,000 gain is that made by Miss Esther Downey, of Comox, B.C., and the chances are that Miss Downey will be found at the top fighting for chief honors right through the contest, now that her friends will be so greatly encouraged by her splendid progress. Miss Downey also got a late start, but is making a fine record now, and has every reason to have faith in her efforts for the remainder of the contest. Comox is not a large town by any means, and had hardly been heard of in the east before this contest started. It looks as though this town will be heard of quite widely during the next month or so, and residents of British Columbia can keep the town before the people of Canada in a most enviable manner by giving loyal support to the Comox and other British Columbia candidates.

Miss Annie Huestis, of Sussex, is still making splendid progress, her gain for the week being over 10,000 votes. Miss Huestis has been one of the best workers in the contest, and has put Sussex well on the map so far as the Canadian Courier contest is concerned. She has had the best kind of support in Sussex, and that bright and progressive New Brunswick town will do itself proud if its candidate is kept near the top of the list throughout the race.

Miss M. G. White, of Spy Hill, Sask., is making a splendid race, and deserves all that success that she is meeting with. Miss White is living in a very small town, and has to depend for most of her support on outside places and friends at a distance. These friends have given her great support, and quite a few subscriptions from distant parts of Canada are sent in for Miss White. Her gain for the week has been over 9,000 votes.

Miss Minnie B. Wentzel, of Denholm, Sask., is another western candidate who is making fine progress. Her gain has been 10,000 for the week, and she is fully entitled to the support she is receiving. Miss Wentzel also has a small town to work in, but has had a lot of outside help from friends who forward subscriptions. Residents of Saskatchewan should take note of the work of their candidates and give them all the assistance possible. Every new yearly subscription to the Canadian Courier counts for 2,500 votes.

Miss Celia Pepin, of Blind River, Ont., has a nice gain, over 7,000, and is making most encouraging progress. Miss Pepin is another candidate in a small town who is doing remarkable work and deserves encouragement.

Miss Katherine Macdonald, of Truro, is a comparatively new candidate; who is making a good campaign. Miss Macdonald has a gain of over 5,000 for the week, and has started in a manner that is most encouraging.

Miss Edna Coutanche, of Toronto, has a gain of nearly 3,000, and other candidates have made progress during the week. More decided changes can be expected next week.

It is not too late for candidates to enter. Boy candidates who want a course in college will be accepted in towns and cities where there are no young lady candidates working at present.

The standing follows:

Miss Olive Isaacs, Cobalt, Ont.	128,500	Miss Amy Reid, Meaford, Ont.	11,350
Miss M. Augusta McLeod, Goderich, Ont.	118,300	Miss Ethel J. Smith, Montreal	11,200
Miss Blanche F. Bourque, Sydney, N.S.	101,500	Miss Eustella Burke, Ottawa, Ont.	11,150
Miss Annie Huestis, Sussex, N.B.	86,250	Miss Olive Therien, North Bay, Ont.	11,000
Miss Esther Downey, Comox P.O., B.C.	77,050	Miss Margaret Sutherland, Kingston, Ont.	10,950
Miss M. G. White, Spy Hill, Sask.	49,150	Miss Polly Affleck, Lanark, Ont.	10,950
Miss Margaret Campbell, New Waterford, N.S.	45,900	Miss Emily Haryett, Edmonton, Ont.	10,800
Miss Rhona S. Wright, Montague, P.E.I.	45,350	Miss Hazel Gillespie, Peterboro, Ont.	10,800
Miss Violet McKnight, New Liskeard, Ont.	43,600	Miss Mabel Van Buskirk, Mouth of Jemseg, N.B.	10,750
Miss Alice E. Cooper, Richmond Hill, Ont.	41,600	Miss Myrtle L. Shaw, Collingwood, Ont.	10,550
Miss Minnie B. Wentzel, Denholm, Sask.	39,300	Miss Sophie Shriar, Montreal	10,450
Miss Lillian E. Holland, Halifax, N.S.	31,750	Miss Alice Guilmont, Ottawa, Ont.	10,400
Miss Velma A. M. Welch, Vancouver, B.C.	31,000	Miss Alice Hammond, Meaford, Ont.	10,400
Miss Mary E. Holland, Halifax, N.S.	28,000	Miss Muriel Boulton, Quebec	10,100
Miss Cecelia Pepin, Blind River, Ont.	26,750	Miss Beatrice Booth, Lardo, B.C.	10,000
Miss Elizabeth Russell, Parry Sound, Ont.	23,200	Miss Lillian L. Pettit, Hamilton, Ont.	10,000
Miss Helen Bryan, Brandon, Man.	20,050	Miss Clara Cameron, Minnedosa, Man.	10,000
Miss Jennie O'Brien, Athol, N.S.	19,150		
Miss Ina Spilsbury, Peterboro, Ont.	17,400		
Miss Edna McLeod, Cookshire, Que.	17,200		
Miss Edna Coutanche, Toronto	17,150		
Miss Estelle M. Gow, Fergus, Ont.	16,650		
Miss Eva P. Whitman, Baildon P.O., Sask.	16,250		
Miss Edna Fraser, Canso, N.S.	16,200		
Miss Julia H. Leger, Leger Corner, N.B.	16,050		
Miss Katherine Macdonald, Truro, N.S.	15,550		
Miss Mabel Christie, Peterboro, Ont.	15,300		
Miss George Mary Hunter, Toronto	14,700		
Miss Dorris Snelyd, Welland, Ont.	14,650		
Miss Helen Barnes, Regina, Sask.	13,700		
Miss Belle Dunne, Toronto	13,400		
Miss Jean Blakney, Sunny Brae, N.B.	13,400		
Miss Elizabeth Swalwell, Edmonton, Alta.	13,250		
Miss Vivienne Geldart, St. John, N.B.	12,800		
Miss Maimie Warner, Goderich, Ont.	12,700		
Miss Ethelina Schleifauf, Iona P.O., Ont.	12,700		
Miss Mary Dorcey, Ottawa, Ont.	12,450		
Miss Olivine Giroux, Pembroke, Ont.	12,150		
Miss Elsie Cuff, Trenton, Ont.	11,950		
Miss Maude Chambers, Sudbury	11,850		
Miss Marie A. Hebert, Thetford Mines, Que.	11,850		
Miss Florence Sheehan, St. John, N.B.	11,600		
Miss Ruth Gregg, New Westminster, B.C.	11,500		
Miss Bessie Wilson, Tillsonburg, Ont.	11,500		

Ballot No. 13

This ballot is good for **50** votes in the CANADIAN COURIER EDUCATIONAL CONTEST.

For Miss

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Editor's Talk

FOR two months now we have been experimenting with our woman's department. Formerly we published a page of matter each week, with a Supplement once a month. Recently we tried enlarging this feature of our work by publishing the Supplement twice a month. The results justify us in announcing that the change will be permanent.

From the beginning of the "Canadian Courier," six and a half years ago, we have aimed to make this a "family journal" rather than "a man's paper." We wanted it to go into the home, and to help in the education and entertainment of all members of the family. For this reason, we have not overlooked those features which would interest women, nor even those which would be attractive to children. The Canadian home is unequalled by any other home in the world, and hence the "Canadian Courier" must have a corresponding character.

The question of the best form of civic government for Canada is becoming more pressing. At present, there are all sorts of systems in vogue. Some cities are even trying pure commission government. Several articles on the subject have appeared this year. In our issue of May 10th there was an article on "A Town Manager." In this issue is another, which answers and enlarges the arguments in the former. This is entitled, "City Commissioners or General Managers?" and is a question worth answering. From time to time, there will be other articles on this and similar subjects. A prominent Canadian who has spent some time in Germany recently will write two or three articles explaining how 1,500 German cities are run without municipal taxes. The whole range of civic problems will be discussed by experts.



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Now Strong and Well.

Some Tall Bear Stories

By H. S. ABBOTT

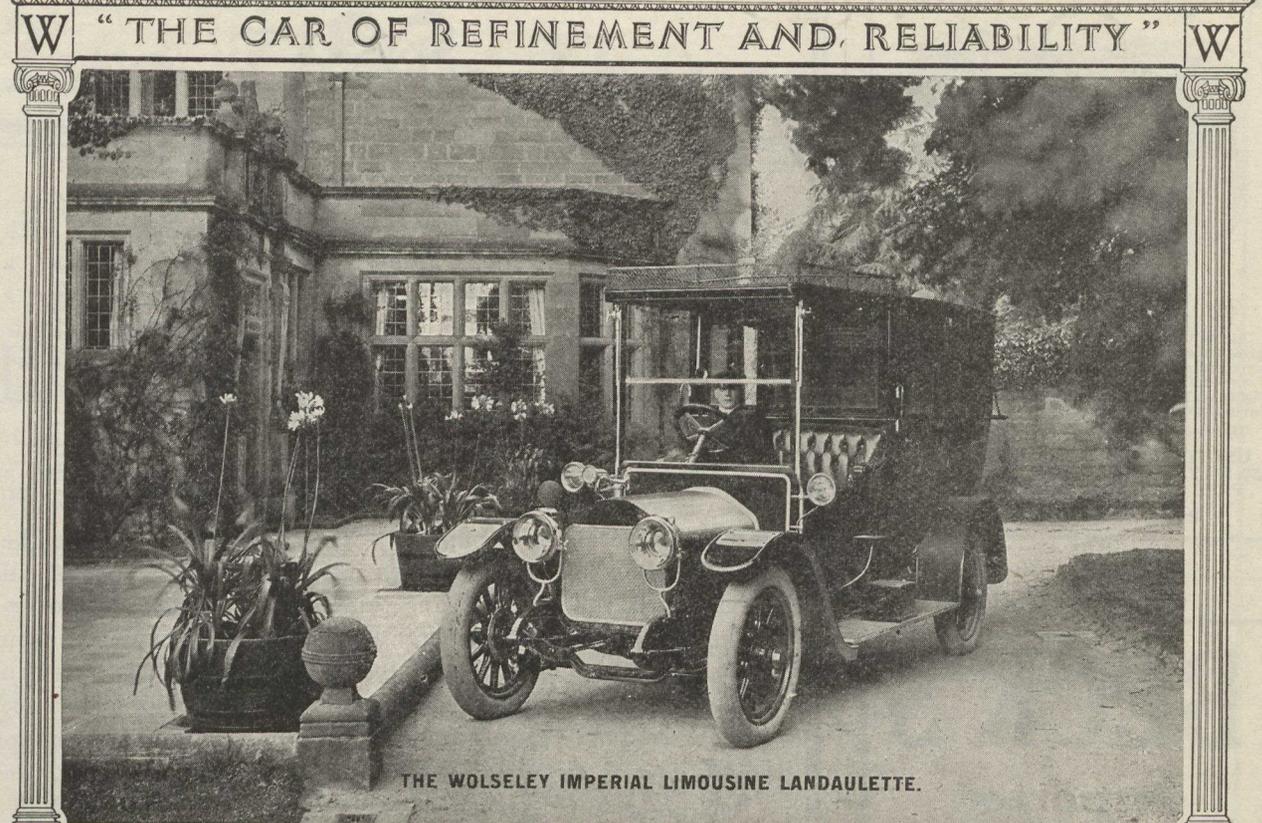
WHILST working with a timber survey party a short time ago in British Columbia I had the pleasure of hearing some very "tall" yarns about bears, these mostly from the old woodsmen and prospectors who live amongst the tall timbers. The night that I listened to the two following yarns we had camped with us two old fellows who had spent most of their days in the wilds.

"Talking about bears," exclaimed one old pioneer. "They're the cleverest animal what's alive." We all settled down to hear a very startling yarn. Filling his pipe, he continued: "Once I can remember, it was about twelve years ago. I was canoeing down a small stream in Northern British Columbia, when I heard a rustling in the long grass ahead of me. I turned the canoe into the bank to watch and listen where the sound came from. I had not long to wait when a large brown bear came walking through the grass just ahead of me to the water on his hind legs. My first impulse was to seize my rifle and shoot him there, but as it was summer and knowing the fur would be useless, I decided not to waste his life. But I watched and waited. The bear stooped down and dipped his front paws into the water, forming a little bowl with them, filled them with water and marched back into the bush again; presently he returned and repeated the same performance. I became mighty curious to see what that bear was doing, so I quietly pulled to the opposite side of the stream until I was abreast of where he was coming down to the water. Now, boys," says he, quiet like, "what do you think that bear was doing with that water?" The party of us made some wild guesses. "No," says he, "you are all wrong. Lads," he went on, "if you think I am not telling the truth don't say anything; but that bear was carrying water to a sick she-bear that had two very small cubs lying beside her."

THERE were a few rather loud coughs. Several of us cleared our throats but nobody said anything.

We sat around the fire and smoked our pipes for some time, very quietly, when the other old woodsman broke the silence by saying: "That yarn reminds me of an incident that befell me once." The old man continued: "I was lost once up in the Kettle River country and the weather was very bad; there were quite a number of timber-wolves around that country, I had heard tell of. Night came on and the snow began to fall, so I gathered a little wood to make a fire, thinking it would keep me warm and also frighten any animals away; so making myself as comfortable as possible under these conditions on the friendly side of a large fir tree, started my fire going." After a little pause, to take a few puffs at his pipe, the narrator continued: "I must have fallen asleep, for a crackling sound startled me and brought me to my senses, but luckily the habit of not moving on awakening stood by me. I carefully opened my eyes, to see a huge grizzly standing straight up on the opposite side of the fire. I very quietly felt around on both sides for my rifle, but could not feel it; then I remembered I had left it a few feet away whilst engaged in collecting the wood for my fire. To have got up and searched for it would have been fatal, in the dark, for in all probability I should not have found it at once, so I decided to remain quietly where I was, knowing that I was safe while the fire was burning brightly. There I remained in agony a long time. Gradually the fire grew dimmer, till at last I felt that it surely would soon go out altogether. I sat as still as an image, the cold sweat pouring from my forehead. Presently the bear moved, turning his back to the fire and myself, he walked away into the darkness. I decided to remain still for a few moments before daring to seek my precious rifle. Then, just as I intended to get up and look for it, the bear returned with a large armful of wood and placed it on the fire."

The party remained silent for a few moments, till someone said he was tired and would turn in for the night. We crept off quietly for our blankets, leaving the two old woodsmen smoking their pipes and gazing into the fire.



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The
**CANADIAN
 COURIER**
The National Weekly



HERBERT
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Vol. XIII.

May 24, 1913

No. 25

Men of To-Day

An Alberta Victor

HONOURABLE ARTHUR LEWIS SIFTON is safely installed as Premier of Alberta for another four years, but whether it will be four years of peace or four years of disturbance remains to be seen. In the last Legislature there was one lone Conservative in Opposition, aided by one or two Independents; in this newly-elected Legislature there will be fifteen stalwart Conservatives fighting for the prestige of the Conservative party in the Province of Alberta. The Sifton-Cross-Marshall administration must mind its P's and Q's even though it has a majority of about twenty-five in the House.

It is just as well that Mr. Sifton should have strong opposition. It will prevent any of his followers from conniving against him, and also help him in undertaking only that legislation which is in the best interests of the Province. In other words, the strong Opposition will enable him to stand off all the bad advisers within his own party. And after all Premiers go down to destruction through the actions of the bad men in their own party more often than for any other cause.

Mr. Sifton's real problem is finance. The Privy Council has decided that the eight million dollars derived from the sale of bonds for the Alberta and Great Waterways Railway cannot be diverted to any other purpose. The money is tied up in the bank and Mr. Sifton cannot get a dollar of it except on certificates of engineers for the A. & G. W. At present the money may do the Royal Bank some good, but it won't do Alberta much good. If Mr. Sifton wants more money for other provincial enterprises he must sell more bonds, and selling bonds is not an easy task in these days of stringency. However, the resources of Alberta are tremendous and no doubt the Premier will find a way of getting over all his difficulties.

Mr. Sifton has had plenty of experience. Like his brother, the Honourable Clifford, almost the whole of his life has been spent in public affairs. He graduated from Victoria University in 1880 and entered the North-West Legislature in 1899. He was a member of the Haultain administration for a time and then became Chief Justice. When there was trouble in Alberta in 1910 there was a cry for him to take the helm and he somewhat reluctantly answered the call. That he has guided the ship safely through troubled waters is considerably to his credit.

A Progressive Educationist

SOMETIMES ministers of education are not educationists; sometimes they are politicians only. Occasionally one finds a surprise package; a man who is not supposed to be interested in education is thrust into a ministerial position and becomes a great educational reformer. At other times, a professional man who is supposed to know something of education undertakes one of these provincial positions and fails utterly to appreciate his responsibility. John Robert Boyle, Minister of Education for the Province of Alberta, is a surprise package. He was born in Lambton County, Ontario, and attended the Sarnia High School. He then studied for a barrister, but there was nothing in his education to indicate that he would some day be a leading educationist. Even after he was called to the bar and became alderman in the city of Edmonton, there was little to indicate his future career. In 1906 he was secretary of the Royal Grain Commission and it was the grain growers who made him a politician and member of the

Alberta Legislature. During the political crisis in Alberta in 1910 he was generally credited with being the leader in the revolt which put Mr. Rutherford out and brought Mr. Sifton in. The general opinion is that this work was worth while.

When he became Minister of Education his fighting independence led him to tackle that greatest of problems—the building of consolidated and graded schools in country districts. Nova Scotia, Ontario, and other provinces, have essayed to do the same and have failed miserably. Honourable Mr. Coldwell in Manitoba has succeeded where the older provinces failed. Now Mr. Boyle will venture the task in Alberta. If he succeeds the children on the farm in Alberta will receive an education which will be quite equal to that received by the children of those who live in towns and cities. Moreover, the country boy will not be compelled to walk three or four miles to school every morning; he will be taken there with his companions in a waggon or sleigh provided at the general expense of the community. This is what Mr. Coldwell has aimed at and largely accomplished in Manitoba; this is what Mr. Boyle hopes to accomplish in Alberta. If he succeeds he will be known as a progressive educationist.

A Rising Journalist

WHETHER a man should be termed a rising man or a risen man is usually determined by his age as well as his achievements. Mr. John R. Bone, President of the Canadian Press Association, President of the Canadian Club of Toronto, and managing editor of the Toronto daily *Star*, is still rising. Considering that he did not graduate from the University of Toronto until 1899, Mr. Bone has much to show for his fourteen years' record. Moreover, there are no dissipated fireworks along the pathway which he has trod. Mr. Bone has worked steadily and faithfully and won his honours by innate ability coupled with tremendous tenacity.

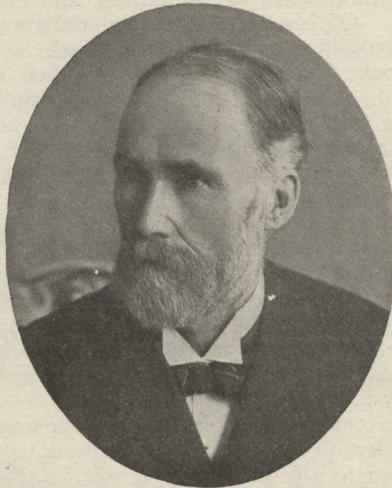
If one desired to indicate an outstanding characteristic in Mr. Bone's make-up it would probably be "silence." Mr. Bone has a wonderful faculty of being able to sit through a whole evening's conversation without taking part in it. Yet, when he is called upon to say something in private or in public he can invariably make a speech which commands both attention and admiration. Perhaps he inherits this silent quality from his Scotch father, who was one of the pioneers of the Huron district. At least it is not to be supposed that he got it from his Irish mother. As a writer, Mr. Bone excels as well as in public speaking. His letters to his paper during the last British general election were noteworthy. Finally, Mr. Bone's success is largely due to absence of partisanship; he can usually see both sides of a public man or a public question.

The Canadian Press Association will hold its fifty-fifth annual meeting in Toronto on June 3rd and 4th, and Mr. Bone will preside. Judging from the programme issued it will be the greatest journalistic gathering ever held in Canada. The C. P. A. is one of the oldest, if not the oldest, of our national organizations. With it are affiliated nearly all the provincial or local press associations throughout the Dominion.

The Man of the Hour

SIR GEORGE ROSS is the man of the hour at Ottawa. The Liberals have a majority of twenty-five in the Senate and Sir George is the acknowledged leader of the Liberal senators. Upon his judgment largely hangs the fate of Mr. Borden's naval bill. If Sir George insists that the axe shall fall then fall it must. If he decides that the bill shall pass his dictum will prevail. If he decided upon a middle course, which may include mediation and conference, some

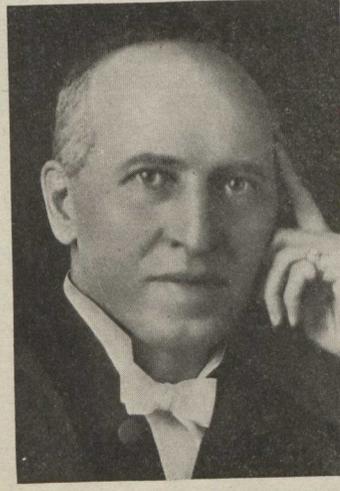
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SIR GEORGE ROSS
 Liberal Leader in Senate.



HON. J. R. BOYLE
 Minister of Education, Alberta.



HON. A. L. SIFTON
 Again Premier of Alberta.



MR. JOHN R. BONE
 President Press Association.



MR. A. F. MACLAREN
 "The Cheese King."

Back From The Brink

The Story of a Man's Awakening in Time to Save His Honour

By W. F. RALPH

Illustrated by Arthur Heming

EIGHT o'clock of a raw December night. It was cold, not with the bracing bitterness one associates with the Christmas month, but with the disagreeable, clammy, semi-congealed dampness belonging, according to the traditions of the northern temperate zone, to the beginning of November and the end of March.

In the snug bachelor's sitting room of Suite No. 8 of the fashionable Belvidere Apartments, a glowing grate fire sent its cheery rays abroad. One would have been justified in surmising that, to be seated on such a night, in such a room, before such a fire, would have been sufficient reason to breed a sweet content in the bosom of the man who half sat, and half lay, in a huge armchair drawn up before the fire.

Yet such was not the case, for it is a well-known fact that content is a matter largely of the mind; and the mind of Mr. Henry Arthur Johnston was disturbed by vague misgivings.

A long time he lounged there, motionless. His face, though beginning to show the marks of constant dissipation, still retained a youthful cast, and no one would have credited him with more than the twenty-six years which he admitted his age to be.

Just now his face is very thoughtful. It is an expression that sits well upon his clear-cut features and his square forehead, the white temples of which gleam through a thinning crop of closely-cut dark hair.

At length he shifted his position slightly, and taking an unlighted cigar from between his lips, mused, half aloud, "It's a rotten life, after all, empty of anything worth while."

He drew himself into a sitting posture and glanced around the room.

"Lots of luxury," he muttered, "plenty of style, friends, wine, women and song to no end, everything to make life pass quickly and pleasantly—everything—except real manhood as one used to think of it."

He relapsed again into his lounging attitude, and, with his cigar clasped still unlighted between his fingers, gave himself up to a reverie.

He saw himself as he was eight years ago, when he entered college, an ardent youth, his mind filled with the hope of achievement; his faith in religion unquestioned and unimpaired; his heart brimming over with an enthusiastic interest in everybody and everything under the sun.

Then came the gayety of undergraduate life at a great university; the hilarious round of student frolics; the dances; the sports; the glee clubs and the what not that have been invented to prevent the budding scholar coming to a head too soon.

How they had grown on him, those frolics!

He had entered college with the scholastic idea predominant; in the course of a few weeks the importance of scholarship had shrunk until it had come to seem a mere bagatelle in comparison with the fancy frills of college life. He discovered that, to strive after gold medals, first places and the like, was considered unfashionable among the gay spirits with whom he had soon become identified.

AND he broke into a half smile as he remembered how near the bottom of the list he had figured in the exam. results that passed him from first to second year—he, the man for whom had been predicted second place at the least!

Then, in the middle of his second year, came the summons to the death-bed of his widowed mother.

Tears involuntarily filled his fine, grey eyes, and obscured his vision for a fleeting moment. He had been too late to see her before she had crossed the bar, borne out on the sea of eternity, strong in the faith of immortality, and in the confidence that her son would be a worthy bearer of the name of his father whom she was going to meet.

Poor fond soul, she had fancied a fatal illness to be a passing indisposition, not of sufficient importance to interrupt her son's studies.

If she had lived?—but then, would it have made any difference?

Yes. It must have made a difference—the vast difference between having money to spend and of having work to do.

For, by his mother's death he had come into the comfortable little fortune accumulated by his father.

What a huge sum it had seemed at first. Forty thousand dollars!

No need, he had argued, after the keen edge of his grief had been dulled by the lapse of a few months, no need to go back to college.

Forty thousand dollars was a lot of money—an almost unspendable sum. Why not enjoy life while young?

And he had enjoyed life. Six solid years of gay life at home and abroad. But it had cost a lot of money.

This brought him, and with a jerk, up to the present time with its difficulties and comparative poverty. Of his forty thousand dollars, less than four thousand were all that remained.

He looked at his watch. "Half past eight," he muttered. "Lots of time. Hanley won't be here with the stuff till after nine."

He dropped into his chair again, and, lighting his cigar, proceeded to consider his affairs with earnestness.

"Good heavens!" he thought. "Has it come to this that I must become a fakir—or get a job?"

Several weeks before this December evening, when we find him musing retrospectively at his fireside, Johnston had become acquainted with Mr. Edward D'Courcy Hanley, a gentleman of uncertain age, unknown antecedents and a turn for company-promoting.

In the course of a few days Johnston had become identified with this impressively-labelled gentleman as the moneyed partner in the flotation of a mining company whose chief assets were Mr.

Hanley's experience as a stock salesman and a worthless mining claim in Cobalt.

"Leave the details to me, my boy," Hanley had said, when Johnston had become thoroughly warmed up to the immense possibilities of the scheme. "I'm used to the business. You put up the cash as I need it. It won't be more than three or four thousand all told and the bulk of it will be expended in advertising and postage."

"But look here, Hanley," replied Johnston, who was not devoid of a native shrewdness, "I don't want to offend you, but on your own showing you're a—well, you are inclined to be a trifle crooked."

"NO offence taken, old man," returned Hanley, with a broad grin, "I'm not the only fakir outside the penitentiary. I've lots of good company living on the fat of the land in the swellest part of the town. But this deal you're coming in is no fake—it's perfectly legal, and, what is all-important, it's an absolutely sure money-maker."

"Well," said Johnston, with an innate distaste which he covered up by a cynical smile, "it's money we're after. At the same time, I do not intend to let go of what I've got until I see some coming in."

"You'll have to let go of some of it," replied Hanley, with the suspicion of a snarl in his voice, "or the game's up as far as you're concerned and I'll have to get a partner who's open to rea—"

"Now don't get huffy," Johnston interrupted. "You show me where the money's going and why it ought to go there and I'll put it up."

"That's all I ask."

"What's the first expenditure?"

"Buy the claim, put up a shack or two and make a noise like sinking a shaft—stage properties, so to speak."

"There will be a real mine, then, on the ground that is? The scheme looks less airy already," said Johnston, with a sort of a vague, illogical hope in his heart that perhaps, after all, the claim might have some ore in it.

"Call it near-real between ourselves," Hanley replied. "It will be a hole in the ground within gunshot of a producing mine. Of course if the blessed claim was really worth anything we couldn't buy it. But being so near a producing mine it possesses great value for our scheme, even though there's not an ounce of ore in it."

"Respectable company, like!"

"That's it. Everybody expects mining stocks to be more or less of a gamble. The great thing is to know when the dice is loaded."

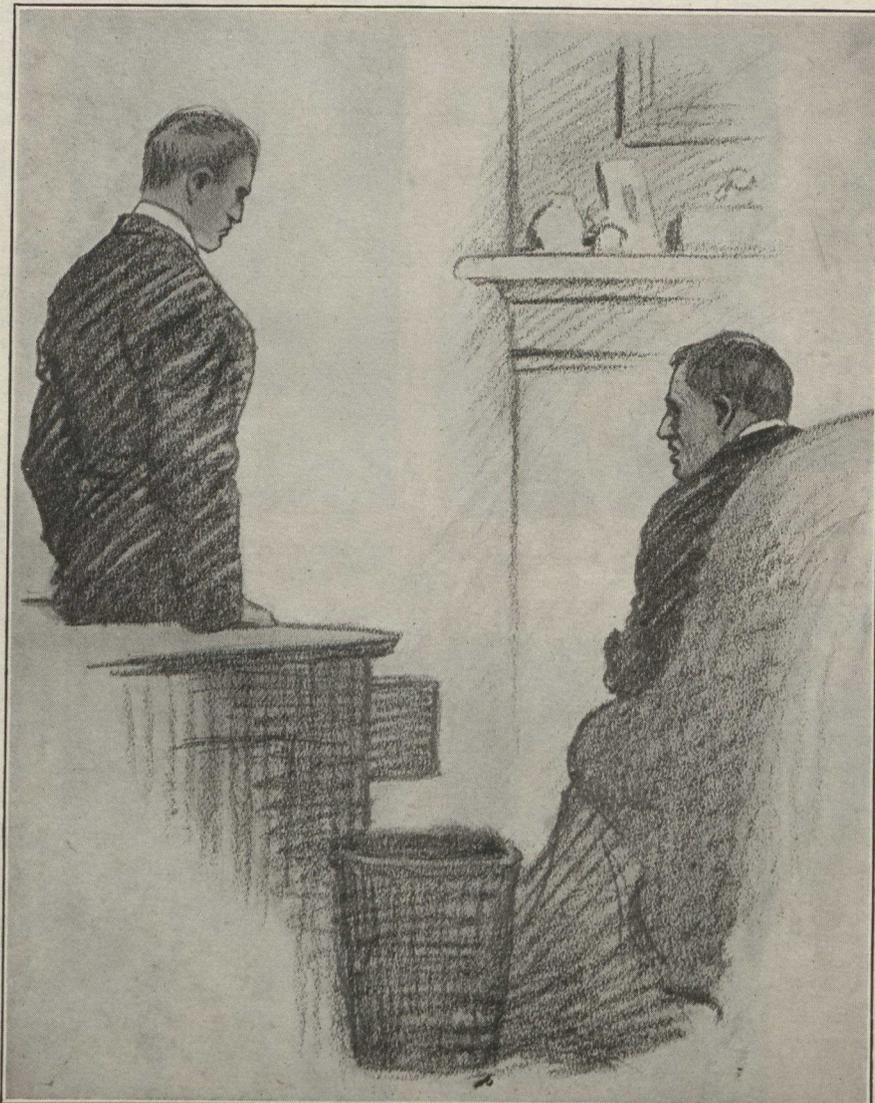
"You've an option, you say?"

"Yes. Price six hundred dollars for the claim if taken up inside of thirty-five days. Cheap at the price, my son. There's a shed on it that, with a few bits of machinery and so on faked in will make a dandy photo for the illustrated prospectus. And to prove I'm on the square with you, I'll let you take up the option in your own name. Send the cheque yourself to Samuel Horowitz, Montreal. He's the present owner. Then we'll get the charter and you can resell the claim to the company. After that we can begin our real business, which is to sell stock to the get-rich-quick-crazy public."

IT occurred to Johnston that Mr. Horowitz may have been a confederate of Hanley and that Hanley's real scheme was to get him to part with cash for something wholly fictitious. He was mistaken in this, however. Hanley was after larger returns. In due course Johnston received a transfer of the claim and the organization of the Gleaming Star Silver Mining Company, Limited, was commenced.

The partners held many meetings in Johnston's luxurious apartment, at which the telling advertisements drawn up by Hanley were discussed and at which a liberal supply of bottled goods helped to encourage optimism. Each man grew more and more enthusiastic as the scheme progressed.

Presently the charter was received



"Don't get abusive," said Johnston, "I'm about fifty pounds heavier than you, and I might resent it."

from the lawyer, whose stenographers and students had done duty as provisional shareholders and directors during the numerous formal organization meetings which a kind government has devised for the protection of investors.

Hanley's first advertisement—the opening broadside of the "bleeding" if not bloody campaign—had produced a surprising number of inquiries for the prospectus, and had even produced several applications for stock allotments, accompanied by the actual cash to pay for them.

And on this raw December night, separated by but a few hours from the world-wide celebration of the coming of the Great Teacher of Truth and Justice, Mr. Hanley was to bring a supply of beautifully-engraved stock certificates, hot from the press.

THE steady contemplation of all these things during the course of nearly two hours, had brought Mr. Henry Arthur Johnston to the full realization that to-night would mark his first consciously dishonest act, his first piece of positive theft, in the signing and mailing of absolutely worthless pieces of engraved paper to overcredulous people who trusted in his honesty.

The more he thought of it, the dirtier seemed the whole business—but the money! He hated the thought of what he was about to do—of what he was about to become, but the certainty of winning a large sum of money and the equal certainty of technical legality, gave him, at times, a curious feeling as of performing, not a criminal action, but a very unpleasant duty.

"And yet," he mused, "they say hundreds of men get rich on schemes beside which ours is as honest as broad daylight. They seem to be happy and care-free. People admire their talents and envy their possessions. Still, crookedness is crookedness; honesty goes higher than policy. Surely there must be a vast majority of people who are honest and who would class the Gleaming Star Mining Company with the hold-up man, the sneak-thief, the pick-pocket.

"Hang it, I must stick, I must have the money!" he exclaimed, aloud, as he rose from his chair and commenced to pace up and down the room.

The room seemed unbearably stuffy. He crossed to one of the windows and threw up the sash. Down the street a little way the Salvation Army

band were forming up and presently began to play "Lead Kindly Light." As the tones of the noble hymn-tune struck gently upon his ear, played softly and with intense feeling, they drew the veil of the present from his mind and he could see his mother at the old-fashioned walnut-cased square piano in the front sitting-room, softly playing this very hymn, her favourite of favourites.

He was strangely, deeply moved by the grand old hymn. It had been rather a favourite of his own in the days when religion had had a meaning for him. He had heard it scores of times since then—but not as he was hearing it now. He stood there at the open window fairly drinking in the melody, his lips involuntarily forming the well-remembered words. His heart seemed like melting wax.

The band ceased playing. Johnston closed the window mechanically and mechanically crossed to his chair. His mind seemed to have stopped working. It seemed to have become a kind of chaos in which lofty thoughts, hopes and ideals struggled up from a sense of shame and weakness. His heart and his instincts were in the ascendant. He leaned forward, gazing raptly at the glowing coals and each little flame seemed to be tracing out the words "lead thou me on." He sat thus while the hands of the clock on the mantel made nearly a complete circle; and then suddenly stiffening, jumped from his chair, uttering in a hoarse whisper, "by heaven, I'll play the man!"

At this moment there sounded a sharp rap at the door, followed immediately by the entrance of Mr. E. D'Courcy Hanley, a dapper and prosperous-looking little man, with bright, roving eyes and the gleam of more real gold showing beneath a waxed iron-grey moustache than any shareholder would be likely to receive from the Gleaming Star Mine.

"WELL, Johnston, old top," he began, "here I am with the goods as promised. And believe me, I've had the devil's own time getting 'em here. Got any warming fluid?"

"Help yourself," said Johnston, motioning to a decanter and glasses.

"Thanks, I will. I really need it. When the last printer is hanged, I'll be truly happy."

Hanley mixed himself a whiskey and soda, took a sip, and then looked, for the first time since his entrance, full at his partner.

"Why, what's the matter, Johnston, you look

queer?" he said.

"I'm feeling good," replied Johnston, as he picked up and untied a package that Hanley had thrown on the table.

"Ah! the certificates, eh? They look pretty—almost too much so—more glittering than real gold, so to speak; a flashier sparkle than a real diamond."

"Can't have 'em too elaborate," said Hanley, with an indulgent smile. "They compel confidence. Look at the walloping seal—don't that look official? Well, I should smile—it fairly thrusts lawfulness and respectability into your face."

"So I see," Johnston replied, retiring with them to his chair by the fire. He sat there idly running the end of the pile up and down through his fingers.

HANLEY came over and stood by the chair. Johnston looked up at him. "My money bought these?"

"Sure. But, for the love of heaven, why keep on harping about your money? You'll get it back—you've got some of it. Haven't I furnished the skill?"

"Certainly you have. Your skill in these matters has been ably demonstrated. I merely asked you as a matter of form, because, having paid for them, I think I will—make fuel of them." And with a sudden movement, he thrust the whole pile into the flames.

Hanley stood for a long moment, speechless. Then he leaped forward, his eyes blazing, and shouted, "You unmitigated ass! What in hell did you do that for? Are you bughouse or drunk or what?" He stood before Johnston, quivering with passion.

Johnston sat calmly in the chair, and looking full at Hanley, answered, "Yes, I'm what?"

"You've got cold feet, that's what's the matter. Of all the silly milksops I ever—"

"Don't get abusive," said Johnston, rising. "I'm about fifty pounds heavier than you, and I might resent it. Now listen to what I've got to say."

Hanley gave a sigh of resignation and sat down. "I'm not giving you any advice, Hanley," began Johnston.

"I'm glad to hear it—you'd be wasting breath."

"But I'm going to act on some I've given to myself. You're one kind of a man; I'm another. It seems that I must throw honour overboard or—go to work. I'm going to work."

Building a New-World Palace

By HUGH S. EAYRS

SOME men build universities, some hospitals, some public libraries, some places of worship, and some palaces. It is not to be expected that all men should have the same fads or fancies. It would be a rather monotonous world if they had. Among the Canadians whose fads have run to palaces is Sir Henry Pellatt, who is now building one on an elevated situation overlooking the city of Toronto. It would be interesting to know just why Sir Henry undertook this somewhat unusual task, but after all the motive matters little. The work is the thing.

There are those who say that Sir Henry Pellatt is building a palace in which to entertain His Majesty when he comes to Canada, if this great event should ever take place. There are others who say Sir Henry is building because he is a builder, a constructor, a man who desires to see the products of his brain in tangible form. And after all, a piece of architecture well executed may be as valuable to a community in the form of a palace as in the form of a chapel, a music-hall, or an art museum. England owes much to those who created the wonderful castles which are scattered over the tight little island, and which have become repositories for all forms of art and artistic production. There is no reason why Sir Henry Pellatt should be debarred from erecting a palace which a hundred years hence shall be a mecca for tourists, students of architecture, and students of art in that period.

The "palace," which is 200 feet long and about 100 feet wide, has been in process of construction for about a year and a half. It will be completed towards the end of 1913. It is surmised that the total cost will be in the neighbourhood of one million dollars. In style, it distinctly resembles a castle. Round the gardens there runs a wall, built of boulders, to give the effect of battlements, in harmony with the house and stables. The "castle"

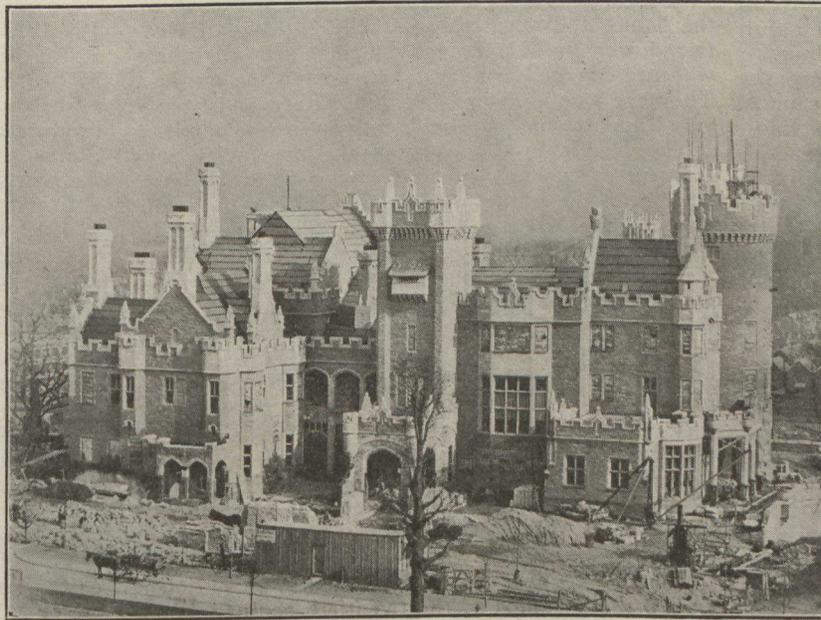
itself is a composition of the old Scotch battlement style, and that of the more modern French chateau, with pinnacled towers and minarets. This combination is an innovation in architectural design, and is the working out of an idea of Mr. E. J. Lennox, architect, to whose design and supervision the building is being erected. Credit Valley stone is the material selected, and it is worked in in a manner never attempted before, known as long sneck work. That is, the stones are cut in very long lengths and the jumpers—to use the lingo of the mason—instead of being regular, are fitted promiscuously. They thus carry out the proper spirit of compact union, but are more acceptable to the eye, inasmuch as the effect is new, and un-

usual. The roofs are tile-covered, and the trimmings of the building of carved and cut stone. The stable buildings, which have been completed now for two years, are of much the same character and general style as the house itself. They, too, are finished with towers, and gables.

The interior will be a veritable Palace of Delight. It is of fireproof construction, with steel floor supports and brick arching, and concrete. The entrance hall is 80 feet by 50 feet, and extends two storeys in height, the upper storey dividing the end of the house, which, so far as the upper floors are concerned, is to be laid out as guest chambers. Opening out of the great hall, running east and west, is a long corridor, 200 feet long, and twelve feet wide. This will be suitably panelled, and used as a huge picture gallery. It terminates in the

Palm Room and library, the latter a large, airy room of dimensions 70 feet by 40. The drawing and dining rooms are each 40 feet long. There are breakfast rooms, a smoking room, a billiard room, and a private business office for the "Lord of the Castle." Facing east is the great palm room, measuring 50 feet by 45, opening out into the large corridor at one end, and into the great dining hall at the other. The scheme of decoration is at once elaborate and methodical. It is in periods, both as regards the panelling and the ornamentation. The character of the wood used in each of the rooms, both downstairs and up, is distinct from all the others, and each chamber is panelled from floor to ceiling. The result will be a harmonizing and delightful whole, with so much contrast and variation that wherever you look and whatever you see, your interest is sustained.

Upstairs, the rooms and corridors are laid out upon the same large and luxurious style. In one wing of the house are the suites of the family, and in the



A Private Residence Now Building in Toronto.

(Concluded on page 20.)

Commissioners or General Managers?

By H. E. M. KENSIT

IN a recent number of the *CANADIAN COURIER** there is an interesting article on "The New Town Manager," in which the suggestion is made that a school or college should be formed for the training of town administrators. It is pointed out that such officials should know the best that has been done at home and abroad and that the numerous towns springing up in the west should afford a demand for such graduates.

Such a course would undoubtedly be most valuable to young men intending to enter municipal work and to older men who had the opportunity to take it, but there is another side to the question that should be considered.

The appointment of a city commissioner affects the comfort and welfare of large bodies of people, the expenditure of large sums of public money, the present and future rate of taxation and the burdens of future generations. Surely the first essential would appear to be to secure mature experience and judgment, and there can reasonably be some doubt whether the appointment of young graduates fresh from college to administrative positions would be likely to give satisfactory results. It would indeed appear more advisable that they should commence the practice of their newly-acquired theory under the direction of an experienced commissioner.

The vital questions at the present time, when the movement for the commission form of civic administration is so rapidly spreading, would rather appear to be, what are the best and most suitable classes of men now available and what are the most necessary and desirable qualifications.

General managers and commissioners are evolved by "natural selection," not made or trained to order; furthermore, it is not merely a question of "town planning," but of general administration, of the operation of public utilities, of the raising of loans to the best advantage and similar duties.

No college training or special course gives experience, strength of mind, breadth of view, knowledge of men and affairs, tact, prudence, foresight, judgment—such qualities can only develop to a high level in any man from his having lived and worked a sufficient number of years, and without doubt, for any individual, the greater the number of years the greater the acquisition of most of the above qualities. Time may or may not improve a man's technical qualifications, but it must increase his knowledge of men and affairs.

The affairs of any municipality are complicated and involved. Not only so, but as is only too well known, in most cases there are powerful interests exerting pressure on the authorities to move in directions that will be of benefit to private interests but not necessarily to the benefit of the municipality or the community. This is an ever-present difficulty to be daily wrestled with by the general manager or commissioner, and he must be a man of strength, experience and tact to deal with it.

A college graduate specially trained by a course on civic problems, town planning, municipal finance and administration, etc., might possess exceptional knowledge of what has been done and is desirable, but where would be the experience and tact, the trained judgment to weigh and decide on large expenditures, the caution gained by past mistakes and the many other special qualities necessary to carry out his work with satisfaction to his employers and to himself. Furthermore, the most successful student might be absolutely lacking in the administrative ability essential to success in such work.

It would appear that general managers cannot be turned out of colleges ready-made however valuable a special college course might be. The general manager of any important concern is usually a man who has obtained his position from the possession of special qualifications that he possesses in greater degree than the average man. The only way to find out if a man has these qualities is to test him for years in the mill of competition—to judge him by his performance and record—and then to give him his opportunity.

It is probable that it will ultimately be found advisable in the larger cities to appoint at least two commissioners—one known as the Works Commissioner, to deal with streets, sewers and public utilities, and the other a Finance Commissioner, to deal with the issue of bonds and matters of assessment, taxes, licenses, and other such questions.

These two branches of city work are so totally different in their nature and require such different experience and qualifications that they do not naturally amalgamate and they would, together, in

most cases, involve more work than any one man could attend to to the best advantage.

The Finance Commissioner should have special practical knowledge of the conditions and methods affecting the issue of bonds, debentures and loans. An error of judgment in choosing the time, method or place of issue for floating bonds to the best advantage, to the equivalent of say 1 per cent. or even ½ per cent. of the value or of the interest payable, might more than outweigh much carefully-planned economy in the expenditure of the funds when secured. He should also be familiar with the law and methods of assessments, taxation, licenses, etc., but he would not need to have any knowledge of engineering matters, purchasing or contracts for works.

For positions as Works Commissioner there is available a class of men of whom a certain number would appear to offer a large proportion of the necessary qualifications in high degree—that is, engineers of varied experience who have occupied executive positions.

It can be shown by analysis of the accounts of municipalities that from 70 to 85 per cent. of the total expenditures of a city, both on capital and revenue accounts, are due to expenditures on what are essentially engineering works.

It will be readily admitted that one of the prin-

cipal duties of a Works Commissioner should be to examine the plans and specifications of all departments and approve or modify the proposed expenditure before the work is put in hand. No man without technical knowledge, no matter how good his commercial qualifications may be, can effectively grasp and criticize engineering plans, except a competent engineer. Such a man, in touch with all the engineering departments of a city, such as streets and sewers, water, electric power and street railways, but absorbed in no single one, should have many opportunities to modify, adapt and combine plans in a way to save his city many large sums of money and to see that expenditures are made with proper collaboration and foresight.

Furthermore, engineers who have held executive positions have usually had most valuable training and experience in analysing problems, in orderly and systematic methods of work, in drawing and supervising contracts, in purchasing supplies in the best markets on a strictly competitive basis, in adjusting conflicting interests, in weighing the ever-necessary compromises between what is most desirable and what is financially possible, and in managing men and matters generally. There is practically no experience coming within the range of an engineer of general practice that would not be of direct benefit to him in his work for the city.

It would therefore appear that a City Commissioner formed of a suitable engineer as Works Commissioner and a man of mature financial experience as Finance Commissioner should form a combination giving very high efficiency and economy.

Canada To-Morrow

Use of the Multiplication Table for National Purposes

By NORMAN PATTERSON

THE strong man plans for to-morrow and the strong nation does the same. Canada is on the threshold of a great development and it must lay its plans accordingly. The man who looks at the day's work and does it conscientiously may think that he is doing his whole duty. If so he is probably deceiving himself. "Don't put off until to-morrow what you can do to-day" is a good motto for children, but it is not of much value to men who are doing big things and who expect to do larger. Similarly it is not of much value to a nation. Canada has about eight millions of people at the present time and she expects to have fifty millions of people in a few years. We shall never be able to take care of this great growth unless we look carefully into the future and plan many years ahead.

The big commercial concerns have men in their head offices who are not thinking about what is occurring to-day, but who are devoting all their time, energy and ability to forecast what will happen next year and the year after. Many of them are planning ten years ahead. For example, the big railway corporations are getting charters from the Dominion Government for railways which will not be needed for a decade or more. They are also building railway stations, hotels, sidings, tunnels, and bridges which will take care of five and ten times the traffic that these roads now have. As with the railways, so with the steamship companies, the banks, the manufacturers, the builders of electric power lines and power plants, and all others who are engaged in undertakings of any magnitude. They are looking ahead five, ten, fifteen and twenty years and trying to provide for future demands.

The Dominion Government, the provincial governments, and the governing power in every large city in this country should be adopting the same plan as the large corporations. They should be building not for to-day, but for to-morrow. When we first began to build canals in this country we made the locks eight feet deep on the sill. In a few years we found it necessary to increase these locks from eight to fourteen feet in depth. To-day we find ourselves in sight of a tremendous expenditure to deepen them still further to twenty-four feet. We have already built two canals across the Niagara Peninsula to connect Lake Erie and Lake Ontario. We are now starting to build a third Welland Canal at an estimated cost of fifty millions of dollars. When each of these canals was built the people thought it was large enough for all time to come. The new canal is expected to be sufficient for all the demands of the twentieth century, but it is just possible that by the time it is finished we will discover that it is inadequate.

We have been told by many prophets that in 1950

Canada will have a population of fifty million people. Do we believe that? Do we realize what it means? Do we understand the duty which it imposes upon those who are living here now?

Let us figure it out. If Canada had a population of fifty millions then Montreal would probably have a population of two millions; Toronto a population of one and a half millions; Winnipeg and Vancouver one million each, and so on. Do you think that Montreal is planning for that population or that any other of the cities mentioned is making preparations to take care of the people which are sure to come in the next thirty-five years?

When Canada has fifty million population the Canadian Government will be spending about a billion (or a thousand million) dollars each year, instead of 175 millions as at present. Every member of parliament will have about five times as many jobs and positions to hand out to his followers as he has now and five times as many claimants for them. The railways will be carrying about ten times as many people every day as they are carrying now. They will require ten times the number of locomotives, passenger cars, and freight cars. They will have ten times the number of employees. If the Canadian Pacific Railway keeps on growing at the rate it has been growing it will then be paying wages to about five hundred thousand people a day.

IN 1912 Canada produced a little over 200 million bushels of wheat; when she has fifty millions of people she should be producing 1,000 million bushels per annum, or a third more than is now produced annually by either Russia or the United States, the two great wheat-producing countries of the world.

In 1902 we had 18,000 miles of steam railway; in 1912 we had 26,000. In that ten years we added 8,000 miles of railway. If we keep on building railways at that rate we shall have 58,000 miles in 1950, or enough railways to make an iron belt around the waist of old Mother Earth; another around the poles and still have enough left to go twice across Canada.

To-day Canada has only two persons to a square mile, while the United States has 21 and England and Wales 558. By 1950, if we get the fifty million people, we will have fourteen people to the square mile, or two-thirds as many per square mile as there are now in the United States.

To-day Canada has 33 million acres of land under cultivation; in 1950 we should have 150 millions under cultivation if the people do not all flock into the towns and cities. The total value of the wheat crops in Canada last year was estimated at

(Concluded on page 22.)

Horsewomen AT Vancouver

By MABEL DURHAM

new recruits are constantly being added to the ranks of equestriennes, and this year's meet of the Association found many women of prominent social standing appearing on their own mounts, or driving their own teams, and able to hold their own against all comers.

One of the most notable of the feminine entrants was Mrs. McRae, wife of Col. A. D. McRae, who moved to the coast about three years ago from Winnipeg. She is the owner of a splendid string of horses and carried off many blue ribbons. She drove her four-in-hand to victory and made a fine showing in the carriage, high-jumping, saddle-tandem and other classes.

Another fearless whip is Mrs. C. J. Loewen, who has been a prominent figure in the ring at every horse show held in Vancouver. She has not only ridden and driven her own horses, but her clever



MRS. A. D. McRAE

Who is Thoroughly the Mistress of Her Famous High Jumper, "Gold Dust," of This Snap.

If any apprehension had been felt by lovers of the horse that the popularity of motoring was likely to relegate the horse and all equestrian sport to the background, that fear was dispelled, as far as Vancouver is concerned, by the splendid success which recently attended the sixth Horse Show held in that far-west city.

In large centres, the horse has always been a mark of social, financial and sporting eminence, and, although the Vancouver show is still young compared with others, it has in each of these respects outstripped many of those which have been established institutions for years, and it is claimed that it is now second only to that of New York.

The influx of visitors from across the border proclaimed that the show is taking on from year to year a more international character. A large number of entries were received from across the line and there was scarcely a box in which there was not to be seen one at least who was from the South.

The show was held in the fine, large building which the Vancouver Horse Show Association erected five years ago. As usual, the big arena was most elaborately decorated, the purple and gold colours of the Association being prominent in the bright picture. The great place was resplendent with glittering lights and brilliant effects, and above the area floated thousands of yards of decorative bunting and many flags and pennants. The well-filled boxes surrounded the ring with an animated circle of light and colour, in which were seen many new charms of fashion and beauty, while overhead the oval of the balcony presented a no less brilliant picture.

The establishment of the Vancouver Horse Show has brought about a marked increase in the number of women and girls who ride and drive in the Sunset City. A few years ago it would have been difficult to get together a dozen women who could have made a good showing in the ring. But now



ONE OF THE YOUNGER EXHIBITORS.

Miss Lois Sharpe, Here Depicted With One of Her Blue Ribbon Winners.

Laidlaw, who now lives in Victoria, has always brought a fine string of horses to the Vancouver shows.

Miss Shover, like many western women, goes in for cross-saddle riding. She is a popular member of Vancouver social circles and has always been a great favourite with the horse show crowds, whose applause is most hearty when she carries off a blue ribbon.

Mrs. Griffin, wife of Mr. Martin Griffin, who is a member of the Ottawa family of the same name, figured conspicuously in the recent show, in which she was a prize-winner. Among the more youthful equestriennes who have only recently become exhibitors were Miss Ruth Maclean, whose skilful management of her spirited mount was much admired; Miss Lois Sharpe, who was among the prize-winners, and Miss Daphne Brougham, the young daughter of Mr. and Mrs. F. W. Brougham, who was a popular exhibitor.

The youngest exhibitor was Miss Flora Russell, daughter of Mr. and Mrs. J. A. Russell, whose pony, "Jackie," won a championship in the saddle pony class, while "Prudence," her driving pony, was awarded a reserve championship, and her "Radium Junior" also carried off a blue ribbon as a champion.

Other women who played a prominent part in the big show were Mrs. George E. Macdonald, Miss Roberts, of Victoria; Mrs. Goldsmith, of Seattle; Miss Farrell, of Portland; Miss Nanno Baker, Mrs. Benjafield, Mrs. D. C. McGregor, Mrs. S. L. Howe, Mrs. William Grundy, Mrs. J. A. Russell and Miss Nell Senkler.

AFTER figuring at the Ottawa Horse Show, the twelve splendid animals entered by Hon. Adam Beck and Mrs. Beck, of London, Ontario, will be shipped to London, England, for exhibition. The international show at Olympia opens on June the sixteenth. Several other Canadians will also exhibit.



POSSESSOR OF MANY TROPHIES.

Mrs. H. C. Gordon Exploiting the Points of a Thoroughbred from the Laidlaw Stables.

handling of the reins has made her much sought by other owners, many of whose animals have achieved success under her guidance. Mrs. Loewen is a daughter of the late Col. Falk Warren, and spent her early years in England. Like many other English women, she favours the side-saddle. Her



MISS RUTH MACLEAN

One of the Younger Group of Riders Whose Horsemanship at the Show Was Much Admired.

sister, Mrs. Cecil Smith, is also an accomplished horsewoman, and appeared in the ring in a number of events in the recent show.

An equestrienne who is the possessor of many trophies is Mrs. H. C. Gordon, who is now a resident of Vancouver, but who was formerly Miss Laidlaw, of Spokane. Her father, Mr. Andrew



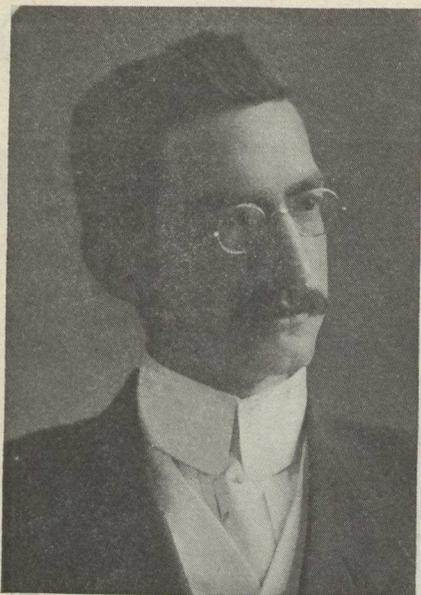
MRS. MARTIN GRIFFIN

A Skilful Equestrienne, Who Won a Coveted Prize in the Recent Horse Show.



MRS. C. J. LOEWEN

Photographed Riding for Miss Dunsmuir, Daughter of Hon. James Dunsmuir, of Victoria.



AN OFFICER FROM KEDDLESTON.
Mr. N. J. Palmer, Secretary-Treasurer of the Saskatchewan Musical Association, is a Violinist.



A SOLOIST FROM INDIAN HEAD.
Mrs. Tribe Was the Medallist Soprano in Last Year's Saskatchewan Competitions.



A SHIELD WINNER FROM MOOSE JAW.
Mr. G. C. Palmer is Now the Conductor of a Children's Choir Listed from Regina.



A PRINCE ALBERT CONDUCTOR.
Mr. W. J. Dann Has a Choral Society Which Expects to Win Still Another Prize in the Saskatchewan Sangerfest.

The Saskatchewan Music Festival

A Three Days' Tournament at Regina, Beginning Thursday, May 22nd

By KATE HAWS MILES

SASKATCHEWAN music is developing—*prestissimo*. The 1913 annual provincial festival which opens at Regina on Thursday, this week, and continues until Saturday, marks the highest point in ambitious development yet reached in a country where musical progress is on a par with all commercial activities.



Mr. F. Laubach, Conductor of a Massed Choir of 700 Voices.

This year, for the first time, New York will be called in to judge Saskatchewan music. Mr. H. E. Krehbiel, critic of the *New York Tribune*, will judge all the instrumental competitions. As Mr. Krehbiel is the author of a very remarkably good book, "How to Listen to Music," he should be a very good judge. He has written other musical works as American correspondent of the *London Musical*

Times, has lectured a good bit and is one of that aggressive and cultured hierarchy of music criticism in New York composed of Henderson, Huneker and Krehbiel.

This year the Festival returns to Regina, where the idea of a musical association embracing the whole province originated, and where the first Festival was held. There were twenty-five entries on that occasion; for the present Festival there are two hundred and twenty-five entries.

The Association was formed in May, 1908, six men being present at the meeting. Mr. F. Laubach, one of the initial promoters, has continued in his good work and this year in addition to leading St. Paul's choir—which has for two years won a shield, to become the property of the choir winning it three years in succession, and which also was awarded

a Grand Challenge shield last year presented by the city of Moose Jaw for the best concerted singing, irrespective of class—he will conduct the massed choir consisting of over seven hundred voices which, accompanied by a massed Regina orchestra, gives a concert in the Arena Rink on the last evening of the Festival.

The entries this year include choral societies, choirs, ladies' and male choruses, children's choirs—with special awards for rural school choirs—ladies' male and mixed trios and quartettes, vocal soloists, orchestras, bands, pianos, violins, cornets, trombones, clarinet and flute. These entries are arranged in classes with due regard for amateur, professional and other qualifications.

So many entries and classes has necessitated an arrangement whereby competitions are going on in two places throughout each day with the orchestral, band and choir work reserved for the evening concerts in the Arena Rink. The First Baptist and Knox Presbyterian churches are being used for vocal and instrumental work respectively, with an adjudicator for each.

DR. G. W. ANDREWS, judge of vocal work, is head of the Oberlin Conservatory of Music, and is an organist and choirmaster of ability. He has visited Eastern Canada in his musical capacity.

The contestants are known only by numbers. This was done at the last Festival and has become a fixed rule. The difficulties attending such a plan are great for the reporters, and the secretary, Mr. N. J. Palmer, although very courteous and helpful in all matters pertaining to the musical side of the question, on the subject of cognomens, is as adamant.

With such an increase of contestants, year by year, the idea of local festivals is being entertained and will no doubt come up at the approaching annual meeting of the executive. These local festivals will enable musicians from all parts of the province to participate and the winners from each

section can meet at the provincial festival, which will be held as usual.

If public interest and musical enthusiasm are worth anything the West is bound to become a country of great musical progress. There never was a time or place in Canada where so much organizing enterprise was shown in any form of art as the recent developments in the three Prairie Provinces, as well as in British Columbia. The reason is, an abundance of good material and a great need of musical art to make life still more interesting in a country where so much of the interest depends upon local conditions. As this is being written a Made-in-Canada train is starting on a summer's trip through the West. This is an eloquent and practical proof that the people of Canada want as far as possible to spend their money on things made in Canada by Canadians. The Saskatchewan Music-Fest and the other festivals of provincial associations in the West are just as good evidence that Westerners are willing to spend their money and organizing enthusiasm on art produced in Canada by people, many of whom were until recently new arrivals, but are now good Canadians, and all the more so because of their creative interest in music.

There are hundreds of people in the West who got a good musical training in England, Scotland, Ireland or Wales, before coming here as settlers. There are hundreds of others who are interested in music down east before coming west. There are many others who brought with them musical enthusiasm born in continental Europe. The result is a cosmopolitan musical character which is being rapidly moulded with the concrete life of the West by just such enterprises as the Saskatchewan Festival. This is as truly a national work as building railways and factories and settling the land with farmers.

Sothorn as Shylock

E. H. SOTHERN, with his gifted wife, Julia Marlowe, may be a distinguished romantic actor and famous in the pastoral comedies of Shakespeare. As the impersonation of Shylock he is not a great success. He is probably a legitimate Shylock. He succeeded in making the role highly intelligible. He infused into it a good deal of Hebrew character. But as Shylock he was never profound. He was only occasionally pathetic. In being so much of a Jew he was less humanly interesting than the Shylock of Henry Irving, whose model was an Arab sheik. It is probably Irving's fault, in creating a Shylock that no other man would dare attempt, because it was so unconventional. No other man can play Shylock so, with such a terrible reserve of strength and such a tremendous collapse in the court room. Much credit is due to Sothorn that he did not attempt to imitate Irving.

It is quite as certain that no modern actress can hope to portray such a Portia as did Ellen Terry. Julia Marlowe was always pleasing. But she gave the impression of overworking the comedy; and it must be admitted that she caused an epidemic of laughs among an audience, many of whom were evidently hearing the jokes for the first time. Shakespeare is far from being dead. But it is a question—whether it is so much a case of Shakespeare as of modern actors starring in the roles of Shakespeare.



A SHIELD-WINNING CHOIR FROM ST. PAUL'S CHURCH, REGINA.

English Church Choir, Regularly Conducted by Mr. F. Laubach. This Choir Won a Shield in Two Successive Competitions, and Has High Hopes for a Third Success This Year as Permanent Owner of the Shield.



"The Risen Moon," by Archibald Browne.



"Ice Harvest," by Maurice Cullen; at the Canadian Art Club Exhibition.



Horatio Walker, New President of the Canadian Art Club, in His Studio on the Isle of Orleans; the Painter's Wife as Model.



"Evening After the Rain," by Homer Watson, Past President of the Canadian Art Club.

An Art President From the Isle of Orleans

A CANADIAN painter reported to have got \$20,000 for a single canvas in New York, is the new President of the Canadian Art Club, whose sixth annual exhibition is now open. Horatio Walker looks considerably like the late J. Pierpont Morgan when a middle-aged man. Had he not gone into painting he might have been a financier. He was born in Canada, but has spent a great deal of his life abroad; a good deal of it in New York, where he has a shrewd dealer in the person of Mr. N. E. Montross.

But the most of Horatio Walker's work is done in his big, quiet studio on the Isle of Orleans, just below Quebec. He is the only painter in Canada who does most of his work on an island. He is recognized as the most powerful painter ever born in Canada; and if he would interpret Canadian life more, and the New York millionaires less, he might be regarded as essentially and altogether a Canadian painter. He has the gift of investing a homely subject such as pigs or milking time, or a horse-trough with a prodigal glamour of colour which becomes eloquent though exceedingly good drawing. His only canvas at the exhibition, whose annual conference elected him President a few days ago, is "Milking Time"; which happens to be just the same size and a very similar subject to "Evening After the Rain," reproduced on this page after the former President, Homer Watson. But the two pictures are as different in expression and technic as—Horatio Walker and Homer Watson. Such is individuality in art.



"Louisa," by W. A. Clapp.

The exhibition shows progress and strong individualism among the painters and a tendency to a great diversity of style. But the average of interest is high and the range of subjects varied. There is a refreshing absence of the merely conventional landscape and a rather distressing lack of good portrait and figure work.

The three men whose canvases are most numerous are Homer Watson, Archibald Browne and Lawson. Watson's work is always strong, mainly sombre, technically excellent and would rank him as a most virile Canadian painter, if only he would get more of the real north-land light into his pictures. He has a strong penchant for pioneer subjects.

Browne is the sweet singer and the portrayer of landscape dreams. There is always a glamour on the trees; always a hush on the river and always a pensive glint to the moon at whatever stage of its rising or waxing.

Lawson, who now lives in New York, is a puzzling pre-post-impressionist sort of painter. Some of his pictures fairly dance with rare colour. Most of them look as though done through a chicken-screen and the paint scraped off. He uses the palette knife more than the brush.

Suzor-Cote, of Arthabaskaville, has a number of splendidly dazzling things that express well the French-Canadian's blithe appreciation of his own country. He is a strong and daring painter and considerable of a sculptor as well. Cullen's snowscapes are, as usual—fine. Williamson's Negro Woman" is a masterpiece of character-expression.



Through A Monocle

"EUGENICS AGAIN"

A CORRESPONDENT, Mr. Lewis F. Mills, of St. Stephen, N.B., writes me that he was "very much interested" in my remarks on "Eugenics" in this department. He is good enough to ask if I have written anything else on the subject; and, if so, when and where. And then he is—shall I say, "bad" enough?—to ask me, in case I have written nothing else on the theme, to give him the names and "works" of other writers who have dealt with this delicate subject along "similar lines." "Works" has a very impressive sound. It is much better than "books." I appreciate its use in this connection, even though it compels me to expose my bibliographical nakedness in the case and admit that I know of no "works" taking my view. So far as I am aware, my view is strictly original. I invented it. And I invented it for the COURIER.

AND, after several weeks, I still think that I was right. Nature is not only the Great Physician; but she is the great preventor of ill. Our best doctors now prescribe nature—study nature—obey nature—co-operate with nature. When you are ill, they simply remove whatever obstacles to nature which may have fallen athwart her course, out of the way; and then advise you to "let nature work her cure." Where nature is hard on the individual, is that she doesn't want to cure weaklings. She wants to kill them. She wrote her book, long before Barrie, on "Better Dead." Naturally, the weaklings rebel. They do not want to die for the benefit of the race. They have a selfish preference toward living. So they make a fight for it—and call in the doctors to help them. But the best the doctors can do for them is to artificially fortify the weak spot where nature is applying her punishment, and so bring them once more in line with nature's laws of health. And this is perfectly legitimate, so far as individuals go. The man-pack has made this gain over the wolf-pack—it cures its wounded instead of eating them. And, in the long run, it gains by it; for many of the wounded become again "first-class" fighting men.

BUT, while this is good business as applied to the already-born, it is criminally bad business when relied upon to cover up preventible weaknesses in the case of those yet to be born. For us to say—"We have skilled physicians and we have scientifically equipped hospitals and we have miraculous drugs; and so we will risk violating the laws of nature and the bringing into the world of foredoomed cripples," is as cruel and stupid an exhibition of wilful ignorance as could well be imagined. It is an abuse of medical skill. It bears no more relation to the healing of the sick than would the case of a builder, who should deliberately put faulty plumbing in his apartment-house because there are plumbers who can fix it, to the calling in of a plumber by an innocent tenant after the plumbing had broken. Thus my "invented" system of "Eugenics" is simply to make sure that nature has her way to begin with. Do not drive your "architect" off the building while you are putting it up, and then call him in frantically when the floors begin to sag. Let your "architect"—the matchless "architect" of nature—have his way from the first.

IT is very simple; and, if I do say it myself, it is very sensible. In this matter of the mating of the sexes, nature works by mysterious affinities and attractions which we do not even begin to understand. Any standard of attraction we try to set up will break down, I venture to say, in its attempted application to the young people of the first "city block" you know. You say, for example, that a pretty girl will attract in proportion to her prettiness; or that a strong young man will attract in proportion to his strength. And you go to a young people's party, and you find that, if there are a dozen young men there, there will be at least a half-dozen different opinions as to the "order of precedence" among the "pretty girls" present; and there is absolutely no guarantee that the athletic gradations of the young man will fix their order of popularity with the girls. Again, they say—

"health attracts." Sometimes; but many a man is drawn irresistibly to the pale and helpless "clinging vine"; and many a woman marries a feeble husband because he so needs her help. Write me down any fancied law of sex attraction, and I will produce to you about as many exceptions as examples.

NO; nature has not told us her secret. What it is that draws two people together, we cannot even guess. Under such circumstances, surely the proper method—admitting that the laws of nature ought to be followed—is to stand out of the way, and let nature take her course. Yet that is exactly what we prudent and wise people will not do. On this continent, we are very prone to think that we are much better in this respect than the class-bound and tradition-tied peoples of Europe. But I am not so sure. They are cruder about it over there—they keep their young people in a more dependent and docile state of mind, and then apply their iron rules and regulations quite frankly and even brutally. In some countries, they even deliberately pick out wives for their sons, and husbands for their daughters. We do nothing of that sort. But

we drill into the minds of our children all these formal maxims which govern the elders over there; and then let them—that is, our children—apply them for themselves. And the result is not so noticeably different. Our children are splendidly precocious and remarkably soon develop quite as much respect for "society" and "money" as their elders. In fact, it is not an uncommon experience on this continent to find the daughter of the house more in awe of social rank than either of her parents. The European prides himself on keeping "the mind of the young person" innocent of much knowledge; and then he looks after the marriage of this impressionable infant himself. The American prides himself of having children who are quite as knowing as their elders; and it is then the children who manage their own marriages and look after the social education of their parents.

THE boys who make the cable despatches say that they have started a "school of love" in Germany. I don't know what they teach at it; but it need not be quite a joke. No particular school is needed, of course. But what is needed is that we should enter into one vast conspiracy to impress upon the mind of youth that "love" is the only thing to be considered in choosing a mate for life; and that those who talk of "money" and "position" and "prospects" at such times, are not only blasphemers against the sacred Religion of Love, but are colossal and conspicuous fools into the bargain.

THE MONOCLE MAN.

Local vs. National Parsimony

Truro, May 12th, 1913.

Editor, CANADIAN COURIER:

The Monocle Man, in his interesting causerie of May 10th, puts it down to municipal and local parsimony that in matters of education and of highway improvement of the Provinces of Canada are so backward.

Such an explanation, while doubtless sufficient to account for a good many isolated cases of educational stagnation and of bad roads, is untenable as accounting for what may be called a general failure in the maintenance of these greatest two public services, viz., education and transportation. Is it not a truer explanation to say that we have failed in these two great duties mainly because we have been taught to consider education and the highways not as national but merely as provincial or parochial concerns?

The Monocle Man believes it would be better for us if these services were administered by the Federal Government and maintained by indirect taxation, as in France. It is quite within the power of our Federal authorities to deal with both education and the highways by subsidizing provincial effort, just as the Federal Government of the United States has subsidized by enormous sums of money and by enormous grants of public land the educational efforts of not only the newly organized states of the union, but also the older eastern states through whose effort and sacrifice the West was opened up and developed. Canada, whose taxation for Federal purposes has grown so huge as to amount to little short of a scandal, has, so far, appropriated none of her revenue to either schools or roads.

Our Federal taxation now amounts to over \$19 per head, as contrasted with \$18 in Great Britain, \$17 1-2 in France, \$19 in Argentina, \$19 in New Zealand, \$17 1-4 in Australia, \$7 1-4 in the United States. And, notwithstanding that none of these latter countries have

a national tax-rate as high as Canada's yet they all provide handsomely for education, for roads, and for other services which we in Canada have been taught to regard as merely provincial or local concerns.

Thus, out of the national revenues of Great Britain some ninety-two million dollars, or over two dollars per head of the population, is appropriated to public education, and over six millions to roads.

In France, the national treasury annually contributes over sixty-four million dollars to education. In Argentina, which has almost the same population as Canada, public education is assisted from the Federal treasury to the amount of over ten million dollars per year. (And this, forsooth, in a Latin country!)

New Zealand, with a population of one million, votes to education the sum of nearly five million dollars, which is more than half as great as Ontario's aggregate outlay, provincial and sectional, on her educational system.

The United States, notwithstanding her comparatively slender Federal revenues, continues to subsidize state effort in education in a way that should make Canadians ashamed of their Ottawa rulers.

In Australia, while the central government of the Commonwealth does not directly assist education, it renders possible a most generous provision for this as for every other provincial service by returning to the treasuries of the several states a sum equal to over six dollars per head of their population.

Money has become rather too plentiful at Ottawa. Men of "big business," and parliamentary magnates assure the ill-informed public that there is scarcely any limit to our power to pay. And yet, they have all around them the spectacle of the worst roads in the world and probably the poorest rural schools.

DAVID SOLOAN.

MONTREAL BASEBALL TEAM, 1913



Standing, Left to Right: Mike Murphy (Catcher), Ray Demmitt (Outfielder), "Del." Mason (Pitcher), Bill Cunningham (Second Baseman), Tom Madden (Catcher), Joe Yeager (Third Baseman and Captain), Wm. Allen (Outfielder), Art. Griggs (First Baseman), Howard McGraner (Pitcher). Kneeling: Jimmy Esmond (Infielder), Eddie Lennox (Infielder), Frank Gilhooley (Outfielder), Benny Purtell (Shortstop), Eddie Burns (Catcher), Billie Burke (Pitcher), Al. Mattern (Pitcher), and Frank Smith (Pitcher).

"Damaged Goods"

And Other Recent Play Ventures

By JOHN E. WEBBER

BRIEUX is not altogether a stranger to us. Not many seasons ago Mr. Laurence Irving made a pilgrimage from London on the French playwright's behalf and pleaded his claim to public attention in eloquent terms. In proof he submitted admirable presentations in his own translations of "The Incubus" (*Les Hanne-ton*) and "The Three Daughters of Monsieur Dupont." But the actor's mission was not a success. He was unable to communicate his enthusiasms beyond a little coterie of predisposed admirers, and to the public generally, Brieux would have become little more than a name but for "Damaged Goods" and the *Medical Review of Reviews*.

Les Avaries, or "Damaged Goods," as it is in-

further spread practically unlimited. This harvest is a direct consequence of the man's wilful marriage against his physician's entreaties. Professional ethics seal the doctor's lips and the wife, kept in ignorance, is unable to protect herself or others from the ravages of a malady more deadly than tuberculosis. Such an outspoken presentation of undeniable facts cannot fail to have a salutary effect on the public conscience. The dangers it exposes also disarm any possible objection on the score of delicacy. Society and the health of future generations are of infinitely more consequence than private sensibilities. The only pity is that there is not some other medium than the drama, which, as an art, has duties and obligations of a positive character to perform. But the fact remains that there is not. The press is otherwise engaged—chiefly in political triflings; and the pulpit has not contributed much to the discussion or propagation of social truth. The theatre, on the other hand, is in intimate touch with the emotions of the public and better positioned to reach its heart and conscience than either.

"Damaged Goods" is a medical treatise in play form. Brieux in this has subordinated his art to wing his message direct into men's souls.

"The Necessary Evil," a recently published one-act play by Charles Rann Kennedy, author of "The Servant in the House," contains quite as obvious a preachment on the subject of moral cleanness, with a hint also of the theme of "The Blindness of Virtue." Mr. Kennedy's play has not yet been produced, so that it is impossible to speak of its acting qualities.

REVIVAL, as well as "reform" has been prominent in the spring activities. To "The Beggar Student" and "The Geisha" included in a former account, have now been added the ever-popular "Mikado" and "Iolanthe." In dramatic revivals we have had Lester Wallack's "Rosedale"; Pinero's "The Amazons," and Augustus Thomas' old time favourite, "Arizona." "Rosedale" was first produced fifty years ago and has been revived a number of times since. For the benefit of this generation an outline of the play may be in order at this time. Lady May has been left a widow and the terms of the will forbid her remarrying without the consent and approval of Col. Cavendish May. If he refuses to agree and the Lady May persists, her rights to the property pass with her remarriage to the Colonel and her young son. The Colonel, of course, proves to be a designing villain. With the assistance of a Gypsy and ex-convict, he determines to get possession of the entire fortune by refusing his consent to a marriage and making away with the boy at the same time. The villainy is exposed through the lover of Rosa Leigh, sister of the man Lady May wants to marry. He invades the Gypsy camp where the young Sir Arthur has been kept prisoner a year, captures and returns him to his mother and at the same time fastens the crime firmly on the Colonel's shoulders.

"The Amazons" had its first New York presen-



Miss Chrystal Herne, in "Arizona."

tation in 1894. The story tells how Lady Castlejordan, out of respect to her late husband and disappointed that her only three children are girls instead of boys, brings them up in male attire and familiarizes them with all the sports and pastimes peculiar to men. Interest in the present revival, at any rate a large share of it, is undoubtedly due to the presence of Miss Billie Burke, in the part of "Tommy" the girl who grew up a boy. The management, properly appreciative of this fact, took pains to announce this as the charming actress's first appearance on the stage in boy's clothes. Not to underestimate the privilege of this introduction to hitherto unrevealed charms, we would like to plead the abundant acting charms of the young lady as sufficient reason for attendance.

IN New York, lighter offerings have the call. "Are You a Crook?" by William J. Hurlburt, lightly satirizes the prevailing demand for crook plays, through the experiences of a young girl predisposed to crook play matinees. The manner in which plays of this class develop heroics leads her to idealize the gentleman burglar in quest of whom she complicates the domestic relations of her own and kindred families in three acts of satirical farce. The locale includes a fashionable Long Island estate and the rooms of a young bachelor in Washington Square. "Are You a Crook?" opens the new Longacre Theatre, the most recent addition to the already appalling list of Broadway playhouses.

Madame Bernhardt is also with us for a two weeks' engagement prior to her departure for Europe. This also completes a tour of the vaudeville stage of America. Scenes from her famous plays make up her programme each afternoon and evening.



Miss Billie Burke, in "The Amazons."

adequately translated, is a powerful indictment of a social condition that permits a diseased person to marry. The play is absolutely frank in statement and relentless in the pursuit of consequences. It was produced under medical patronage, and curiosity has been stimulated just as it was in the beginning of the career of "Mrs. Warren's Profession," with the same result—boredom for the multitude, shekels for the box office and unpleasant notoriety for the playwright. "Damaged Goods" is a popular success, while "The Incubus" and "The Three Daughters of M. Dupont," comedies of brilliant, mordant wit and tremendous social import both, went begging for audiences. Like his brilliant English contemporary and admirer, Bernard Shaw, Brieux is a frank advocate of the stage as a public educator. All his plays are a medium for social exposition and the criticism of contemporary morality. "The Incubus" is a study in the delusiveness of that sort of freedom which the relation of mistress is supposed to give; Monsieur Dupont of familiar forms of social hypocrisy.

IN "Damaged Goods" we have the story of a father's uncleanness visited on the wife, the child and the child's nurse, with possibilities for



Scene from Act 3, in "Are You a Crook?" in Which Marguerite Clark and George Fawcett are the Stars.

REFLECTIONS

By THE EDITOR

Town Planning

A GENTLEMAN who has just returned from the "Conference on City Planning," in Chicago, reports that Alberta's Town Planning Act made a great impression upon the delegates assembled there. They were surprised that this new law should be the most progressive of its kind in the world perhaps. It provides that five per cent. of the municipal area is necessary for park purposes, a most liberal provision; that one-half of the increment in value of the real estate benefitted by a town-planning scheme, shall go to the municipality; and gives full powers to every municipality to carry out everything necessary for "efficient operation of the scheme."

All those interested in any way in town planning should get a copy of Alberta's act and study it. The subject is important from a local as well as a national standpoint. When the City Planning Conference meets in Toronto next year, Canadians should be prepared to take full advantage of the discussion.

The Western Situation

WESTERN CANADA needs sympathetic consideration at the present time. Real estate was over-boomed and the inevitable reaction has set in. Agreements for sale are being sold at a discount running from 25 to 60 per cent. The rate of interest is high. Farmers who have made themselves land-poor and piled up debts are being taught a severe lesson. Some of them are being foreclosed. The newer cities and towns are finding it difficult to sell debentures. The speculative builder is paying from ten to twenty per cent. for loans.

With a situation like this, the bankers, wholesalers and manufacturers should be generous and forbearing. The west is expanding rapidly, and the people must be housed and fed. The building must go on, and the east can show its friendship for the west by being patient and considerate. The railways were unable to handle last year's crop in such a way as to give the farmers a quick cash return. As a consequence many of them have their crops still unsold, or were forced to sell at a heavy discount.

This year the situation will be better. The railways are pushing extensions. New elevators are being built. The Dominion Government has decided to erect several large interior elevators at central points such as Regina, Saskatoon, Lethbridge and Calgary, where grain may be stored, cleaned and graded. If the bankers and manufacturers assist generously, the west will come through the year with flying colours. If the Dominion Government simply talks about what it is going to do and the bankers and manufacturers refuse adequate credit, the results will be far from satisfactory.

There is only one point at which credits should be restricted. There should be no loans on agreements for sale of city property. Loans on all kinds of town lots, other than revenue-producing property, should be absolutely discouraged.

The Making of Homes

SHOULD working people be left to build their own homes or should they be helped? This is a question which has agitated many minds in recent years. A century ago, a workman might live in a pig-sty if he wanted to, for all the world cared. To-day, each nation has come to realize that the workman is a citizen and the father of a number of citizens; and hence his welfare is a matter of national importance. Thus we have "the housing question" as one of the big, social topics of the day.

The Winnipeg Housing and Town Planning Association is trying to raise a million dollars to help workmen to get homes. A similar association in Toronto is doing the same. In Guelph, Galt and one or two other places, housing companies are being formed. Canada, with its huge immigration, is in need of homes—especially clean, wholesome, sanitary homes—at a fair rental. The newcomer cannot be expected to supply these. He has neither the capital nor the experience. Somebody must do this for him, and do it better than he would do it for himself.

Hon. Mr. Hanna put a bill through the Ontario

Legislature at the last session giving municipalities power to guarantee bonds of housing companies to the extent of 85 per cent. of the paid-up capital. Such companies are restricted to six per cent. earnings; all profits over this go to the benefit of tenants. The other provinces will no doubt watch the course of events in Ontario with considerable interest, and, if success follows on the heels of the new act, will introduce similar legislation.

Perhaps the chief points to be emphasized are that housing companies will help men who otherwise would not be able to get decent homes and will also set new standards in architecture, lighting, ventilation and sanitary arrangements. A housing association will not do its whole duty unless it raises the standards of the homes for workingmen in the community in which it operates.

Premier Borden's Speech

PREMIER BORDEN'S speech on the third reading of the Bill was an excellent performance. It presented the Conservative side of the naval question in a masterly way and was in splendid taste throughout. Further, it indicates that the Premier is thinking of establishing a Canadian navy ultimately. Like Mr. Bourassa, he is willing to construct dry-docks and he promised to construct them on both the Atlantic and Pacific at an early date. These will be an aid to commercial shipping as well as an assistance to the Admiralty of Great Britain. He will also establish naval bases on the Atlantic and Pacific "entirely within our own control." The harbours and ports can be fortified. He may even go so far, he intimated, as to provide "torpedo boats and other similar craft" to help protect these ports. He also announced that the naval college at Halifax is to be maintained as well as training ships. For the latter purpose, he would use the ships of the hydrographic survey and the fisheries cruisers. Other small cruisers would be added.

It will thus be seen that Premier Borden does not intend to repeal the Canadian Naval Service Act passed by his predecessors in office. He will continue the work of training Canadians for the navy. A despatch from Vancouver says that the *Rainbow* is to be abandoned and the 120 men aboard her placed on shore. In view of Mr. Borden's utterance, the despatch is probably misleading. Mr. Borden has no intention of abandoning the two training ships which Canada now has, but rather to add to their number.

There may be those who doubt this and who believe that Mr. Borden will yield entirely to Mr. Bourassa and the Nationalists. However, if they will carefully read Mr. Borden's speech of last week, they must be convinced that the Government has no intention of allowing Canada's naval service to consist wholly of Dreadnoughts which are to form part of Mr. Churchill's proposed "Imperial Squadron."

The Six Heroes

ABOUT 11.30 p.m. on Thursday, May 15th, the House of Commons gave the Naval Bill its third reading by a majority of 33. The yeas were 101 and the nays 68. Of these 169 members, there were only six deserving of any special credit. One hundred and three voted obediently with their respective parties; six voted against their party. Five Nationalists turned from the Conservative alliance and voted against the Bill. One Liberal turned from his party and voted for the Bill.

These men are despised by their fellow members. They voted shamefacedly. They are no doubt subjected to all sorts of personal abuse, and to various kinds of cold-shouldering. Yet, in a way, they are real heroes. They had the courage of their convictions—a compliment which may be paid to very few men in these days of bitter and unreasoning partisanship.

Under political conditions as we have them in Canada, he is a brave man who dares to vote against his party in any question. Whenever a member shows any signs of thinking for himself, or of having intellectual heart-searchings, he is dubbed "a poor Conservative," or "a poor Liberal," as the case may be. And immediately the party machine is put in motion to get rid of him. Both

parties hate an independent—whether he is with them or against them. The constituency which elects him apologizes for him, and his friends tell him he is a fool.

Of course, it is all wrong. The people should encourage a member who shows independence. The newspapers should applaud him. Independents outside his constituency should write him notes of congratulation. He should be treated as a hero. All honour, therefore, to the five Nationalists who voted Liberal and to Col. Maclean, of St. John, who voted Conservative.

Brow-beating the Senate

DOES a section of the Conservative party desire the Senate to throw out the Navy Bill? If so, they are moving very cleverly to this end. Certain machine brand Conservative organs are engaged in threatening the Senate with "reform" or annihilation in the event of the bill meeting with a mishap while in the Upper House. The Senate has heard these threats before, and is too blasé to fear that any government living in expectation of long years of power and reward for its political supporters will destroy what is bound to become one of its own bulwarks.

Both parties have contributed of their strong men to the Senate. Although Senate appointments are usually made because of partisan service, there are few weaklings. If political experience, business ability, culture and affluence count as assets in law-making, then the Senate easily ranks with the House of Commons. The Upper House, it is true, lacks in direct responsibility to the people; but appreciating the fact, it is the more likely to give serious consideration to a measure which has the endorsement of the majority of the people's representatives.

The Senate is rightly jealous of its prerogatives and the coarse threats of extinction are well calculated to goad it into action which, we believe, would be detrimental to the prestige of Canada within and without the Empire.

The Proper Solution

CANADA'S honour is pledged to substantial assistance to the Empire in naval armament. The two great political parties are pledged. The difference in the assistance advocated, while substantial, is after all, only a matter of procedure. The Liberals alone are ready with a permanent policy. The Conservative proposals are avowedly a temporary measure, and are not inconsistent with the Liberal policy, and what the COURIER believes to be the Canadian *desideratum*, a Canadian navy. The present day policy of the British Empire and the self-interest of Canada are alike opposed to periodical contributions of money or ships to a navy the affairs of which are not administered by the Parliament of Canada. Mr. Borden's speech in introduction of the Bill, in view of his later declaration of policy was unfortunate. There should have been an unmistakeable, definite repudiation of those who would destroy the autonomy of the country by the building-up of a centralized fleet under the control of the United Kingdom and in part supported by the taxation of the over-seas Dominions. Mr. Borden somewhat retrieved his position in later speeches, declaring that the measure was simply temporary and affirming his respect for the highly prized rights of self-government possessed by Canada. The permanent policy is not to conflict with these rights. This must mean that the government is going in for a Canadian navy. A plain statement to this effect would have been better, but the ways of politicians are above the divination of ordinary mortals.

Once Mr. Borden declared against periodical contribution, there was a chance for the leaders to rise above the commonplace, unite the two programmes, and prove to the world that true statesmanship exists in Canada. If either leader had had the courage to take this action, he would have secured the support of many influential non-partisan naval advocates in this country. But why speculate on what might have been when what is to be demands attention? So long as it was a case between the Government measure and an effective Canadian navy, we favoured the latter. Now it is a case of the Government measure or nothing, at least for the present. The Senate may very properly affirm its belief in the Canadian navy and pass the Government legislation. The Naval Service Act of 1911 is at least still law and the Senate will doubtless see that it remains so. An awakening of public sentiment may be safely trusted to ensure that the government will soon bring down a permanent policy consistent with the country's self government and its duty to the Empire.

STRUGGLES AND TRIUMPHS IN PEACE AND WAR



After the Fall of Scutari. One of the Most Thrilling Incidents of Modern Times Was the Entry of the Victorious Montenegrin Troops Into the Captured City. This Picture Shows Them in Full March, Headed by Their Band. The Price Paid by Montenegro for This Triumph Was Large, but Montenegrin Honour and Integrity Demanded That There Should be no Retreat.



On Sunday, May 4, There Was a Battle in Trafalgar Square, London. Keir Hardie's Followers Were Holding a "Right-to-speak" Meeting. For the Time Being the Socialists and Suffragettes Combined Forces to Defy the Police, Whom They Termed Cossacks and Murderers. In Spite of the Efforts of Mr. Hardie and the Police to Keep Order There were Enough Rowdies in the Crowd of Thirty Thousand People to Cause a Riot. Several Arrests Were Made. This Picture Shows Keir Hardie Addressing the Crowd During the Peaceful Part of the Meeting.

At the Sign of the Maple

A DEPARTMENT MAINLY FOR WOMEN



Fanciers of the French Bull Toy Held an Exhibit in the Hotel Astor, New York, a Few Days Ago. Salvolatile Was Shown by Mrs. Mary Winthrop Turner.

Emancipation for Housewives

TWO cups of joy there are, to drink of in the year's passing—September days, and June's—two brimming cups of cheer.

Each year their luscious greens and their ripening scents are poured for our strengthening. In youth we quaff, unchecked, 'tis our right. But when youth with flying feet has gone, when cares come, and brain and heart are confused with plannings, when more than ever before we need the strength we deafen our ear to the fountain's flow, and with dry, parched lips plod wearily on, our thirst unquenched.

For ten years after my marriage I lost these wild, sweet days, longed for them, ahead, hailed them wistfully as they came, and bemoaned them as they passed. Spring sewing, autumn preserving, and both seasons' housecleanings, chained me indoors, and I dragged through each thirty days, a slave to these tyrant demands. Then suddenly, one sweet, "misty, moisty" morning, I decided that there was no actual need of the sewing sieve, that Johnnie and Janie and Angeline had each really quite enough blouses and frocks to last them into July, and that my own could spend even farther into the season. Thus deciding I folded away my gingham and broderies, closed and locked my machine, and took June.

Oh, the blessed joy of those exquisite days, mine again, after so long relinquished! I left undone nothing actually needed for comfort of my household, but I did no more.

Each day, I had an hour or two in the fields, or in walks around the town, even in rains making my little journeys, the sweet, soaking rains of spring.

When my good man left for the office I would linger a bit on the steps for the morning delights; at even I often walked with him down the shady roadway; or I swung in the hammock while the children played their gloaming games of "Tag" and "Rancy Dancy De."

We hadn't a pudding or a pie for dessert in all that June, nor have we in any Junes since, nor ever will we again, while Junes wax and wane. Bananas and berries and crackers and cheese satisfied us all.

To its last rich drop I drank the cup, and then, strong of spirit and happy of heart, I hurried a bit

through July, and easily "caught up" with sewing and everything.

So, in like manner, did I take September, its incense-breathing morns, its hazy noons, its yellow, dreamy eves. As before, I neglected nothing truly vital for comfort of the household, but, September was mine, and from the first day to the last I let its vagabond vagrant spirit possess me. I was "on the road" again, after being shut in civilized houses for ten years!

Not the newly-organized Browning Club, not a booth at the Charity Fair, not a Bridge party at my neighbour's house, nor my neighbour's wife, nor anything that was unneeded effort of body, mind, or will, could tempt me from my cheer. The shackles had fallen, I was free!

Some days I only pattered around the gardens. Sometimes we wandered to the woods, the children and I, and rustled our feet through the fallen leaves, and on several sunny afternoons I made a visit to friends outside the town, lovely rural walks through old-time scenes, and sweet, blessed communion with these old-time friends.

I DID not make a jar of peach preserve that year, nor did one of plum nor pear, nor have I in any of the years since, but we do not greatly miss them. For a very few cents more than fruit and jar and sugar would cost, I can buy them, if I wish, quite as fresh and almost as tasty as my own—while September comes but once in every year of a woman's life.

We are all happier for these cups of joy. The children have learned that they are "mother's months," and have caught the infection of the happy-go-lucky spirit. They join me often on my walks, and even condescend to ask me on their fishing trips. The demands, all around, are lighter, the supply more appreciated.

Follow me, mothers.

You women in the country, wander around the orchards, in bloom and in fruit. Go to the top of that hill you have been viewing wistfully these many years! The crown of glory it wears is for you, has been for you, and ye "would not" take it. Walk across the pasture to the fields where your men are ploughing; the newly-turned turf has a breath of strength, and your men will like to show you the plans for their planting. Pack a basket, one morning, and tell them you will all have dinner together under the big beech tree instead of at the stuffy, stove-heated house.

They may laugh, at first, and perhaps never actually admit to you the charm of it, for that is ever a man's way. But they will not refuse the dinner, and you will have had your whole happy day in God's good outdoors.

You women of the city, go on that car ride you have often planned, to park or pond; have your husband join you at the noon hour, and dine together from basket or restaurant. Go to the public gardens of an afternoon, with a new magazine under your arm, and read it through at a sitting, love story, and poems, and contributors' club. Linger a bit by the fountain, while the squirrels and the birds chip and twitter around you. Walk, at sundown, along some sequestered street, and let the peace and glow of the quiet hour into your soul. Take the children over to the little square nearby, and let them play down the paths while you sit with folded hands and think and rest. Be outdoors, if possible, one portion of every day, on shores of lakes, on banks of streams, or under green trees, anywhere.

Clothes wear out, and moths and dust corrupt, but a month of blue skies and green fields and wild scents will be yours, forever, a treasure of heaven, come down to us while on earth.

"Yo-ho-hoho, ho-yoho, who's for the Road!"

MARY MURRAY.

Thirteenth Annual Meeting of I.O.D.E.

SOcially, as in business respects, the annual meeting of the I. O. D. E., in Winnipeg, recently, was successful. Among the more conspicuous events were: The entertainment at Government House, when Mrs. Cameron was hostess; the presentation of the Pageant of Empire, with the Order as special guests; the civic honour of an auto drive and tea in the city park; and the reception the Winnipeg chapters tendered at the Royal Alexandra Hotel, at which Mrs. Henshaw's address on "Canadian Mountain Trails" was the principal feature.

The occasion was the Imperial Order's thirteenth annual assembly. The sessions were presided over by the President, Mrs. A. E. Gooderham, of Toronto. The attendance was large and the representation covered the extremes of direction, east and west. A welcome tendered at the opening meeting by Mrs. S. P. Matheson, President of the Municipal Chapter, of Winnipeg, was suitably responded to by Mrs. James George, Vice-President of the



At the Show of the French Bull Toy, Mrs. J. S. Campbell Exhibited Her Diminutive Canine With the Very Appropriate Appellation of Campbell's Kid.

National Chapter. Reports, advanced by Mrs. Van Wart, President of the Provincial Chapter, of New Brunswick; by Mrs. Hannington, of Victoria; by Mrs. A. Wilson Smith, of Winnipeg, and by Mrs. Henshaw, of Vancouver, were among the factors producing a wealth of discussion. The Order's ideals and accomplishments were set forth ably and acceptably by Miss C. Welland Merritt, of St. Catharines. The Chapters, individually, have been surprisingly active and the year's work, in the aggregate, is tremendous.

A gracious feature of the big convention was a message of greeting to Their Royal Highnesses the Duke and Duchess of Connaught, coupled with a formal resolution of thanks, to the proper Source, for the latter's convalescence. The resolution was moved by Mrs. A. E. Gooderham and seconded by Mrs. Bruce, of Toronto. As an outcome of the somewhat lengthy discussion on immigration, the Order will aim to establish a chain of hostels across the Dominion, to be known as the Duchess of Connaught hostels. Miss Sutherland, speaking of the settlers' welcome work, deemed it the most important work of the Order.

The election of new officers amounted to reelection; the official posts for the year to be manned as follows:

President, Mrs. A. E. Gooderham, Toronto; Hon. Treasurer, Mrs. J. Bruce, Toronto; Hon. Secretary, Mrs. Fetherstonhaugh, Toronto; Hon. Organizing Secretary, Miss Chaplin, Toronto; Standard Bearer, Mrs. Henshaw, Vancouver; Vice-Regents, Lady Mackenzie, Mrs. James George, and Mrs. E. F. B. Johnston, Toronto.

The Councillors-elect are: Mesdames A. E. Gooderham, Hannington, J. Bruce, Fetherstonhaugh, Henshaw, Lady Mackenzie, E. F. B. Johnston, James George, Auden, S. T. Matheson, Worthington, Nesbitt, R. S. Wilson, W. H. Burns, Ross Gooderham, John Cawthra, G. O. Hughes, Arthurs, H. G. Williams, W. A. R. Kerr, J. J. Garland, McKenzie, Alexander, Reddill, Peuchen, G. H. Smith, J. A. Ross, McGillivray, R. G. Sutherland, Garrett, Lady Tupper, Raynolds, DeGueren, Hodgins, T. J. Clarke, W. J. Wright, W. D. Spence, R. R. Earle, Miss Chaplin, Miss Constance Boulton and Miss Michie.

Toronto was unanimously chosen as the meeting place for the 1914 convention.

A Page for Amateur Gardeners

The Summer Garden

Timely Hints on the Planting of Tender Flowers—Some Noble Plants Seldom Seen—Avoid Monotony

By E. T. COOK

THE weather of the past few days has certainly not sent a thrill of exultation through the heart of the amateur gardener, but, perhaps, the cold spell is for the best. The torrid heat that came suddenly about three weeks ago caused much anxiety and the freezing temperature that followed in time to check a precocious development was generally welcomed. At the time of writing, weather conditions are decidedly wintry, but it is never safe to plant tender flowers until quite the end of the month, meanwhile "hardening" them off to adapt the growth to changed conditions. Many of the failures with tender plants may be traced to hurried development and their sickly shoots are not prepared to face, perhaps, cold nights and piercing east winds. Even in the early days of June when purchasers insist upon receiving strong plants that have not been nurtured in a forcing temperature, this advice applies equally to vegetables and flowers.

One of the cardinal virtues of thoughtful gardening is an avoidance of monotony. There is a certain sameness in the general composition of flower beds or masses of plants, and when repeated year after year an impression is formed that only a few types of plants are capable of supplying effective showing. Large green-houses, conservatories, and general accommodation for tender plants of marked vigour of growth are increasing yearly, and these, during the winter months, may well shelter the few kinds that are mentioned, or, if these cannot be spared wholly for that purpose, a cellar absolutely frost proof may be brought into service.

TUB GARDENING.

A simple form of gardening is appropriately described as "Tub gardening," and it consists of growing certain shrubby flowering plants in tubs and placing them about the garden from early summer until the frosty days. Palms are very beautiful in their cool leafiness, but they are friends we should value more if they were sometimes less in evidence. It is then the flowering shrub steps in, as it were, to give variety a welcome break-away from mere routine. What are these plants? It may well be asked. I shall confine the list to the African Lily or Agapanthus Nerium, better known, perhaps, as Oleander Orange, including Citrons, Abutilous, Myrtles, Veronicas and Hydrangeas. The sweetly scented Cape Geraniums or Pelargoniums might be added, but those named will suffice at first. There is nothing troublesome to overcome in their cultivation, and though the Agapanthus and Abutilon may not be familiar to many, that is no reason why we here should not enjoy these lovely flowers as well as those who have their habitation in other lands. The shrubby plants I have named, as many Canadians well know, are much used in Great Britain, France and Germany, and those who have visited the gardens of Mr. Leopold de Rothschild, New London, England, will recall the great tubs of shrubs, the chief attraction of which are the flowers. Oleanders are grown with great success in the Dominion, and it would be pleasant to see their popularity increased. The cultural details are simplicity itself. Two essentials to success are sunshine and abundant waterings. The bud dropping, so often complained of, is simply the result of a dry soil, which is only necessary when the growth is at rest. A coach-house, entirely frost proof, or a warm shed, will give them the required shelter during winter. When spring comes they should be removed to a glass house of some kind. This encourages the already quickening growth. Early in May cover over the surface of the soil, after it has been renewed to a depth of two or three inches, with the best horse manure, and give water copiously. This treatment applies also to the African Lily, which has the bluest of blue flowers perched in cluster-fashion on a long, soft, green stem. The graceful leaves bending over in the way some Irises are wont to do are an attraction in themselves.

One never tires of this fair flower from Sunny



A Pastoral Scene. Bungalow on Mr. A. T. Hardy's Farm at Brockville.

Africa. Its colour—a true blue—is unfortunately not too common, and when the tubs containing the plants are placed against a dark green, leafy background, there is no doubt about their beauty. It is known botanically as Agapanthus Umbellatus, and a white counterpart exists to the blue, but begin with the type first. I should enjoy seeing this flower as plentiful as the big flaming Canna, and wish that the same could be written of it here as in Europe. "The blue Agapanthus everybody grows in tubs." I had almost forgotten that the plants must be full of roots before a host of flowers comes to greet the summer and fall months, and never stint the water, supplementing it by a dose of liquid manure each week.

OTHER FLOWERING SHRUBS.

There is a class of shrub so easily grown that it is surprising it is not everywhere, the Veronica, and the wine red V-speciosa and the purple V-imperialis are the giants among the speedwells. They are of the same race as the sweet little speedwells that seem to blink in the summer sunshine. These shrub Veronicas will stand even rough usage, but must have shelter from frost, as in the case of the African Lily. Of the Abutilon I shall write little, because as far as I am aware it is very rare, but there is no reason why, as horticulture and an appreciation of fine gardening deepens, these beautiful flowering shrubs should not be grown in tubs by all who wish for striking effects in summer and



The Herbaceous Calceolaria. A Splendid Specimen in Sir Edmund Osler's Conservatory in Rosedale.

fall. The growth is not entrancing, but the wealth of flower bells drooping from the slender stems will captivate the almost callous. These bells are sometimes pure golden yellow and rich crimson, but the shades of colouring are innumerable and never unpleasant. These few notes will, it is hoped, arouse some interest in a class of shrub that is unknown to many, and there is happily small risk of failure if the most ordinary care is taken during the various courses of the plant's growth.

A Popular and Wholesome Vegetable

Notes about the Cabbage Tribe which is not so much understood as it should be

By GEORGE BALDWIN

THE Cabbage is too well known to need description, and constitutes one of our most valuable classes of vegetables. It is eaten in three popular forms, which vary much in respect of their wholesomeness. These forms are: the sliced raw cabbage, plain boiled cabbage, and salted cabbage, or sauerkraut, the favourite dish of the Ger-

mans. In the first form, raw cabbage is sliced fine and eaten with vinegar, either quite cold or hot enough merely to wilt the vegetable. It is one of the lightest and most wholesome foods in existence and cannot be too highly recommended. Boiled cabbage takes longer to digest, and sauerkraut almost as much so as boiled cabbage. The other forms of cabbage, such as the cauliflower, broccoli, kale, etc, supply the epicures of all countries with some of their greatest delicacies.

Much has been written of cabbages, and yet they are strangers to many a garden. I hope that this article will suggest some idea that may prove of practical value. As there are upwards of five hundred kinds of cabbage, it would be difficult to go into detail, so we will confine our remarks to the varieties most suitable for an ordinary garden.

THE SEED.

The first question of importance is the seed. Everyone is aware that to get good results you must procure the best seed. I have found from several years' experience that our seedsmen are reliable, although years ago you could not rely upon them. I do not recommend sowing seed for the very early cabbages, as very few people have the facilities, but the plants can be bought at a reasonable price. For the late or main crop, by all means sow your own seed about the end of May, either in a frame, or in the open, providing you have a warm corner. Sow seeds thinly, about half an inch deep, in rows 4 inches apart; thin out the seedlings in the rows to 4 inches apart. After they have formed the second pair of leaves plant them into their allotted place as soon as large enough.

THE SOIL.

It is a well known fact that cabbage, if properly attended to, will grow on almost any kind of soil, but the best is a rich clay loam. A stiff clay, which is frequently found in the gardens of new houses, where the clay from the cellar is incorporated with mortar, brick rubbish and building material of all descriptions, is certainly not an ideal place for cabbages. It must be cleared at once of all rubbish, and some manure and sand, if possible, must be well dug in. No matter how good the soil is, large quantities of rotten manure are very beneficial. In the event of being unable to procure manure, the next best thing to do is to get about fifty pounds of fertilizer (suitable for vegetables) from your seedsmen, who has it bagged up ready for delivery. Fifty pounds is sufficient for a garden 25 feet wide by 60 feet long. Throw this on broadcast, after the soil has been dug, then rake it in before planting, giving each plant from eighteen inches to two feet of space each way.

INSECTS.

There are two insects which infest the cabbage most, and they are the green cut-worm in the young plants, and the green caterpillar. I find from experience that these two pests are the most troublesome. At the stage when the plants are

just recovering from the shock of being torn from the seed-bed or box in which they were bought, growth is necessarily slow. This is when the cut worm gets in his fine work by gnawing the stem either through or partly so, causing the plant to wilt and die. A dusting of air-slacked lime mixed with equal parts of sulphur, is a good remedy. Dust it on and around the plant. This also prevents attacks from the cabbage maggot, which eats the roots. Half a pound of Pyrethrum powder, mixed with two pounds of common flour, and scattered on in the same manner, is also good. These two remedies are also excellent later on, when the cabbage has formed its head and the green caterpillar begins to get busy. A light dusting of either once a week will keep them in check.

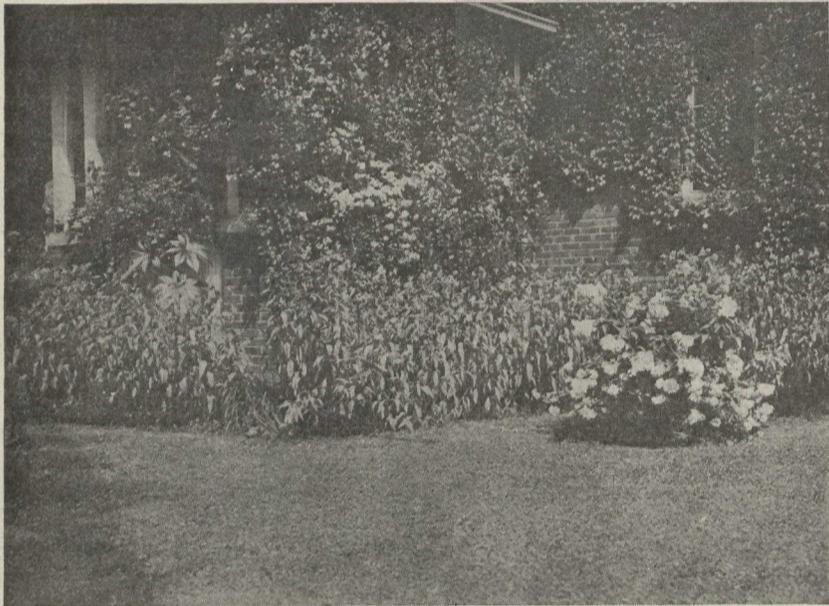
Keep the seedlings moist, but not sodden, until they are transferred to the garden. Then use the hoe as frequently as possible. When ground is not wet, give a good soaking once a

many. We may plant the white Tobacco or Nicotiana, Heliotrope, Stocks, and sturdy little Sweet Peas, and sow the night scented stock (Matthiola) this place of flower scents should be near the house. When the heat of the day is over a sweet fragrance will float in through the open windows making the home seem all the better for such surroundings. All the things named may be sown or planted out now.

A Hint to Strawberry Growers

By W. A. DIER, OTTAWA

IN an excellent article on Strawberries by Mr. Dier in the seventh annual report of the Horticultural Societies of Ontario occurs this note: "One of the enemies to which the strawberry is subject is the white grub. It is the larva of the May beetle. The grub when fully grown is about an inch and a half long, and three-eighths of an inch thick, nearly white, with a brown



PLANT YOURS NOW.

Summer Flowers Abloom in the Garden of E. J. Dignam, Bewsey Lodge, Avenue Road, Toronto.

week during dry weather, removing weeds and stirring the soil until the cabbages have spread themselves out so that you cannot get the hoe in between them.

Henderson's Summer Early is one of the best all round cabbages for early, mid-season and late. I had splendid success last year with Glory for mid-season and Danish Ball-head for late variety. Drumhead is a good Savoy. If you have space and desire to grow Cauliflower and Brussel's Sprouts, Snowball for the former and Sutton's Dwarf for the latter are best for gardens surrounded by unsightly board fences.

A Garden of Scents

IT is a pleasant idea having gardens of one flower but that idea can only be, of course, realized when there are many broad acres to cover, but a garden of scents is within the reach of

head. They are usually more numerous in old pastures and meadows than elsewhere, because their principal food is the roots of different kinds of grass. The old sods offer protection against birds which devour them. Therefore, it is not safe to plant in newly plowed sod, but it is better to occupy the ground with some crop which requires considerable hoeing and cultivation for at least two years before planting to strawberries. This gives the birds a chance to clear the ground of this pest. Birds themselves are exceedingly troublesome to the small grower during the fruiting season, and they seem to be perfectly partial to the finest specimens. On the first sign of ripening, I placed pieces of newspapers under the clusters to protect them from the bugs in the ground, and inverted strawberry boxes on top to protect them from the birds. In this way only could I save my best berries."

Building a New-World Palace

(Concluded from page 9.)

other the guest rooms, each of which is replete with a bathroom, and dressing room. Each suite will be distinct in furnishing and decoration.

The buildings are modern and comprehensive in appointment. The heating apparatus, instead of being actually in the house, is in the power house adjoining the stables, and the heat is carried down a long underground tunnel, five hundred feet long. The corridor is wide enough to admit a carriage. It is, of course, lighted by electricity. The walls shelter the different heating pipes. In the mansion are the swimming tank, bowling alley and shooting gallery. There is a private electric plant, and laundry plant, a plant for filtering all water, and one for regulating all the steam heating. The swimming tank has its own accompanying hot and cold regulating apparatus.

One of the most important features of the "castle" is the grand organ. Rumour whispers that its total cost will be

about \$60,000. It will be partly situated in the great hall and partly in the grand staircase, and some idea of its magnificent construction may be gathered from the fact that it can be played from three separate consoles, in three different parts of the house.

The stables, erected several years ago, are recognized by horsemen to be among the finest in finish and equipment in the world, although they are not as big as those of King George, nor Mr. Vanderbilt. Like the house, they are fire-proof, and are finished with open-timbered roof work.

When everything is completed, the house on the hill will be, indeed, a palace of delight. Everything contributory to luxurious comfort will be there. Sir Henry and Lady Pellatt plan to entertain a great deal, and when the great ones of the earth visit Toronto many of them will stay at the home of the genial colonel-millionaire. For Toronto will have a palace to be proud of.

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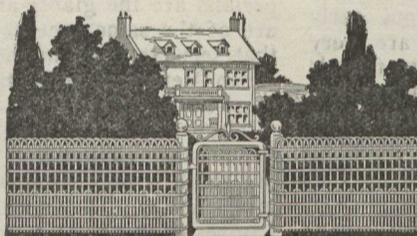
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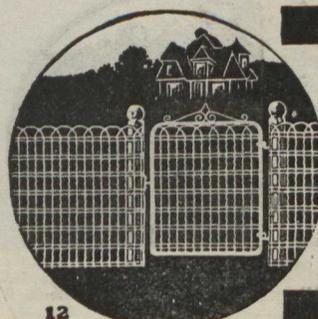
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SOMEBODY stole some naval plans at Washington. No danger of that sort of thing happening at Ottawa. Nothing worth stealing.

Statisticians tell us that a pair of flies will breed a family of a couple of million during a summer. Swat one now and think of the terrible slaughter you make.

A lawsuit that began in 1812 is nearing its end. What's the hurry?

A Toronto lad named Gooday ran away from home. He said "good day" to his pater and mater, so to speak.

The suffragette arson squad is doing its best to prove the Kipling assertion that "the female of the species is more deadly than the male."

U. S. Senators are no longer to be supplied with mineral water in the Senate. Who worries? Not the Senators.

Society women are taking up the fad of wearing the English monocle. And in spite of it some of them continue to look pretty.

A Texas girl posed as the goddess of Plenty for the design on the new issue of Yankee bills. She will be much worshipped hereafter.

Bars in Ontario now open at 8 a.m. Did you note what a large number of chaps are no longer early risers?

Some Toronto tax collectors forgot to pay their own taxes within the time limit. Ever notice how some folks are so busy making other people behave that they themselves forget their little duties?

Might Make a Deal.—Halifax, N.S. is hereafter to have a Board of Control. Halifax might get one at reduced rates just now by addressing "City Hall, Toronto, Ont."

The Pertinent Query.—"You are now at the end of your troubles," smiled the benign old preacher after he had tied the nuptial knot.

And there was wonder in the eyes of the young husband as he asked anxiously, "Which end?"

One Hundred Francs.—McGillivray Knowles one of our well-known Canadian painters, tells an amusing story of a curious artist character, Stettler, from Belgium whom he met in Paris. This artist was always hard up. He asked Knowles for a loan of a hundred francs, which he was to pay back in a month. He got the money and at the appointed time paid it back. In two days back he came again.

"M'sieu Knowles, I should lak to borrow from you one hundred francs, eh?"

"All right. Here it is."

Another month and the money was paid back. As promptly the request came again:

"One hundred francs, please to oblige, M'sieu Knowles?"

For a whole year Stettler kept on borrowing and paying back the hundred francs. When Knowles left Paris he was obliged to terminate the arrangement, but said:

"Look here, Stettler, if you want to keep that last hundred francs a while longer, do so, and send it to me when you make good."

"Ah, M'sieu Knowles, I must pay it now. I nevare make good. I was behind once one hundred francs. I have nevare caught up. Merci!"

Nonsense from the Pacific.—An adventurous correspondent in Victoria, B.C., sends the two following limericks expressing his separate regard for the girl of Victoria and the girl of Vancouver. These limericks were rejected by the regular humour editor of this page and turned over to the sporting editor, who thought they were too characteristic to omit. All lovers of the eternally feminine will probably agree that these effusions are well worth all the practical experience that the author had to live through before being able to indite such a concentration of fanciful ideas:

There was a young maid of Vancouver,
So sweet that you couldn't improve her;
But it rained there one day,
And she melted away:
With a shovel they had to remove her.

There was a young maid of Victoria,
So clever, she simply would bore ye.
When she spoke of a dream,
I thought I should scream;
For she called it a phantasmagoria.

The Testing Time.—The average man never realizes what an awful liar he could become with proper practice until the assessor comes around to ask him about his income.

An Apt Retort.—She—"Why is a man like a potato?"
He—"I give it up."
She—"Because they often get into hot water."
He—"And almost invariably it is the women who put them there."

Book Review Note.—Have you noted that some popular novelists are so very busy writing best sellers that they don't get time to turn out a good book?

Another Puzzle Solved.—We are just beginning to realize why the English suffragettes have taken to the use of bombs.

Other missiles have to be thrown with

some degree of accuracy to be effective. A bomb can be tossed by a woman with less control than a bush league south-paw and still do quite a bit of damage.

Profit by Mistakes.—He—"There are two classes of people in this country who particularly profit by the mistakes of other people."

She—"What are they?"
He—"The issuers of marriage licenses and the clergymen."

The Problem Solved.

SAID Churchill unto Asquith,
"I have a little scheme
To settle all this suffrage fuss
And let old John Bull dream.
Let us maroon the militants
On some isle—that's my plan!"
Said Asquith unto Churchill,
"Great! Let's choose the Isle of Man!"

That's the Question.—Ex-President Taft sent to the White House for the picture of Roosevelt that he left there. It would be interesting to know just what he wants to do with it.

Admiration.—"Bunkum is said to have cheated his lawyer out of a good round sum. What do you think of a man like that?"
"He must be a blamed smart man."

Tim Jordan and His Homers.—"Big Tim—he drives 'em in!"
That's the slogan that the fans at Toronto ball games raise when Timothy Jordan, first baseman, and champion home run hitter of the International League, steps up to the plate with the bases full.

But few of those same fans are aware that the big slugger is mightily superstitious about his circuit clouts. He is firmly of the opinion that he cannot hit a homer under certain conditions, or while anything is worrying him.

And thereby hangs this little tale of Big Tim and a Toronto sporting editor who had used a big double column cut of Jordan on his page. Of course, the player wanted a dozen copies of that paper and the photograph from which the cut was made. The newspaper man promised to bring them to the ball grounds next day. Tim went into the game and did some mighty swatting.

Next day the sporting editor forgot all about his promise to Tim. The first-sacker was disappointed. He was in the dumps all afternoon. He hit weak grounders to the infield or popped up flies into the hands of the fielders. His batting was away off.

But the picture and the papers came on the following day. Tim was tickled. He went to bat and smashed a homer into the right field bleachers to the great delight of the populace. As he trotted up to the plate he grinned at the sporting editor and gave him a sign that said, "I told you what would happen when I got 'em."

Then Tim took a notion that he would like two nice photographic enlargements of his picture for framing. The editor undertook to get them for him. But again there was a delay of a couple of days. Tim's batting average dropped again. He had hit a slump, due to his worry about those pictures. At last they came, just before a hotly-contested game. In that baseball battle Tim had two homers and his terrific slugging won the game for the Leafs.

As he came up to the plate after his second homer he was all smiles. He looked at the sporting editor in the press box and held up two fingers.

After the game he met the editor. "I told you, Bill," said Tim. "Two pictures—two homers. Nothing to it."

One of Jordan's pet superstitions is that he must sit on the same chair at the dining table for every meal. He believes that if he is forced to use another chair it will prevent him getting a hit next day. On one occasion his team mates put up a little joke on him by getting early to the table and occupying Tim's chair. Tim hung around for an hour or two waiting for that chair, but as soon as one player vacated it another was ready to take it and Tim was a very hungry ball player when he finally got his favourite seat.



The Royal Military College of Canada.

THERE are few national institutions of more value and interest to the country than the Royal Military College of Canada. Notwithstanding this, its object and the work it is accomplishing are not sufficiently understood by the general public.

The College is a Government institution, designed primarily for the purpose of giving instruction in all branches of military science to cadets and officers of the Canadian Militia. In fact, it corresponds to Woolwich and Sandhurst. The Commandant and military instructors are all officers on the active list of the Imperial army, lent for the purpose, and there is in addition a complete staff of professors for the civil subjects which form such an important part of the College course. Medical attendance is also provided.

Whilst the College is organized on a strictly military basis the cadets receive a practical and scientific training in subjects essential to a sound modern education.

The course includes a thorough grounding in Mathematics, Civil Engineering, Surveying, Physics, Chemistry, French and English.

The strict discipline maintained at the College is one of the most valuable features of the course, and, in addition, the constant practice of gymnastics, drills and outdoor exercises of all kinds, ensures health and excellent physical condition.

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The length of the course is three years, in three terms of 9½ months each.

The total cost of the course, including board, uniform, instructional material, and all extras, is about \$800.

The annual competitive examination for admission to the College, takes place in May of each year, at the headquarters of the several military districts.

For full particulars regarding this examination and for any other information, application should be made to the Secretary of the Militia Council, Ottawa, Ont.; or to the Commandant, Royal Military College, Kingston, Ont.

H.Q. 94-5. 9-09.



Geo. P. Dowd 1913

Street Singer (very melancholy)—"An' I tell them they needn't come wootin' ter me!"

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Canada To-Morrow

(Concluded from page 10.)

\$500,000,000. If our rural population grows proportionately we would be producing at least five times as much each year or a total of twenty-five hundred million dollars worth of grain and other field crops. Picture to yourself the number of trains and steamboats that will be required to transport these crops to their ultimate market.

Canada's foreign trade is increasing at a tremendous rate. The total of the last twelve months is just over 1,000 millions. In 1950, if we keep up our present rate of progress, our foreign trade will be somewhere between five and ten times that amount. Think of the number of steamships that will be coming and going in Canada's harbours to take care of that foreign trade, those exports and imports. It may even be that we will find it necessary to have a Canadian navy to look after and safeguard that tremendous foreign trade.

The total deposits in the chartered banks of Canada now exceed 1,000 millions of dollars. If our population multiplies seven times in the next thirty-five years we will have 7,000 millions on deposit, and we shall be one of the richest countries in the world. In the last ten years the capitalization of the Canadian banks has increased about fifty millions of dollars. Figuring at this rate of growth the total capitalization of our banks in 1950 would be somewhere around 300 or 350 millions of dollars.

This country has been thinking in millions; it must now think in billions.

DURING the past three years Canada has added about one million new citizens to her population. In so far as these have come from Great Britain and the United States they present few difficulties because most of the Anglo-Saxon people are well able to look after themselves. They add to the country's strength and do not accentuate its weakness. But we are also receiving large numbers of people from Austria, Italy, Poland, Russia, China, Germany, Sweden, Bulgaria, and Finland. I mention these in order according to the size of the immigration. These people are unfamiliar with the English language and Canadian institutions. It is a tremendous task to make them all good Canadians and to elevate them to the same standard of living, education, morality and religion which the native Canadian desires to maintain. Every city is now fighting over-crowding and unsanitary conditions among certain sections of this new population. The question of schools which can make use of the native language of these people and gradually transform their children into first-class Canadians, is a tremendous one. We are receiving new people at a greater rate, comparatively speaking, than the United States ever did, and hence the problem of education and assimilation is most acute.

But we are only on the threshold of this problem. Instead of getting 400,000 people as we did last year, the authorities are looking forward to getting a million new people a year in the near future. These people will put a tremendous strain upon our educational institutions and our social agencies.

IN 1900 Canada had 14,650 manufacturing establishments, employing 339,000 people and representing a capital of \$446,000,000. In 1910, according to the latest census returns Canada had manufacturing establishments numbering 19,218, with 515,000 employees and an invested capital of \$1,247,000,000. If we keep up this rate of progress we shall add 20,000 new manufacturing establishments before 1950. In other words, the number of factories will be exactly double what it is now. Treating the growth of employees in the same way we shall have about five and a half million people working in the various industrial establishments from Halifax to Victoria. Figures for the amount of capital likely to be invested at that date would run into several billions. The salary and wage bill will be about 2,000 million dollars a year. These figures are rather hard to grasp, but Canada must learn to think in big figures.

There is another phase of this question worth considering. What part of Canada is likely to show the greatest industrial advance in the next thirty or forty years? Will Eastern Canada keep up its present rate of progress, or will a great deal of this manufacturing growth take place in Western Canada? In 1900 the number of employees in the four Western Provinces numbered 18,000 and in 1911, 60,000. This was a total growth of 42,000 as against a total growth in Eastern Canada of 176,000. Thus for every employee added to the factories of Western Canada four have been added to the factory staffs of Eastern Canada. While this ratio may not be maintained for any great length of time, it may be confidently asserted that Eastern Canada will maintain its industrial supremacy just as the New England States have maintained their industrial supremacy in the country to the south of us.

Undoubtedly the West will take up manufacturing to some extent. It is well that it should. It would not be a good thing for Canada if the West remained purely agricultural. If this were to occur we should have a very strong free trade sentiment in the West and an equally strong protectionist sentiment in the East, and there would be constant talk of a divergence of interests. There is such talk to-day. A few days ago the president of the Industrial Bureau in one of the Albertan cities reported that it was "disappointing and humiliating" to find that the Eastern manufacturer was slow to establish branch factories in the Canadian West. The leading newspaper of the city justified his remark and added:

"The reason for it all is our high tariff system. The Canadian manufacturers have control of this market. They have fenced it in on all sides. They can sit in their offices in the East and keep control of things in the West. If the West suggests lower tariff in any form, whether it effects the Eastern manufacturer or not, the magnate has an interview with the leader of the Conservative party, goes down deep into the money chest, raises the old flag and goes out and kicks to pieces the movement for lower tariff so greatly desired by the West."

This is not an imaginary editorial. It shows the dangers which we have to face in this country, a danger which the United States experienced for many years. Many can remember how in the early nineties there was much talk of the United States splitting in two at the Pacific simply because the West would not stand for the protective tariff which the East desired. However, the United States came through those troubles without serious consequences, and Canada will do the same.

OF the billion dollars' worth of annual trade of Canada, one-half comes and goes over the two great oceans. Hence Canada stands ninth among the shipping nations of the world. We have on our register 8,088 vessels, employing 41,447 men. But only about ten per cent. of our foreign trade is carried in Canadian bottoms. The rest is carried by British and foreign ships.

Canada is, however, making great progress with her shipping. We are comparatively a great maritime nation. Indeed, population compared, we have as much shipping as Germany, and are only excelled by Great Britain. In 1950, Canada will not be ninth among the ship-owning countries, but will be at least third.

WHAT will the Canadian intellect be like in 1950? We shall have the wheat and the flour; the steam railways, electric railways and steamboats; the big factories, the strong banks and hundreds of millionaires; but will the world respect the Canadian as a man? Will Canadian character show the same advance in the next thirty-seven years as the Canadian commercial and industrial spirit? Shall we love literature, art, music and all that goes to make up the higher life, or shall we be merely a nation of money-makers?

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MONEY AND MAGNATES



The Bank Act Through Committee

WITH very few and very slight amendments, the Bank Act has passed the Banking and Commerce Committee. Fully half of the amendments proposed were withdrawn by their authors, and of those which were put to the vote, nine-tenths were defeated.

An important change was made, on the motion of Hon. Mr. White, in the question of audit, the main principle of audit by an accountant appointed by the shareholders being retained, but the selection being limited to a list of forty men selected by the whole body of general managers in Canada, and approved by the Minister. The further reservation was made that one-third of the shareholders, if dissatisfied with the auditor appointed by the majority, may appeal to the Minister for another.

The question of the interest rate caused a long and very bitter debate. Eventually the Minister's amendment was adopted. It reads: "The bank may stipulate for, take or receive or exact such rate of interest or discount per annum as may be agreed upon, and may receive or take in advance any such rate, but no higher interest than seven per cent. shall be recoverable by the bank." This is the most noteworthy of all the changes.

Mr. F. B. McCurdy's amendment, making it an offence for any officer or director of a bank to accept gifts from those seeking banking accommodation, was adopted. So was Mr. Carvell's, which prohibits the practice—a common one in the Maritime Provinces—of branch managers acting as insurance agents, and exerting pressure on clients to insure through them.

The story of the bill in the committee stage furnished food for thought. There have been many and diverse opinions upon many and diverse matters. But the amendments made are, on the whole, favourable to the community at large.

A Surprise in Brazilian Traction

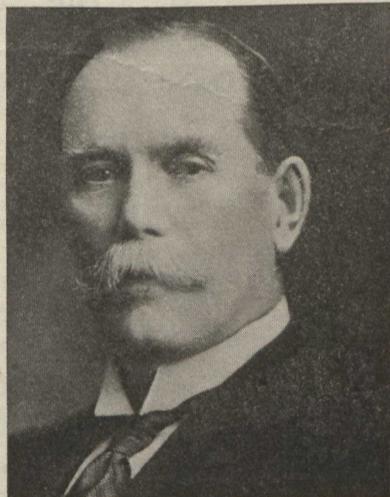
A MILD sensation was created by a despatch from London to the effect that an issue of \$10,000,000 six per cent. non-cumulative preferred stock was to be made. This report is confirmed. The stock has been underwritten by a London syndicate, and will be issued at par. The preferred stock is convertible into common at 120. Such a move came as a surprise. It was thought to be the intention of the directors that any additional financing would be effected by an issue of common stock. Unfavourable market conditions, however, prevented the possibility of a common stock issue around par, and, as the money was urgently needed, an issue of preferred was chosen as the way out. The issue in London is being well received, there being a good demand for the underwriting of the issue there. But locally, the news was not received with any great enthusiasm, the market taking the view that the pushing in of \$10,000,000 new preferred stock meant that dividend increases on the common stock would be just that much farther away. Further, the general belief was that Brazilian was about through financing, and had ample money for all its requirements, and that if those in control were about to create an issue of the magnitude of the one announced, there was no telling where this ultra-financing was going to end. In consequence of such opinion, the common stock went down from 95¾ to 91¾, though it rallied next day.

One thing is certain: the Company has done a very creditable piece of financing in floating the new issue, at a time when the market was tight, and the probabilities of getting such a large amount were conspicuously few.

On and Off the Exchange

Remarkable Development of Montreal Power

ONCE more, this go-ahead company reports a big increase. Ever since it started, through its able president, Mr. H. S. Holt, lighting and heating Montreal, and doing it more cheaply as well as more effectively than all the little jerkwater utility corporations that were trying it, it has consistently lowered the rates to the consumer, and increased the dividends to the shareholder. Despite the fact that the capital of the company has remained unchanged the gross earnings have increased 220 per cent. since 1902, a remarkable record even for a Canadian public utility corporation. Furthermore, the assets of the company have been growing at a great rate, and the reserve funds, including profit and loss surplus, contingent, insurance, etc., will total at present about six and a half million dollars.



MR. H. S. HOLT
President Montreal Light, Heat and Power Company.

The gross revenue for the year ending April 30th, is approximately \$5,600,000, as compared with \$4,969,254 in 1912. Taking an average ratio of working expenses to gross, this would give net profits equal to about 16 per cent. on the stock outstanding, contrasted with 13.87 in the previous year.

It is a notable fact that the decrease in fixed charges is an actual and not a proportionate one. It has continued year by year since 1904. The tabulated earnings on the common stock are some indication of the

We shall be pleased to forward upon request our list of selected Canadian

Municipal Debentures

We offer the most desirable issues to yield from

5% to 6%

Wood, Gundy & Co.
Toronto London Saskatoon Eng.

Chief Office for Canada: TORONTO
ALFRED WRIGHT, Manager.



IRISH & MAULSON, Limited,
Chief Toronto Agents

BUILD

The corner stone in your youth for the Temple of Old Age. When physically at your best you can entrench yourself against the time when old age has sapped your vigor. The Endowment Policy is the easiest, safest and quickest way for the young man to commence his fight against Father Time. Take one with the

Federal Life Assurance
Company
Hamilton, Ontario.

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

Write for information.

Head Office: TORONTO, Canada

DOMINION SECURITIES CORPORATION-LIMITED

ESTABLISHED 1901
TORONTO MONTREAL LONDON ENG

Western Canadian City Debentures

Victoria, B.C.
Brandon, Man.
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Income Yield
5% to 6%

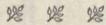
Full particulars on request.

Canadian Government Municipal and Corporation Bonds

progress and prosperity of the corporation, and show that the confidence of the shareholders is not misplaced:

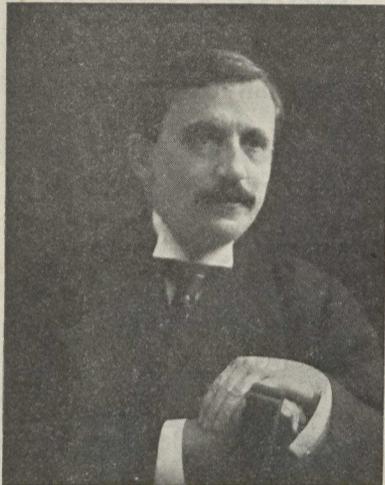
1902 .. 4.28 per cent.	1906 .. 7.52 per cent.	1910 .. 11.25 per cent.
1903 .. 4.22 "	1907 .. 8.47 "	1911 .. 12.37 "
1904 .. 5.20 "	1908 .. 9.69 "	1912 .. 13.87 "
1905 .. 6.64 "	1909 .. 10.27 "	1913 .. 16.00 "

The capital stock is to be increased from \$17,000,000 to \$22,000,000. Such an increase has been expected for some time; it will doubtless anticipate the company's capital requirements for a considerable time to come.



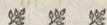
Cottons Earned 7 1-2 Per Cent.

THE sales reported by Canadian Cottons, Ltd., of Montreal, for the year just ended approximated \$4,400,000, compared with \$3,859,000 in the preceding year. The net profits totalled \$481,502, which is an increase over last year of \$47,503. Earnings are shown at the rate of 7.55 applicable to the common stock. This compares favourably with the 6.32 per cent. of a year ago.



MR. C. R. HOSMER
President Canadian Cottons, Ltd.

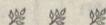
No dividend on common stock is to be declared at present, as the directors have decided to devote a portion of the available funds to the installation of additional machinery.



An Increase in Capital Stock

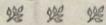
THE National Drug and Chemical Company, of Montreal, plan to increase their capital stock, which now stands at \$6,000,000, by a sum of \$2,000,000, divided into two hundred thousand six per cent. cumulative first preference shares of \$1 each, equal to \$973,333, and ten thousand seven per cent. preference shares of \$100 each. The first preference shares are to be

offered in England some time in June, at a price of 105. The report for the year ended June 31st last showed net trading profits of \$292,509. This is practically double the net trading profit for 1909-1910. Surplus profits after payment of preferred stock dividends were equal to about 2.4 per cent. on the outstanding common stock of \$1,835,700.



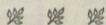
Murray-Kay's Year

FOR the second year of its existence as the combined firm, Murray-Kay, Limited, of Toronto, shows a gross profit on sales of \$651,889. This is an increase of \$20,129. The expenses, however, were \$27,000 heavier, so that the net profit for the year was \$212,241. This is practically 14 per cent. earned on the preferred stock, as against the 7 per cent. paid.



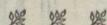
Handsome Profits for Goodwin's Limited

GROSS profits for the year of \$1,194,744, and net profits of \$162,631 were the outstanding features of a distinctly encouraging report of the directors of Goodwin's, Limited. After an apportionment for depreciation there was left a sum of \$60,138, surplus profits. Gross sales during the year increased 25 per cent.



The Richelieu and Ontario Puzzle

THERE is great interest—and greater speculation—just now as to the plans of the Richelieu and Ontario Navigation Company. This is largely owing to the failure of the stock to show any gains ever since the recent annual meeting, when the new crowd assumed control. It is generally understood that the insiders, as they have gone along with the consolidation, have gradually enlarged their plans, and until these are put into action, not much improvement in the stock can be looked for. Most of the money which made the present R. & O. consolidation possible was put up by English interests, and from a stock standpoint it would seem reasonable that the insiders should await the conclusion of their plans in order that these same English interests should have the opportunity of buying the stock at a fairly low level. Some announcement of the full plans and purposes of the company will probably be made within the next few days.

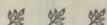


A Welcome Increase in Deposits

ON the whole, the April bank statement was satisfactory. The outstanding features were an increase of fifteen million in deposits and a decrease of four million in circulation. There was an expansion of over \$8,000,000 in current commercial loans, but call loans in Canada decreased \$1,000,000. The decrease in call loans in New York was \$6,000,000.

Appended are the important items of the statement:

	April 30.	March 31.
Circulation	\$ 98,100,111	\$102,202,047
Deposits, demand	365,340,002	357,756,659
" notice	631,160,280	630,434,708
" elsewhere	103,925,361	97,869,303
Call loans, Canadian	69,757,912	70,731,030
" outside	103,212,185	109,227,927
Cur. loans, Canadian	898,964,181	890,513,446
" outside	36,310,033	38,277,572



Next Week's Annuals

DURING next week the Imperial Bank of Canada, the Trust and Loan Company of Canada, and the North Atlantic Fisheries will hold their yearly meetings.

How \$5,000 Will Earn a Dollar a Day

Maximum of safety, combined with high interest yield, is the desire of all investors. The following suggestion for the investment of \$5,000 seems to meet both these conditions:—

Security.	Int. Rate.	Price.	Par Value.	Cost.	Yield.
Toronto Paper Bonds	6%	\$100	\$1,000	\$1,000 & Int.	\$60
12 Tooke Bros., Pref.	7%	89	1,200	1,068	84
Ontario Pulp Bonds	6%	96	1,000	960 & Int.	60
18 Macdonald Common	5%	55	1,800	990	90
Canada Machinery Bonds...	6%	98	1,000	980 & Int.	60
			\$6,000	\$4,998	\$354

Bonds and stocks of a par value of \$6,000 would thus be purchased for \$4,998, and accrued interest on the bonds, yielding \$354 per annum, equal to 7.08%. We believe the above prices will appreciate considerably from the present low level.

DOMINION BOND COMPANY, LIMITED

DOMINION BOND BUILDING TORONTO
DOMINION EXPRESS BUILDING MONTREAL
VANCOUVER LONDON, ENG.

J. W. FLAVELLE, President
W. E. RUNDLE, General Manager
Z. A. LASH, K. C., } Vice-
E. R. WOOD. } Presidents

Functions of a Trust Company

A TRUST Company is well equipped to purchase and sell real estate. Bringing to bear upon these matters an experience and judgment such as no individual could attain, this company is especially fitted to take charge of such transactions.

National Trust Company Limited

TORONTO

Montreal Winnipeg Edmonton Saskatoon Regina

THE CANADIAN BANK OF COMMERCE

Head Office: TORONTO

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

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

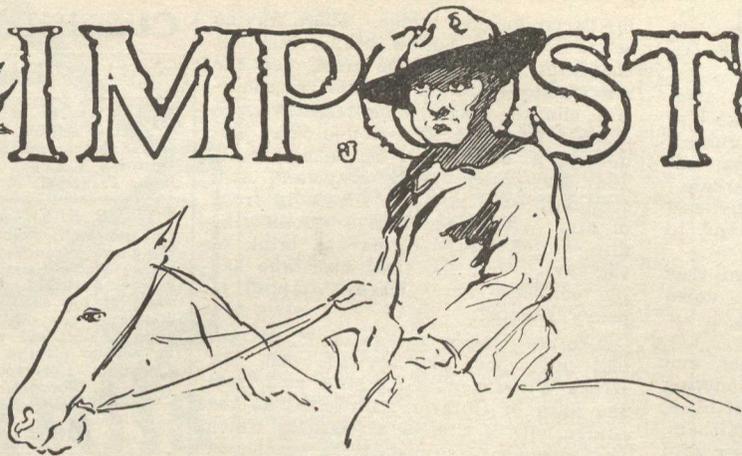
This bank having branches in all the important cities and towns in Canada, as well as in the United States, England and Mexico, is enabled to place at the disposal of its customers unsurpassed facilities for the transaction of every legitimate kind of banking business.

Remitting Money To Foreign Countries

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

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

THE IMPOSTOR



BY
**HAROLD
BINDLOSS**

AT last, however, a clerk signed to them from a doorway, and they found Graham sitting before a littered table. A man sat opposite him with the telephone receiver in his hand.

"Sorry to keep you, but I've both hands full just now. Every man in this city is thinking wheat," he said. "Has he word from Chicago, Thomson?"

"Yes," said the clerk. "Bears lost hold this morning. General buying!"

Just then the door swung open, and a breathless man came in. "Guess I scared that clerk of yours who wanted to turn me off," he said. "Heard what Chicago's doing? Well, you've got to buy for me now. They're going to send her right up into the sky, and it's 'bout time I got out before the bulls trample the life out of me."

"Quite sure you can't wait until to-morrow?" asked Graham.

The man shook his head. "No, sir. When I've been selling all along the line! Send off right away, and tell your man on the market to cover every blame sale for me."

Graham signed to the clerk, and as the telephone bell tinkled, a lad brought in a message. The broker opened it. "New York lost advance and recovered it twice in the first hour," he read. "At present a point or two better. Steady buying in Liverpool."

"That," said the other man, "is quite enough for me. Let me have the contracts as soon as they're ready."

He went out, and Graham turned to Witham. "There's half-a-dozen more of them outside," he said. "Do you buy or sell?"

Witham laughed. "I want to know which a wise man would do."

"Well," said Graham, "I can't tell you. The bulls rushed wheat up as I wired you, but the other folks got their claws in and worried it down again. Wheat's anywhere and nowhere all the time, and I'm advising nobody just now. No doubt you've formed your own opinion."

Witham nodded. "It's the last of the grappled, and the bears aren't quite beaten yet, but any time the next week or two the decisive turn will come. Then, if they haven't got out, there'll be very little left of them."

"You seem tolerably sure of the thing. Got plenty of confidence in the bulls?"

Witham smiled. "I fancy I know how Western wheat was sown this year better than any satisfaction of the ring, and it's not the bulls I'm counting on but those millions of hungry folks in the old country. It's not New York or Chicago, but Liverpool the spark is coming from."

"Well," said Graham, "that's my notion, too, but I've no time for anybody who hasn't grist for me just now. Still, I'd be glad to come round and take you home to supper if you haven't the prejudice, which is not unknown at Silverdale, against eating with a man who makes his dollars on the market and didn't get them given him."

WITHAM laughed, and held up a brown hand. "All I had until less than a year ago I earned with that. I'll be ready for you."

He went out with Alfreton, and noticed that the lad ate little at lunch. When the meal was over he glanced at him with a smile through the cigar smoke.

"I think it would do you good to take me into your confidence," he said.

"Well," said Alfreton, "it would be a relief to talk, and I feel I could trust you. Still, it's only fair to tell you

I didn't at the beginning. I was an opinionated ass, you see."

Witham laughed. "I don't mind in the least, and we have most of us felt that way."

"Well," said the lad, "I was a little short of funds, and proud of myself, and when everybody seemed certain that wheat was going down for ever, I thought I saw my chance of making a little. Now I've more wheat than I care to think of to deliver, the market's against me. If it stiffens any further it will break me; and that's not all, you see. Things have gone tolerably badly with the folks at home, and I fancy it took a good deal of what should have been the girl's portion to start me at Silverdale."

"Then," said Witham, "it's no use trying to show you how foolish you've been. That is the usual thing, and it's easy; but what the man in the hole wants to know is the means of getting out again."

Alfreton smiled ruefully. "I'm tolerably far in. I could just cover at today's prices if I pledged my crop, but it would leave me nothing to go on with and the next advance would swamp the farm."

"Well," said Witham quietly, "don't buy to-day. There's going to be an advance that will take folks' breath away, but the time's not quite ripe yet. You'll see prices knocked back a little the next day or two, and then you will cover your sales to the last bushel."

But are you sure?" asked the lad a trifle hoarsely. "You see, if you're mistaken, it will mean ruin to me."

Witham laid his hand on his shoulder. "If I am wrong, I'll make your losses good."

NOTHING more was said, but Alfreton's face grew anxious once more as they went up and down the city. Everybody was talking wheat, which was not astonishing, for that city and the two great provinces to the west of it lived by the trade in grain; and before the afternoon had passed they learned that there had been a persistent advance. The lad's uneasiness showed itself, but when they went back to the hotel about the supper hour Witham smiled at him.

"You're feeling sick?" he said. "Still, I don't fancy you need worry."

Then Graham appeared and claimed him, and it was next morning when he saw Alfreton again. He was breakfasting with Colonel Barrington and Dane, and Witham noticed that the older man did not appear to have much appetite. When the meal was finished he drew him aside.

"You have covered your sales, sir?" he asked.

"No, sir," said Barrington. "I have not."

"Then I wonder if it would be presumption if I asked a question?"

Barrington looked at him steadily. "To be frank, I fancy it would be better if you did not. I have, of course, only my own folly to blame for believing I could equal your natural aptitude for this risky amusement, which I had, and still have, objections to. I was, however, in need of money, and seeing your success, yielded to the temptation. I am not laying any of the responsibility on you, but am not inclined to listen to more of your suggestions."

Witham met his gaze without embarrassment. "I am sorry you have been unfortunate, sir."

Just then Dane joined them. "I sat up late last night in the hope of seeing you," he said. "Now, I don't know what to make of the market, but there

were one or two fellows who would have bought my estimated crop from me at a figure which would have about covered working expenses. Some of the others who did not know you were coming in, put their affairs in my hands, too."

"Sell nothing," said Witham quietly.

It was an hour later when a messenger from Graham found them in the smoking-room, and Colonel Barrington smiled dryly as he tore up the envelope handed him.

"Market opened with sellers prevailing. Chicago flat!" he read.

Dane glanced at Witham somewhat ruefully, but the latter's eyes were fixed on Colonel Barrington.

"If I had anything to cover I should still wait," he said.

"That," said Dane, "is not exactly good news to me."

"Our turn will come," said Witham gravely.

THAT day, and several which followed it, wheat moved down, Dane said nothing to Witham about what he felt, though his face grew grimmer as the time went on. Barrington was quietly impassive when they met him, while Alfreton, who saw a way out of his difficulties, was hard to restrain. Witham long afterwards remembered that horrible suspense, but he showed no sign of what he was enduring then, and was only a trifle quieter than usual when he and Alfreton entered Graham's office one morning. It was busier than ever, while the men who hastened in and out seemed to reveal by attitude and voice that they felt something was going to happen.

"In sellers' favour!" said the broker. "Everybody with a few dollars is hammering prices one way or the other. Nothing but wheat is heard of in this city. Well, we'll simmer down when the turn comes, and though I'm piling up dollars, I'll be thankful. Hallo, Thomson, anything going on now?"

"Chicago buying," said the clerk. "Now it's Liverpool! Sellers holding off. Wanting a two-eighths more the cental."

The telephone bell tinkled again, and there was a trace of excitement in the face of the man who answered it.

"Walthew has got news ahead of us," he said. "Chicago bears caved in. Buying orders from Liverpool broke them. Got it there strong?"

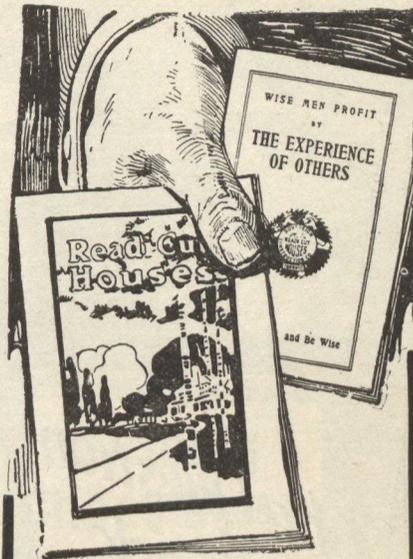
Witham tapped Alfreton's shoulder. "Now is the time. Tell him to buy," he said. "We'll wait outside until you've put this deal through, Graham."

It was twenty minutes before Graham came out to them. "I'll let you have your contracts, Mr. Alfreton, and my man on the market just fixed them in time," he said. "They're up a penny on the cental in Liverpool now, and nobody will sell, while here in Winnipeg they're falling over each other to buy. Never had such a circus since the trade began."

Alfreton, who seemed to quiver, turned to his companion, and then forgot what he had to tell him. Witham had straightened himself and his eyes were shining, while the lad was puzzled by his face. Still, save for the little tremor in it, his voice was very quiet.

"It has come at last," he said. "Two farms would not have covered your losses, Alfreton, if you had waited until to-morrow. Have supper with us, Graham—if you like it, lakes of champagne."

"I want my head, but I'll come," said Graham, with a curious smile. "I don't know that it wouldn't pay me to hire yours just now."



These Books Mean Money in Your Pocket

If you intend building a house, you naturally want the best house possible for the money you have to spend.

If you could eliminate the architect's fee, the contractor's profit and the usual amount of "Extras," you would save more than a third of your cost.

READY-CUT HOMES

will save you more than a third of the money it would cost you to put up a house in the ordinary way.

Ready-Cut Homes are made to more than 60 different plans—the simplest to the more elaborate.

They are shipped all ready for erection. Every piece of lumber, every stick of timber in the house is cut to fit exactly into place. Every window, window-sash, door and door-frame is complete and exact in size. All hardware is included and every piece of material is marked.

If you can hold a hammer and drive a nail, you can put one of our Ready-Cut houses together, and the result is a beautiful home of the exact plan chosen, with a saving of one-third the cost of labor and one-seventh the money you pay for materials. In addition to all this you get our building experts' free advice.

Send six cents in stamps for book No. 72

**Sovereign Construction
Company, Limited**

1327 C.P.R. Building

TORONTO - - ONTARIO

Western Assurance Company

(Fire and Marine)

Incorporated A.D. 1851

Assets over \$3,000,000.00

Losses paid since organization over

\$56,000,000.00

W. B. MEIKLE, General Manager



The Question
of Quick
and Easy
Cleaning
Narrows
Down
to
this



Then Witham turned suddenly, and running down the stairway shook the man awaiting him by the arm.

"The flood's with us now," he said. "Find Colonel Barrington, and make him cover everything before he's ruined. Dane, you and I, and a few others, will see the dollars rolling into Silverdale."

Dane found Barrington, who listened with a grim smile to what he had to tell him.

"The words are yours, Dane, but that is all," he said. "Wheat will go down again, and I do not know that I am grateful to Courthorne."

Dane dare urge nothing further, and spent the rest of that day wandering up and down the city, in a state of blissful content, with Alfreton and Witham. One of them had turned his losses into a small profit, and the other two, who had, hoping almost against hope, sown when others had feared to plough, saw that the harvest would repay them beyond their wildest expectations. They heard nothing but predictions of higher prices everywhere, and the busy city seemed to throb with exultation. The turn had come, and there was hope for the vast wheat lands it threw upon.

GRAHAM had much to tell when they began the somewhat elaborate meal Witham termed supper that night, and he nodded approvingly when Dane held out his glass of champagne and touched his comrade's.

"I'm not fond of speeches, Courthorne, and I fancy our tastes are the same," he said. "Still, I can't let this great night pass without greeting you as the man who has saved not a few of us at Silverdale. We were in a very tight place before you came, and we are with you when you want us from this time, soul and body, and all our possessions." Alfreton's eyes glistened, and his hand shook a little as he touched the rim of Witham's goblet.

"There are folks in the old country who will bless you when they know," he said. "You'll forget it, though I can't, that I was once against you."

Witham nodded to them gravely, and when the glasses were empty shook hands with the three.

"We have put up a good fight, and I think we shall win; but, while you will understand me better by-and-by what you have offered me almost hurts," he said.

"What we have given is yours. We don't take it back," said Dane.

Witham smiled, though there was a wistfulness in his eyes as he saw the bewilderment in his companions' faces.

"Well," he said slowly, "you can do a little for me now. Colonel Barrington was right when he sat his face against speculation, and it was only because I saw dollars were badly needed at Silverdale, and the one means of getting them, I made my deal. Still, if we are to succeed as farmers we must market our wheat as cheaply as our rivals, and we want a new bridge on the level. Now, I got a drawing of one and estimates for British Columbia stringers, yesterday, while the birches in the ravine will give us what else we want. I'll build a bridge myself, but it will cheapen the wheat-hauling to everybody, and you might like to help me."

Dane glanced at the drawing laid before him, but Alfreton spoke first. "One hundred dollars. I'm only a small man, but I wish it was five," he said.

"I'll make it that much, and see the others do their share," said Dane, and then glanced at the broker with a curious smile.

"How does he do it—this and other things? He was never a business man!"

Graham nodded. "He can't help it. It was born in him. I knew, the first night I saw him, you had got the man you wanted at Silverdale."

Then Witham stood up, wineglass in hand. "I am obliged to you, but I fancy this has gone far enough," he said. "There is one man who has done more for you than I could ever do. Prosperity is a good thing, but you at least know what he has aimed at stands high above that. May you have the head of the Silverdale community long with you!"

CHAPTER XVIII.

Under Test.

THE prairie lay dim and shadowy in the creeping dusk when Witham sat on a redwood stringer near the head of

his partly-finished bridge. There was no sound from the nohow behind him but the faint gurgle of the creek and the almost imperceptible vibration of countless minute wings. The birches which climbed the slope to it wound away sinuously, a black wall on either hand, and the prairie lying grey and still stretched back into the silence in front of him. Here and there a smouldering fire showed dully red on the brink of the ravine, but the tired men who had lighted them were already wrapped in heavy slumber.

The prairie hay was gathered, harvest had not come, and for the last few weeks Witham, with his hired men from the bush of Ontario, had toiled at the bridge with a tireless persistency which had somewhat astonished the gentlemen farmers of Silverdale. They, however, rode over every now and then, and most cheerfully rendered what assistance they could, until it was time to return for tennis or a shooting sweepstake, and Witham thanked them gravely, even when he and his Ontario axemen found it necessary to do the work again. He could have told nobody why he had undertaken to build the bridge, which could be of no use to him, but he was in a measure prompted by instincts born in him; for he was one of the Englishmen who, with a dim recognition of the primeval charge to subdue the earth and render it fruitful, gravitate to the newer lands, and usually leave their mark upon them. He had also a half-defined notion that it would be something he could leave behind in reparation, that the men of Silverdale might remember the stranger who had imposed on them more leniently, while in the strain of the mental struggle strenuous occupation was a necessity to him.

A BUNDLE of papers now too dim to see lay there, clammy with the dew, and he sat bare-headed, a pipe which had gone out in his hand, staring across the prairie with an ironical smile in his eyes. He had planned boldly and striven tirelessly, and now the fee he could not take would surely be tendered him. Wheat was growing dearer every day, and such crops as he had sown had not been seen at Silverdale. Still, the man, who had had few compunctions before he met Maud Barrington, knew now that in a little while he must leave all he had painfully achieved behind. What he would do then he did not know, for only one fact seemed certain—in another four months, or less, he would have turned his back on Silverdale.

Presently, however, the sound of horse-hoofs caught his ears, and he stood up when a mounted figure rose out of the prairie. The moon had just swung up, round and coppery, from behind a rise, and when horse and rider cut black and sharp against it his pulses throbbed faster and a little flush crept into his face, for he knew every line of the figure in the saddle. Some minutes had passed when Maud Barrington rode slowly to the head of the bridge, and pulled up at the sight of him.

The moon, turning silver now, shone behind her head, and a tress of hair sparkled beneath her wide hat, while the man had a glimpse of the gleaming whiteness of rounded cheek and neck. Her face he could not see, but shapely shoulders, curve of waist, and sweeping line of the light habit were forced up as in a daguerreotype, and as the girl sat still looking down on him, slender, lissom, dainty, etherealized almost by the brightening radiance, she seemed to him a visionary complement of the harmonies of the night. It also appeared wiser to think of her as such than a being of flesh and blood whom he had wildly ventured to long for, and he almost regretted when her first words dispelled the illusion.

"It is dreadfully late," she said. "Pluto went very lame soon after I left Macdonald's, and I knew if I went back for another horse he would have insisted on riding home with me. I had slipped away while he was in the granary. One can cross the bridge?"

"Not mounted," said Witham. "There are only a few planks between the stringers here and there, but, if you don't mind waiting, I can lead your horse across."

He smiled a little, for the words seemed trivial and out of place in face of the effect the girl's appearance had

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on him, but she glanced at him questioningly.

"No!" she said. "Now, I would have gone round by the old bridge, only that Allardyce told me you let him ride across this afternoon."

"Still," and the man stopped a moment, "it was daylight then, you see."

Maud Barrington laughed a little for his face was visible, and she understood the slowness of his answer. "Is that all? It is moonlight now."

"No," said Witham dryly, "but one is apt to make an explanation too complete occasionally. Will you let me help you down?"

Maud Barrington held out her hands, and when he swung her down watched him tramp away with the horse with a curious smile. A light compliment seldom afforded her much pleasure, but the man's grim reserve had now and then piqued more than her curiosity, though she was sensible that the efforts she occasionally made to uncover what lay behind it were not without their risk. Then he came back, and turned to her very gravely.

"Let me have your hand," he said. Maud Barrington gave it him, and hoped the curious little thrill that ran through her when his hard fingers closed upon her palm did not communicate itself to him. She also noticed that he moved his head sharply a moment, and then looked straight in front again. Then the birches seemed to fall away beneath them, and they moved out across the dim gully with the loosely-laid planking rattling under their feet, until they came to a strip scarcely three feet wide which spanned a gulf of blackness in the shadow of the trees.

"HOLD fast!" he said, with a trace of hoarseness. "Sure you feel quite steady?"

"Of course!" said the girl with a little laugh, though she recognized the anxiety in his voice, and felt his hand close almost cruelly on her own. She was by no means timorous, and still less fanciful, but when they moved out into the blackness that closed about them above and beneath along the slender strip of swaying timber she was glad of the masterful grip. It seemed in some strange fashion portentous, for she felt that she would once more be willing to brave unseen perils, secure only in his guidance. What he felt she did not know, and was sensible of an almost overwhelming curiosity, until when at last well-stiffened timber lay beneath them, she contrived to drop a glove just where the moonlight smote the bridge. Witham stooped, and his face was clear in the silvery light when he rose again. Maud Barrington saw the relief in it, and, compelled by some influence, stood still looking at him with a little glow behind the smile in her eyes. A good deal was revealed to both of them in that instant, but the man dare not admit it, and was master of himself.

"Yes," he said, very simply, "I am glad you are across."

Maud Barrington laughed. "I scarcely fancy the risk was very great, but tell me about the bridge," she said. "You are living beside it?"

"Yes," said Witham. "in a tent. I must have it finished before harvest."

The girl understood why this was necessary, but deciding that she had on other occasions ventured sufficiently far with that topic, moved on across the bridge.

"A tent," she said, "cannot be a very comfortable place to live in, and who cooks for you?"

Witham smiled dryly. "I am used to it, and can do all the cooking that is necessary," he said. "It is the usual home for the beginner, and I live six months in one—on grindstone bread, the tintured glucose you are probably not acquainted with as 'drips,' and rancid pork—when I first came out to this country and hired myself, for ten dollars monthly, to another man. It is a diet one gets a little tired of occasionally, but after breaking prairie twelve hours every day one can eat almost anything, and when I afterwards turned farmer my credit was rarely good enough to provide the pork."

The girl looked at him curiously, for she knew how some of the smaller settlers lived, and once more felt divided between wonder and sympathy. She could picture the grim self-denial, for

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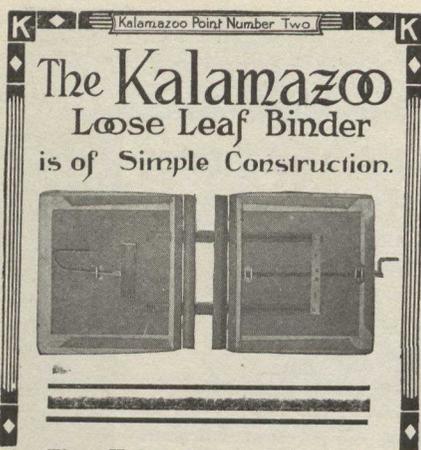
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she had seen the stubborn patience in this man's face as well as a stamp that was not borne by any other man at Silverdale. Some of the crofter settlers, who periodically came near starvation in their sod hovels, and the men from Ontario who staked their little handful of dollars on the first wheat crop to be wrested from the prairie, bore it, however. From what Miss Barrington had told her, it was clear that Courthorne's first year in Canada could not have been spent in this fashion, but there was no doubt in the girl's mind as she listened. Her faith was equal to a more strenuous test.

"There is a difference in the present, but who taught you bridge-building? It takes years to learn the use of the axe," she said.

Witham laughed. "I think it took me four, but the man who has not a dollar to spare usually finds out how to do a good many things for himself, and I had working drawings of the bridge made in Winnipeg. Besides, your friends have helped me with their hands as well as their good-will. Except at the beginning, they have all been kind to me, and one could not well have expected very much from them then."

Maud Barrington coloured a trifle as she remembered her own attitude towards him. "Cannot you forget it?" she said, with a curious little ring in her voice. "They would do anything you asked them now."

"One generally finds it useful to have a good memory, and I remember most clearly that, although they had very little reason for it, most of them afterwards trusted me. That made, and still makes, a great difference to me."

The girl appeared thoughtful. "Does it?" she said. "Still, do you know, I fancy that if they had tried to drive you out, you'd have stayed in spite of them."

"Yes," said Witham dryly, "I believe I would, but the face that in a very little while they held out a friendly hand to a stranger steeped in suspicion, and gave him the chance to prove himself their equal, carries a big responsibility. That, and your aunt's goodness, puts so many things one might have done out of the question."

THE obvious inference was the prodigal was reclaimed by the simple means of putting him on his honour, but that did not for a moment suggest itself to the girl. She had often regretted her own disbelief, and once more felt the need for reparation.

"Lance," she said, very quietly, "my aunt was wiser than I was, but she was mistaken. What she gave you out of her wide charity was already yours by right."

That was complete and final, for Maud Barrington did nothing by half, and Witham recognized that she held him blameless in the past, which she could not know, as well as in the present, which was visible to her. Her confidence stung him as a whip, and when in place of answering he looked away, the girl fancied that a smothered groan escaped him. She waited, curiously expectant, but he did not speak, and just then the fall of hoofs rose from behind the birches in the bluff. Then a man's voice came through it singing a little French song, and Maud Barrington glanced at her companion.

"Lance," she said, "how long is it since you sang that song?"

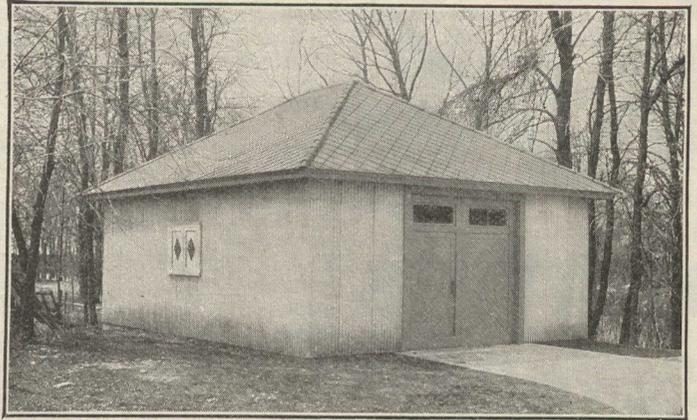
"Well," said Witham, doggedly conscious of what he was doing, "I do not know a word of it, and never heard it in my life."

Maud Barrington stared at him. "Think," she said. "It seems ever so long ago, but you cannot have forgotten. Surely you remember Madame Aubert, who taught me to prattle in French, and the day you slipped into the music-room and picked up the song, while she tried in vain to teach it me. Can't you recollect how I cried, when you sang it in the billiard-room, and Uncle Geoffrey gave you the half-sovereign which had been promised to me?"

"No," said Witham a trifle hoarsely, and with his head turned from her watched the trail.

A man in embroidered deerskin jacket was riding into the moonlight, and though the little song had ceased, and the wide hat hid his face, there was an almost insolent gracefulness in his carriage that seemed familiar to Wit-

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ham. It was not the abandon of the swashbuckler stock-rider from across the frontier, but something more finished and distinguished that suggested the bygone cavalier. Maud Barrington, it was evident, also noticed it.

"Geoffrey Courthorne rode as that man does," she said. "I remember hearing my mother once tell him that he had been born too late, because his attributes and tastes would have fitted him to follow Prince Rupert."

Witham made no answer, and the man rode on until he drew bridle in front of them. Then he swung his hat off, and while the moonlight shone into his face looked down with a little ironical smile at the man and woman standing beside the horse. Witham closed one hand a trifle, and slowly straightened himself, feeling that there was need of all his self-control, for he saw his companion glance at him, and then almost too steadily at Lance Courthorne.

The latter said nothing for a space of seconds, for which Witham hated him, and yet in the tension of the suspense he noticed that the signs of indulgence he had seen on the last occasion were plainer in Courthorne's face. The little bitter smile upon his lips was also not quite in keeping with the restlessness of his fingers upon the bridle.

"Is that bridge fit for crossing, farmer?" he asked.

"Yes," said Witham quietly. "You must lead your horse."

Maud Barrington had in the meanwhile stood very still, and now moved as by an effort. "It is time I rode on, and you can show the stranger across," she said. "I have kept you at least five minutes longer than was necessary."

Courthorne, Witham fancied, shifted one foot from the stirrup, but then sat still as the farmer held his hand for the girl to mount by, while when she rode away he looked at his companion with a trace of anger as well as irony in his eyes.

"Yes," said Witham. "What you heard was correct. Miss Barrington's horse fell lame coming from one of the farms, which accounts for her passing here so late. I had just led the beast across the incompleting bridge. Still, it is not on my account I tell you this. Where have you been and why have you broken one of my conditions?"

COURTHORNE laughed. "It seems you adopt a somewhat curious tone. I went to my homestead to look for you."

"You have not answered my other question, and in the meanwhile I am your tenant, and the place is mine."

"We really needn't quibble," said Courthorne. "I came for the very simple reason that I wanted money."

"You had a thousand dollars," he said.

Courthorne made a little gesture of resignation. "It is, however, certain that I haven't got them now. They went as dollars usually do. The fact is, I have met one or two men recently who apparently know rather more about games of chance than I do, and I passed on the fame, which was my most valuable asset, to you."

"You passed me on the brand of a crime I never committed," said Witham grimly. "That, however, is not the question now. Not one dollar, except at the time agreed upon, will you get from me. Why did you come here dressed as we usually are on the prairie?"

Courthorne glanced down at the deer-skin jacket and smiled as he straightened himself into a caricature of Witham's mounted attitude. It was done cleverly.

"When I ride in this fashion we are really not very unlike, you see, and I let one or two men I met get a good look at me," he said. "I meant it as a hint that it would be wise of you to come to terms with me."

"I have done so already. You made the bargain."

"Well," said Courthorne smiling, "a contract may be modified at any time when both parties are willing."

"One is not," said Witham dryly. "You heard my terms, and nothing that you can urge will move me a hairsbreadth from them."

Courthorne looked at him steadily, and some men would have found his glance disconcerting, for now and then all the wickedness that was in him showed in his half-closed eyes. Still, he saw that the farmer was unyielding.



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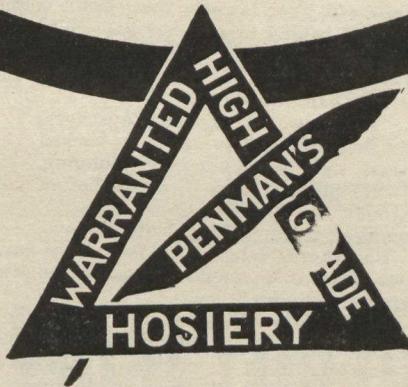
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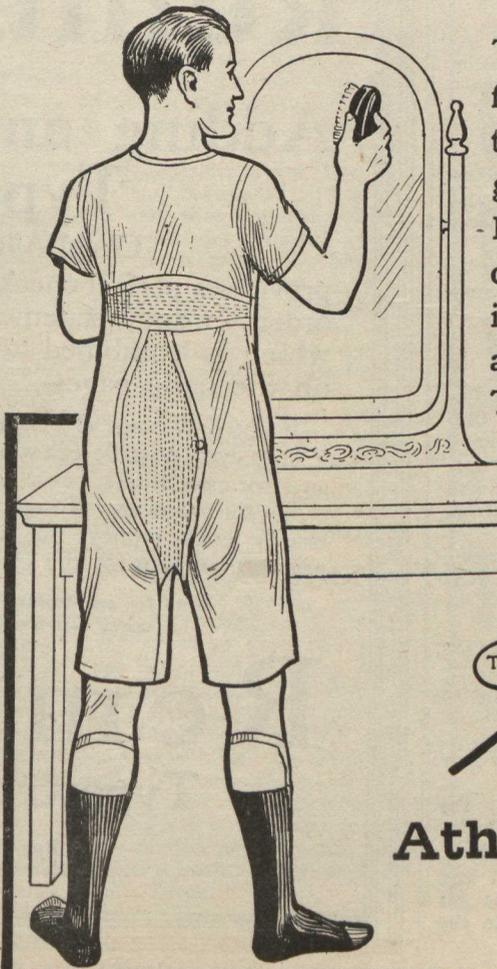
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OUR SPRING COMPETITION.

HAVE you found the bird's nest yet about which you are going to write a story for our competition? Look for it every time you take a walk in woods or the country these fine spring days, and remember that when you have found it these are the things you must be careful to notice and tell about when you send in your essay:

(1) On what day of the year did you find the nest. (2) What kind of bird lived in the nest. (3) Was it an old or a new nest, and of what was it made. (4) When were the eggs laid. (5) Describe them and tell how many there were. (6) When were the birdlings hatched. (7) Tell the date on which they first learned to fly.

You will notice a great many other things which we have not mentioned, but put them all in your story and send it along.

Rules of the Competition.

The essay must not be more than three hundred words in length. It should be entitled "The Story of the Nest." It is open to boys and girls up to the age of eighteen. It should be written on one side of the paper only, and name, age, and address must be clearly stated. All essays should be in this office by the morning of July 15th, and should be addressed, Junior Competition, Canadian Courier, Toronto.

First Prize—No. 2 Folding Brownie Camera.

Second Prize—No. 2 Brownie Camera.

An additional prize of fifty cents each is offered for snapshots illustrating any part of "The Story of the Nest."

"Then we will let it go; in the meanwhile," he said, "take me across the bridge."

They went half way along it when he pulled the horse up, and once more looked down on Witham.

"Your hand is a tolerably good one so long as you are willing to sacrifice yourself, but it has its weak points, and there is one thing I could not tolerate," he said.

"What is that?"

Courthorne laughed wickedly. "You wish me to be explicit? Maud Barrington is devilishly pretty, but it is quite out of the question that you should ever marry her."

Witham turned towards him with the veins on his forehead swollen. "Granting that it is so, what is that to you?"

Courthorne nodded as if in comprehension. "Well, I'm probably not consistent, but one rarely quite loses touch with everything, and if I believed that my kinswoman was growing fond of a beggarly farmer, I'd venture to put a sudden stop to your love-making. This, at least, is perfectly bona fide, Witham."

Witham had borne a good deal of late, and his hatred of the man flared up. He had no definite intention, but he moved a pace forward, and Courthorne touched the horse with his heel. It backed, and then growing afraid of the blackness about it plunged, while Witham for the first time saw that there was a gap in the loosely-laid planking, close behind it. Another plunge or flounder, and horse and rider would go down together.

For a moment he held his breath and watched. Then, as the beast, resisting its rider's efforts, backed again, sprang forward and seized the bridle.

"Get your spurs in! Shove him forward for your life," he said.

There was a momentary struggle on the slippery planking, and, almost as its hind hoofs overhung the edge, Witham dragged the horse away. Courthorne swung himself out of the saddle, left the farmer the bridle, and glanced behind him at the gap. Then he turned, and the two men looked at each other steadily. Their faces were a trifle paler than usual.

"You saw it?" asked Courthorne.

"Yes, but not until you backed the beast and he commenced plunging."

"He plunged once or twice before you caught the bridle?"

"Yes," said Witham quietly.

Courthorne laughed. "You are a curious man. It would have cleared the ground for you."

"No," said Witham dryly, "I don't know that you will understand me, but I scarcely think it would. It may have been a mistake of mine to do what I did, but I have a good deal on my shoulders already."

Courthorne made no answer as he led his horse across the bridge. Then he mounted and looked down on the farmer who stood beside him.

"I remember some things, though I don't always let them influence me to my detriment," he said. "I'm going back to the railroad, and then West, and don't quite know when you will have the pleasure of seeing me again."

Witham watched him quietly. "It would be wiser if you did not come back until I send for you."

(To be continued.)

Training an Oriental.—A British Columbia woman wanted to show her Chinese servant the correct way to announce visitors, and one afternoon went outside her front door, rang the bell, and made the man usher her into the drawing room.

The following afternoon the bell rang, and not hearing him answer it, she went to the door herself. To her surprise, he was standing waiting outside.

"Why, Sing," she asked, "what are you doing here?"

"You foolee me yestedy. I foolee you to-day," was his reply.

Mediocre.—"How do you like our new clergyman's delivery?"

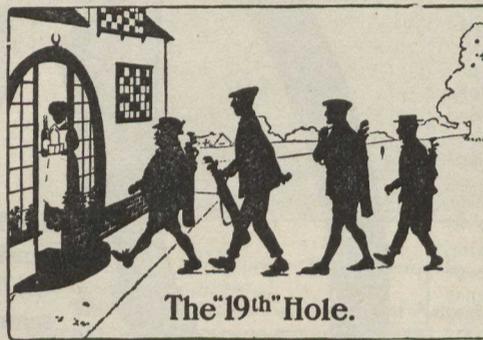
"It doesn't compare with what the pitcher of our baseball team can do."

Easy Marks.—Some men haven't any more caution, when they happen to get a little money, than to show it to the family.—New York Press.

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Men of To-Day

(Concluded from page 7.)

way must be found by which a clash between the two Houses may be avoided.

At present it may be said that both sides to the naval bill controversy are counting upon Sir George. The Conservatives know that he is a life-long Imperialist, a great admirer of British institutions, and that he has always inclined to the development of Imperial preferences in trade and migration. They believe that he will hesitate before leading his fellow-senators to the point where they will guillotine the bill appropriating a sum of money to provide immediate and effective aid for the British navy. On the other hand, the Liberals count upon his fidelity to Liberal principles and Liberal party interests. While Sir George has always been an ardent Imperialist, he has been an equally ardent Liberal. To him there seemed no difference between the loyalty of a Liberal and the loyalty of a Conservative. When he was one of the political leaders of the Province of Ontario he waved the flag with the best of them. He never allowed the Conservatives to put him in the position where they could use the flag against him. He will probably be able to find a solution of the present situation of a similar character. One can scarcely conceive of Sir George allowing any one to put him in the position where they could wave the Union Jack in political opposition to him.

The debate in the Senate will be interesting, and whatever Sir George's decision may be, his speech will probably be a classic. Sir George is as much a public lecturer as the Honourable George E. Foster, and when it comes to the writing of literature he has no equal in the Conservative party. His many lectures and pamphlets have proved his superiority in these departments of effort. His speech on the navy question should be worthy of general circulation wherever English is the mother tongue.

A City of Roses

THE newly formed Rose Society of Ontario is not only a sign that horticulture, the handmaiden of agriculture, is advancing, but also of a true interest in the welfare of the community. It is a beautiful conception to adorn our land with flowers, and it must always be borne in mind that a



MR. E. T. COOK, F.R.H.S.
President Rose Society of Ontario.

pursuit, or hobby, call it what you will, has a direct bearing upon the commercial activities of the Dominion. It is an incentive for the workers in great centres of industry to seek much needed relaxation to mind and body in the open air, and following a pastime that necessitates spending every golden hour in the sunshine and breeze. We do not make enough provision for the beauties of nature in our cities. Always we are busy, building here and building there, and the structures are for the most part in picturesque as well as serviceable style. Latterly in one or two places the city has laid out flower beds, and they are certainly appreciated. They relieve the strict regularity of their surroundings. The Rose Society hopes to do much in helping to consummate this ideal.

The patrons and patronesses includes several names of men and women prominent in Canadian life. It is

Of course, Sir George is an old man reckoned in years. He was born in Middlesex county in 1841. On September 18th next he will be seventy-two years of age. But Sir George is youthful in spirit. His tremendously busy life as school inspector, Minister of Education, journalist, author, Prime Minister, and publicist have not wholly deprived him of the generous enthusiasm of youth. Rheumatism may have crippled him, but the disease has not impaired the brightness of his mind. In the great debate which is now due, his should be a most interesting and valuable utterance.

A Prospective Senator

THE friends of Mr. Alexander Ferguson Maclaren, "The Cheese King of Canada," have been pressing his claims to a senatorship. For twelve years he sat in the House of Commons as representative of North Perth. He would probably have been member to-day, had his health been good. A few years of rest have restored him completely, and "Alex" is now as active in business as he was a quarter of a century ago. To-day his hobby is "pure milk," and he has been promoting various companies for the supply of homogenized milk to the people of Ontario, Manitoba, Saskatchewan and Alberta. He hopes to solve the "milk" problems of the West with milk that can be kept in the cellar indefinitely, can be carried in grocery stores besides canned goods and package foods, always ready, always pure. And he honestly believes his work will be of national benefit.

If Mr. Maclaren's acceptance of a senatorship would take his activities away from the business world, there are those who would hope that the senatorship be not forthcoming. There are many, however, of his old friends who think this would be a sort of crowning honour for an energetic, public-spirited career.

headed by H. R. H. the Duke and Duchess of Connaught and the Lieutenant-Governor and Lady Gibson, and among others we notice Lord and Lady Hyde, Sir Henry and Lady Pellatt, Sir William and Lady Mackenzie, Sir William and Lady Meredith, Sir Edmund Osler, M.P., the Hon. James and Mrs. Maclennan, Mr. and Mrs. W. D. Matthews, Dr. Aikens, Dr. Allen Baines, Mr. A. L. Hamilton, and Mr. O. B. Sheppard. The Hon. President is Mr. J. T. Moore, of Moore Park, who is passing his retirement after an interesting career in tending his magnificent collection of roses, the most complete, perhaps, in the Dominion. The President is Mr. E. T. Cook, F.R.H.S., Vice-President of the National Rose Society of Great Britain, whose contributions are familiar to our readers. The Vice-Presidents are Mrs. Allen Baines, Mrs. Patterson, Mrs. Hartley Dewart, and Miss Coleman. There is also an advisory board, numbering among its members, Sir Edmund Osler and Mr. E. D. Armour, K.C., who drew up the rules of constitution, an exhibition sub-committee, consisting of practical rosarians, and a council of the officers already mentioned, among whom are Mrs. A. L. Hamilton, Miss Goldwin Howland, Mrs. Aikens, and Mrs. O. B. Sheppard. What are the objects of this society? it may be asked. They are to further encourage the cultivation, study and exhibition of roses throughout the Province, by lantern lectures (a few have been already given with great success), pamphlets, exhibitions, answers and questions to be addressed by post to the secretary so as to meet the needs of individual cases, and in other ways. An illustrated pamphlet, "First Steps in Rose Growing," will shortly be published, and the first exhibition will take place in St. George's Hall on Thursday, July 10 next. The subscription is only 50 cents yearly, and life membership \$10. Information concerning the society will be gladly given by the Hon. Secretary, Miss Marion Armour, 103 Avenue Road, Toronto.

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