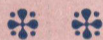


# The Canadian COURIER

THE NATIONAL WEEKLY.

## The Britannic Alliance

By RICHARD JEBB



## His Ninetieth Birthday

*Character Sketch of Sir Mackenzie Bowell*

By AUGUSTUS BRIDLE



## Balking the German People

By FRITZ HENSCHEL



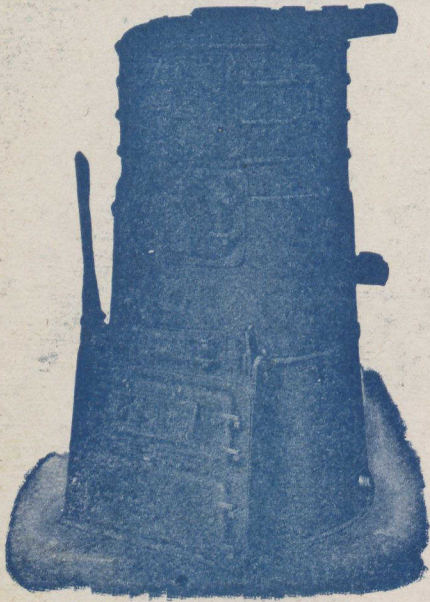
## The Ideal English Husband

By KEBLE HOWARD

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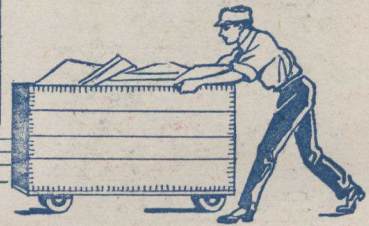
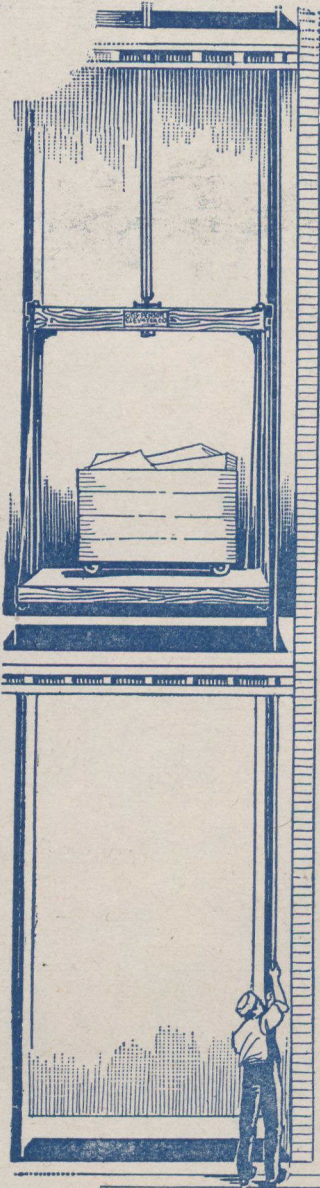
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# The Canadian Courier

A National Weekly

Published at 12 Wellington St. East, by the Courier Press, Limited

VOL. XV.

TORONTO

NO. 4



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## Editor's Talk

IN this issue we present three interesting phases of popular politics from three separate but co-related countries. Mr. Richard Jebb's article on "The Britannic Alliance" deals with the Empire as seen from a moderate and rational English viewpoint. Fritz Henschel's article on "The German Constitution," arising out of the recent complications over the German Chancellor, shows how democracy is evolving in monarchic Germany—a subject ably dealt with by Sir Wilfrid Laurier in his address to the students of the University of Toronto last week. The character sketch of Sir Mackenzie Bowell, by Augustus Bridle, accentuates the 90th birthday of an eminent Canadian statesman. It calls up reminiscences of a long and varied career and of many public figures that had to do with the development of democratic government in Canada. The second of Mr. Jebb's articles will appear next week.

The next issue of the "Courier" will be the first of a new year. We make no formal resolutions. We merely ask our readers to glance back over 1913 and recall what progress we have made over 1912; then to multiply that by a very large improper fraction to indicate how we propose to make the "Canadian Courier" still more popularly indispensable all over Canada in 1914.



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## STAMMERING

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In Lighter Vein

**A Brute.**—Wife (at dinner)—“You don't seem to like rice.”

Husband—“No, it's associated with one of the greatest mistakes of my life.”—London Sketch.

**Scientific Management Again.**—“Our boss is a crank on efficiency.”

“What's he up to now?”  
“Trying to teach the stenographer to chew her gum in two movements less per minute to the lower jaw.”—Washington Herald.

**One Too Many.**—“Poor Bill, his wife's sent him word that she's moving from Philadelphia to New York.”

“Well, ain't he headed for New York?”  
“But he's got one wife in New York already.”—Life.

**Circumstantial Evidence.** — “My wife will know I drank too much at the banquet.” “Why, you are walking straight enough.” “But look at the bum umbrella I picked out.”—Pittsburg Post.

**Blood is Thicker Than Water.**—In a speech in the Senate on Hawaiian affairs, Senator Depew, of New York, told this story:

When Queen Liliuokalani was in England during the English queen's jubilee, she was received at Buckingham Palace. In the course of the remarks that passed between the two queens, the one from the Hawaiian Islands said that she had English blood in her veins.

“How so?” inquired Victoria.  
“My ancestors ate Captain Cook.”

**Improving an Opportunity.**—They were talking about improving an opportunity the other afternoon, when Secretary of the Interior Lane contributed to the conversation.

“Makes me think,” he smilingly said, “of a youngster who lives in our town. One afternoon he was invited to a party, where, of course, refreshments were bountifully served.”

“Won't you have something more, Willie?” asked the pretty hostess toward the close of the feast.

“No, thank you,” replied Willie, with an expression of great satisfaction. “I'm full.”

“Well, then,” smiled the hostess, “put some fruit and cakes in your pockets to eat on the way home.”

“No, thank you,” came the rather startling response of Willie. “They're full, too.”

**Balky Tom.** — “Run up-stairs, Tommy, and bring baby's nightgown,” said Tommy's mother.

“Don't want to,” said Tommy.  
“Oh, Tommy! If you are not kind to your new little sister she'll put on her wings and fly back to heaven.”

Tommy's reply came.  
“Well, let her put on her wings and fly up-stairs for her nightgown!”—New York Mail.

**He Asked For It.**—The following bit of repartee must either have cleared the air or brought on a storm. Which result followed is not stated.

An officer known by his friends to be a rather “close” man, has had many a passage at arms with his wife by reason of that very closeness.

On one occasion a friend had the misfortune to enter just as the pair were ending an argument touching some question of household expenditure. The friend was just in time to hear the husband say:

“Marie, you cannot hoodwink me in these matters. Do you think that I have lived all these years for nothing?”

“I shouldn't be at all surprised,” was the crisp reply.—Weekly Scotsman.

**The Forceful Appeal.**—Unwelcome intruder: “Could yer 'elp a poor feller as 'ud stop at nothin' ter gain 'is ends, kind lady?”—Punch.



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



Vol. XV.

December 27, 1913

No. 4

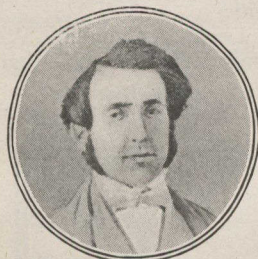
# A Remarkable Ninetieth Birthday

Premier of Canada, 1895-96 at the Age of 73, he saw Lord Elgin Burned in Effigy in Belleville Streets in 1837

Sir Mackenzie Bowell, No. 33, "Personalities and Problems."

By AUGUSTUS BRIDLE

ON Saturday of this week Sir Mackenzie Bowell will be ninety years old. He will have lived just eighty years in the town of Belleville; he will have been 78 years either directly or indirectly connected with the Belleville *Intelligencer*; and he was from 1867 until



Taken in Belleville, Ont., at the Age of 25, Nineteen Years Before Confederation.

1896 continuously a member of the House of Commons, was for several years a Cabinet Minister, and from 1895 until April, 1896, was Premier of Canada, succeeding Sir John Thompson, and directly concerned with the "nest of traitors," when Sir Charles Tupper was cabled to come over and go up against Laurier.

From this sketch outline you expect a doddering old man, deaf, devoted to his spectacles and as crotchety as an old family chair. He would carry a thick stick, hobble a bit, and be addicted to rambling in his speech. But the old man that swung into the office of the Belleville *Intelligencer* a few days ago, came in like a March breeze and banged his way up a long staircase into a front office. He was just about the youngest thing in the old man category that it's possible to see. On his way through he stopped to ask a wizened old chap at some monkey thing in the printing plant,

"Got it tinkered yet?"  
 The old chap was one of the old *Intelligencers*. He had known Sir Mackenzie from the time he was a young man.

Sir Mackenzie had no cane. He slung off his overcoat and flung himself into a desk chair under battlements of books, most of them about Canada. And he looked as though for two cents he would start and read them all over again. It was Cato at the age of 90 who started to learn Greek. This man was as vigorous as Cato.

"You look to be—about sixty-five," I said.

He laughed.  
 "Smoke up," he said. "I don't smoke myself. Never did. But as to that sixty-five, I'll tell you a joke. Three years ago I was in Victoria, B.C., visiting a son of mine. Three ladies in a company were curious about my age. One asked me how old I was—and did I mind being asked such a question.

NO, said I. 'Why should I mind? Years don't embarrass me. But you guess my age.'

"Sixty-five," she said.  
 "The other two guessed ages up to seventy.  
 "You're the nearest right," I said to the first. 'Sixty-five is the nearest. Yes, if my eldest daughter were here now she could tell you she is sixty-three.'

"And, by Jove," he added, "when I got back home they told me I was a year out. She was sixty-four."

Casually he picked off the desk a folded newspaper. Tearing off the wrapper,

"Oh—hum! Compliments of Z. A. Lash, eh? Please read page 6. Now let's see what my friend Lash has on page six to entertain me. Lash—yes, I knew him when he was a young Deputy Minister of Justice in the Mackenzie regime; not so very

long ago as the world wags, either. Page six—yes, here we are. 'The Mystery of Edward Blake.' Well, that should be interesting."

"You knew Blake, of course?"  
 "I rather did. Yes, I suppose I'm the only man ever lived that took Edward Blake down, once on the floor of the House and once in the lobby."

"Metaphorically speaking, eh?"  
 "Not by a jugful. No, flopped him fair on his back. Yes, Edward got jibing me a bit one night after the House adjourned, and I said,

"Now a little more of that and I'll take you down right here."

"He allowed that I couldn't do that. I insisted that I could. And the big elephant came at me. Oh, I never was a very big man, but what there was of me was hard as nails."

As a matter of fact, Mackenzie Bowell has a pair of shoulders the breadth of a common door, and his action was always of the wildcat sort.

"Well, I downed him, but it wasn't exactly easy. He chased me round the table, but Blake never could run in anything but an election. A few days afterwards I met him in the lobby. He started to come at me like a bull at a toreador. 'Now look out old fellow,' I said. 'I'll down you again.'

"You can't do it," said he, crisply.

"But by jingo, I will."  
 "I ducked and grabbed him affectionately under the hips somewhere. I heaved him as high as I could and came down on top of him. George! I cracked a rib, nearly broke a finger, and didn't get over that flop for a month."

Sir Mackenzie admitted that his bouts with Edward Blake were not all physical. There was one speech that Bowell was making—I've forgotten the subject—when it was necessary to quote a long passage from a speech of Blake. The House adjourned before the quotation began.

"The hon. gentleman will be compelled to omit the best part of his speech," said the member for Durham, with dry humour.

Bowell made no reply. When he resumed speaking after the adjournment he paid a very hefty and studious compliment to the quotation he was about to read, and added,

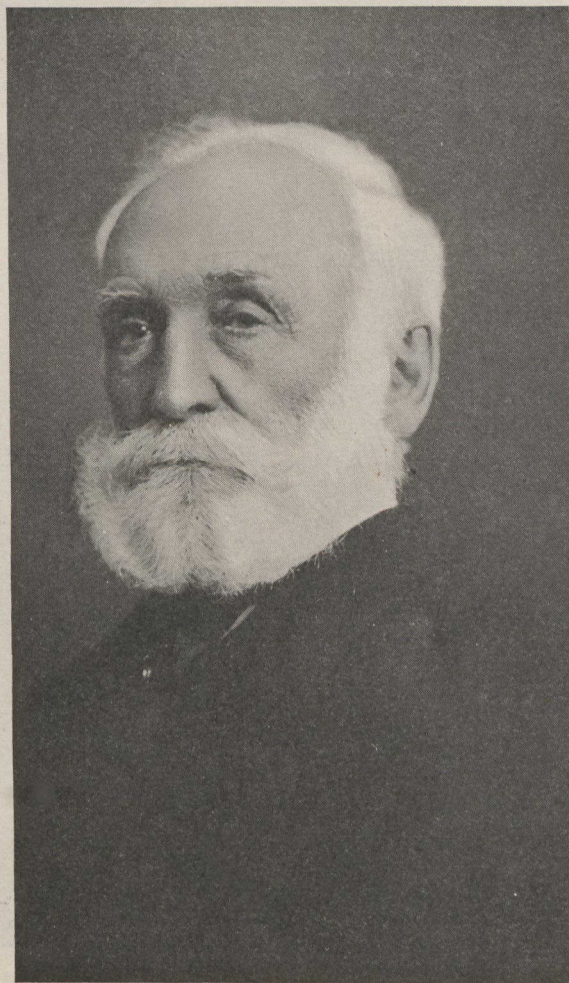
"But even the greatest characters in history had their faults. Orators are not exempt. My hon. friend has one weakness. It is his vanity."

After which little pleasantry Blake and Bowell were never very chummy.

THESE reminiscences of a sprightly, exuberant old man are but yesterday happenings compared to the great bulk of things that in the lifetime of Mackenzie Bowell have made Canadian history. The life of Bowell is a great web of circumstance and evolution. It reaches back in this country to the very beginnings of modern things. Confederation, now ancient history, came fair in the middle of his life or a trifle before. He remembers things that happened before 1867 with even more vim than he does modern Canada. He talks about George Brown and John A. Macdonald as though they had died last week. On his desk there is a scrapbook full of clippings, many of them the work of George Brown, especially his fulminations against the Catholics. Sir Mackenzie thumbs them over and chuckles as he reads. 1858 is the date on many of them. Pgh! That's not hard to remember. In fact it's all alive. This man lives three generations at once. He is the perennial; not merely the kind you see in wayback pictures of four and five generations; but a man who in the deeds of his life and the strange continuity of his work sums up the forces of three periods in Canadian development; a man to whom the Victorian era was the main part of his life, but who is as much interested in 1913 as he ever was in 1837, which he remembers very vividly.

Young Bowell was fourteen years old when Victoria came to the throne. He came as a lad of nine past from the cornfields of West England. There, his father being a joiner in the village, he was engaged by a farmer across the road to shoo the sparrows off the corn with a "clapper." For this he got twopence a day and fourpence on Sunday. The Bowell family left home on a Monday to come to Canada. Young Mackenzie didn't get his last fourpence, which he very much regretted, because the family needed the money.

He already had some relations in Belleville, which was the reason why the elder folk set their imaginations on the Bay of Quinte. They were eight weeks and some days getting from Yarmouth to Quebec; another week getting from Montreal up to the Bay of Quinte; up by the pony barges and the rapids, the route of horses' bones and of red



As Glad of His Ninety Years as a Moose at the Smell of the Bush in the Morning.

men. And I guess that picturesque bay on Lake Ontario, with the buntly little village stuck on a jut of land out from the river, looked pretty fair to the Bowells. Once they got to it they never left it. Bowell senior started a joiner and cabinet shop. Young Mackenzie, minus most of his natural schooling at that time, got down to business at turning table-legs with a foot-lathe. He was only knee-high; but he knew how to like work. At the age of twelve he went into the office of the *Intelligencer*. Printer's devil, apprentice, journeyman printer—still for a while he stuck to his father's cabinet shop in the evenings.

It was a queer little town, with Indians on the edges, a swamp in the foreground of the main street, a river rushing under the hill, and toggly old limestone walls, many of which still stand along the bay front. Sir Mackenzie knows it so well that it doesn't even seem queer to him. He never intended to be a newspaper man. He had no intention to go into politics.

The Rebellion of 1837 was the first thing that gave him a look-in at the peculiar political conditions of Canada. He was then fourteen; a gingery, stocky lad, with vim enough for a whole tribe of Stalky and Co. And he was in the Rebellion. He remembers that in the streets of Belleville Lord Elgin was burned in effigy. He remembers the gathering of rebels; how they tore down the wooden fence round the jail to whang the heads of the Compacters; how he himself stood by when a citizen got a bat on the head from a jail board in the hands of a rebel and went rolling down the hill; the rebel took to his heels and left young Bowell as the suspect who had whacked a head. He remembers an Irishman who drove to town with a cart-load of shillelahs cut from the swamp, much disgusted that the war was over.

"Och!" said he, "what's the good of peace when ye can have war that costs so little?"

And he dumped his load of swamp shillelahs on the market place.

The lad went to the Methodist Church. He has always been a Methodist. But he never allowed it to interfere with his optimism. The Bowells knew what it was to grub along with a heap of work and small profits. Young Mackenzie stuck to the *Intelligencer*. He had a strange tenacity and a sort of local cheerfulness that kept him from wanting to rove. Ships came and went in the harbour. He grew up and stuck to the paper. He had the faculty of being content with what he had and at the same time making it worth while. The old village weekly was the link between him and the life of the people and the life of the country just beginning to shape itself for nationhood. Bowell got his practical education from that paper. He read the exchanges and got to know what was happening in the large centres. He got posted on politics. He knew all about the price of pork and the value of lumber that went swinging out in the wooden ships. Belleville was big enough for him. He had imagination—and the *Intelligencer*, which, one day, he was to own. He read; plenty of books but not much schooling. He mastered the English language and got it not as an orator or as a profound scholar, but as a young man who in a small town felt himself in the midst of forces that would compel him some day to have opinions.

AND he was a Tory. He had served in the Rebellion. Of a humorous bent he had some sympathy with the rebels. But he had inherited Toryism; and it was not long until he began to see what were the real lines of cleavage between the parties in Canada. When the Act of Union between Upper and Lower Canada was passed he was a youth of eighteen, getting his hooks on to the *Intelligencer*. When reciprocity got into the cards between Washington and Canada he was a young man, realizing that there was something bigger than reciprocity to be worked out. Protection and the national policy were shaping up; slowly—neither one side nor the other being quite sure which way the cat was going to jump. American money was pretty plentiful along the lakes. Canadian money was scarce. Most of the shipping in Belleville harbour was Yankee. It took a good deal of practical imagination to be sure that a tariff might be framed that would keep Yankee money out.

But Confederation was to come first; whatever that might mean. And Bowell was one of the men who, when it came, saw the value of it. Before it came the first sign happened in the Grand Trunk Railway that struck Belleville and put it on the map of Canada; British capital—not Yankee; a chapter in colonialism. I don't know what Mackenzie Bowell's sensations were when the first train went through Belleville. Be sure he was excited. I imagine he had his opinions about the Atlantic terminus of the road being at Portland, Maine, and

not in either Nova Scotia or New Brunswick.

By this time he was getting fairly acquainted with certain almost fabulous characters east and west; Joseph Howe, far down below, the champion of a separate maritime; John Macdonald, in Kingston not far away, beginning to be the chief of Toryism; George Brown, up in Toronto, the great Grit. The west was nothing—except the habitation of one Donald A. Smith, now Lord Strathcona, and a few years older than Mackenzie Bowell.

But this was the era of the old, movable Parliament of Upper Canada. Ottawa was not yet discovered by Queen Victoria. It was still Bytown, or the Arctic village, as Sir Wilfrid Laurier remembers Goldwin Smith's description of it.

In 1863 Bowell ran for Parliament and was defeated. That was right in the midst of the agitation for Confederation. Macdonald and Brown and Howe were three big figures. Blake was another. There was John Sandfield Macdonald and Dorion and Cartier. There was Leonard Tilley, from down below, and John Costigan—and Laurier was yet unknown outside of Arthabaskaville.

ALL those pre-Confederation figures, with many more, were as familiar to the young editor of the *Intelligencer* as his father's cabinet shop had been in the thirties. Bowell had great faith in Confederation. He should have gone on record as one of the many fathers of it. He followed all the conferences that preceded the British North America Act. In 1867, the year of Confederation, he ran again for Parliament and was elected. From that day till the end of the Conservative regime, in 1896, when he was Premier, he never left the House. He saw the union governments come and go and the new principle of straight partyism emerging with Macdonald and the C. P. R. along with it. When Mackenzie drove Macdonald out, in 1873, Bowell remained in the House. As yet he knew comparatively little about Macdonald. The first time he had anything to do with the chieftain

was when he got a wire from Macdonald to go down east and help in an election. But before the National Policy got into the Conservative programme Macdonald knew what Bowell amounted to. When the first meeting was called by Macdonald in Ottawa to frame up the protective policy—somewhere about '76—Bowell was one of the junta.

"This never will suit Bowell," said Macdonald. "We'll have to get something pretty stiff for that radical."

"No, it isn't strong enough to suit me," said Bowell. "The principle is all right. But put it higher."

And he wasn't any sort of manufacturer, either. It was not a matter of profit, but of principle, with Bowell. He was an Englishman. He was becoming an Imperialist. He is an Imperialist now—up to the hilt. He is more of an Imperialist than the present Government. He would not merely lend Great Britain \$35,000,000 for three ships; he would donate the money and let them have the ships without recall by Canada—so long as Canada remains in the Empire, which he expects will be a very long while yet.

So in 1878, when the Conservatives swept the country with the broom of the N. P., he would have had all the various tariffs of the province averaged up higher than the N. P. It was a big problem even as it was. But not so big a problem as Confederation, which, as he recalls, took a long series of low and divergent tariffs and averaged them up into a tariff for the whole country. In fact the tariff was one of the biggest problems in Confederation. A few years ago, when Australia was wrestling with federation, Mackenzie Bowell was over there. Asked his opinion on the workability of the scheme, he said:

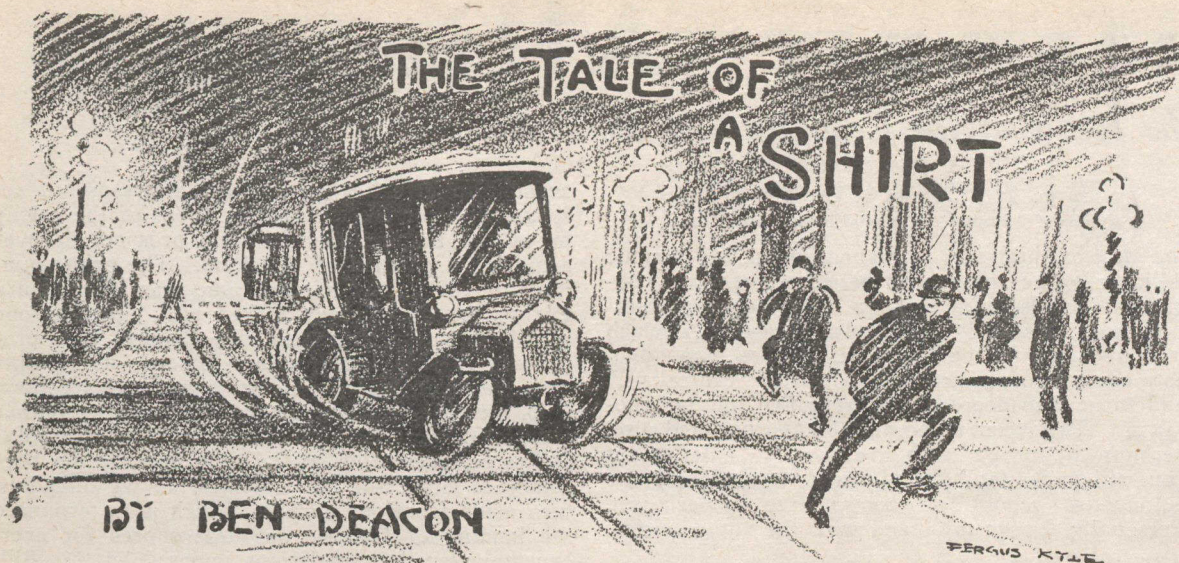
"Infinitely easy for you. Look at Canada. We had everything against Confederation. We had

(Concluded on page 18.)



THE TURBINE ENGINE TRIUMPHANT WITH A MILLION BLADES.

At Clydebank, Britain's Largest Liner, the Cunarder Aquitania, is Now Being Fitted Up With Four Huge Turbine Engines, the Combined Weight of which is 1,400 Tons. One of These, Weighing 425 Tons, is the Largest Turbine Ever Built and is Capable of Housing a Large Touring Motor Car Inside the Case. The Blades of These Turbines if Laid End to End Would Reach 140 Miles.



BY BEN DEACON

HUBERT SMILEY ventured timidly into the room of the Man Who Snored following that gentleman's invitation to "Come!"

For several nights Hubert had tossed about upon his bed in the next room and cursed the Man Who Snored in three languages. Therefore he felt a trifle nervous.

"I'm afraid you'll think I have an awful gail," he commenced, "but I've come to ask a favour. I suppose it happens to every man—it has happened to me before; just when you need a dress shirt most you discover that your total supply is away at the laundry. I haven't a shirt to my name this evening—to my back, I suppose I should say. As we are neighbours, I thought perhaps I might—you might—"

"Why, with pleasure!" said the Man Who Snored. Hubert made a mental note that he had a very pleasant voice—for a man who snored, at least.

The Man Who Snored opened the trunk which occupied nearly a third of the room and began pulling out various articles of apparel, piling them up upon the bed. Hubert seated himself nervously on the edge of his rescuer's solitary chair.



"What's your size, by the way?"

"I'm a newspaper man, you see," he explained, "and to-night I'm assigned to cover the Vittori Conservatory pupils' concert. I have invited a friend of mine to go with me—a young lady, so I have to dress for it, you see. I'm afraid I'm late now. She's a rather particular friend—I mean I'm rather particular not to be late. Of course the concert will be rotten, but I don't want to keep her waiting."

"I'll find one for you in a jiffy," declared the Man Who Snored. "What's your size, by the way?" he added. "Fifteen - and - a - half," stated Hubert.

"It's all off," announced the Man Who Snored, banging down the lid of the trunk. "Mine's fourteen-and-a-half. You couldn't hear a pupils' concert in a fourteen-and-a-half and come out alive."

Hubert bounded out of the room, then poked his head in again to mutter, "Thanks awfully just the same." Back in his own room he thought of several new things to call the Man Who Snored. It was bad enough to give imitations of a planing mill all night long, he informed himself, but to be tall and skiny and wear a fourteen-and-a-half collar was absolutely indecent. He hurriedly put on his evening clothes with a negligee shirt, threw on his raincoat and hurried out.

There was only one clerk in Smolle's Gents' Furnishings Emporium. He looked slightly startled when Hubert threw open his coat and displayed a shirt-front with a bright crimson stripe.

"I want a shirt—a dress shirt!" proclaimed Hubert.

"Size?" inquired the clerk.

"Fifteen-an'-a-half, and I'll put it on here," announced Hubert.

The clerk produced the shirt and Hubert retired behind a full-length mirror and arrayed himself in it. He smiled at his reflection in satisfaction as he gave his white tie a final pull into place, put his hand in his pocket and groaned aloud.

In changing his clothes he had neglected to change his money from one suit to the other. He cursed softly for some minutes, then sallied forth from behind the mirror with what he believed was quite a nonchalant air.

"It fits very nicely," he told the clerk. "Just charge it, will you? My name is Hubert Smiley, and I live—"

"Very sorry, sir, but we can't do it," declared the clerk.

"But I was thinking of getting other things—to-morrow," protested Hubert.

"Sorry, but it's against our rules," announced the young gentleman, eyeing Hubert with suspicion.

"Oh, very well," replied Hubert, with considerable dignity. He dug down into his pocket in an effort to create an impression of unlimited assets. "By the way, have you any silk pyjamas?" he added.

"We have a fine new line in," replied the clerk, with enthusiasm. "Just step down this way," he requested, moving toward the rear of the store.

BEHIND the counter was an open door, evidently leading to the basement; before the counter stood a rack holding an assortment of walking sticks and umbrellas. As soon as the clerk's back was turned, Hubert caught up three canes and hurled them violently through the open doorway. They fell with a tremendous clatter in the dark region below.

"What's that!" exclaimed the startled clerk, running hastily forward.

"Someone in the cellar, perhaps," suggested Hubert, helpfully.

The haberdashery expert held on to either side of the doorway and leaned far forward, peering nervously down the gloomy stairway. Hubert tiptoed over to the counter upon which his raincoat lay, sneaked stealthily to the door and dashed madly down the street.

At the taxi stand a block away he came across a driver whom he knew.

"Left all my cash at home," he explained, breathlessly. "Must keep a date. You take me there and come and get me afterwards, then you can drive me home and I'll make good."

"You're on!" said the chauffeur.

Hubert gave the address and was whirled away. It was nearly half past eight when he landed in the drawing-room of Miss Florence McAvity's home.

Ten minutes later that extremely attractive young lady strolled in and calmly remarked:

"Good evening! You're rather early, aren't you?"

"A trifle, perhaps," murmured Hubert, weakly.

The concert hall was half filled when they arrived and the concert had not yet commenced. Hubert gazed about the hall. He was the only male person present in evening dress!

Take any ordinary, voting citizen, dress him in the garments of a head waiter and drop him amongst a number of his fellow men who are dressed in sane and comfortable every-day and any-day attire and he becomes an abhorrence to himself. Surrounded by nothing but sack suits and tweeds, Hubert felt just as comfortable as though he had turned up in pyjamas. He gazed anxiously about, trying to locate another white shirt-front, but he was alone—absolutely alone in his grandeur. "And I became a thief and a fugitive from justice for this!" he thought.

HE could not help feeling that everyone was looking at him and squirmed about in a futile effort to efface himself. One pale-faced youth with straight, yellow hair, seated a couple of rows in front, annoyed him particularly. He kept turning around and staring; then he made humorous remarks to his companion, another youthful gentleman. At least, this second young person evidently thought them humorous. Hubert for a brief time forgot his embarrassment by conjuring up a slaughter-house scene in which he was the slaughterer and the pale-faced youth the slaughtered.

The concert was like a rarebit dream. Hubert breathed a sigh of relief when at last he found himself outside standing at the curb waiting for his taxi. The girl beside him was silent. This irritated him. Evidently she was angry. She probably thought him an idiot. Well, he didn't blame her.

He heard a laugh behind him.

"Some class, I guess!" drawled a voice.

Another laugh.

"Probably hired it for the occasion, too."

More hilarity.

Hubert turned and saw the pale-faced youth and his companion standing close to him. Just then the taxi glided up and he handed in the girl. He left the door



"I think I might, in time, perhaps."

open and turned to the pale-faced youth.

"May I ask whether your clever remarks referred to me?" he demanded, savagely.

"Sure!" assented the youth, insolently.

It took just a little less than a minute to happen. Hubert landed half a dozen good, enthusiastic blows on the pasty face before the crowd surged around them. He broke through and jumped into the taxi, banging the door closed after him. The driver plunged the car ahead.

"I don't suppose I can ask you to forgive me," hesitated Hubert, after a few moments of embarrassed silence. "I was irritated, but that is no excuse, of course I—I have no excuse to offer."

The girl beside him emitted a choking sound. Hubert feared she was going to cry. He withdrew into the corner of the seat as far away from her as possible and finished the ride in gloomy silence.

She handed him the key and allowed him to open the door for her. "I'm sorry," he murmured, with bowed head and hat in hand.

The girl giggled. "He is my brother," she said.

"Your brother!" repeated Hubert. "Great snakes! Your brother!"

He stumbled down the steps like a blind man, but stopped when he felt a hand resting on his shoulder.

"I want to thank you before you go," she said, in a low voice. "You are the first person who has had gumption enough to punish him—I am not big enough to do it myself. He never had a licking before and he should have had a thousand. Father and mother have simply spoiled him ever since he was a baby. He says what he likes and does what he likes and has been petted and fussed over until he has become absolutely intolerable. It was just what he deserved."

"Then you think you can forgive me?" pleaded Hubert.

She was inside the hallway now and stood hold-  
(Concluded on page 21.)



# The Britannic Alliance

Contrasting the Ideals of the Centralist and the Autonomist

THE following address was given by Mr. Richard Jebb, at a meeting of the United Empire Club, 117 Piccadilly, London, on November 25th. This club is an offshoot of the Chamberlain movement. A series of meetings was arranged by the chairman, Mr. Page Croft, for the discussion of the Empire question. Lord Grey was to have opened the series, with an address on Imperial Federation, to be followed by Mr. Jebb on Britannic Alliance. Unfortunately, Lord Grey had to postpone his engagement, having been ordered abroad by his doctor.

YOUR initial meeting a fortnight ago concluded with a resolution which was unanimously accepted, that it is urgently desirable that there should be established some system of "continuous and personal" consultation between the self-governing parts of the Empire. That was a good enough beginning; the object of this series of meetings being, as I understand, to give some definite direction to the opinion of this club in regard to the best way of approach to the closer and permanent union of the Empire.

To-night I propose to follow up your preliminary resolution by advocating one particular method of continuous and personal consultation. In resolution form it might run as follows:

(1) "That the best system of continuous and personal consultation between the self-governing parts of the Empire would be by means of standing committees of the Imperial Conference, for the purpose of concerting policies between the several Governments in regard to Foreign Relations, Defence, Trade, Maritime Communications, Administration of Dependencies, Migration, and all the joint interests of Social Betterment."

(2) "That with a view to the gradual development of standing committees of the Imperial Conference it is desirable that there should be political officers of the Dominion Governments continuously resident in London, and that the interchange of visits between Dominion and British ministers should be frequent and systematic."

But I must not move either of these resolutions to-night, because at future meetings alternative proposals may be put before you, which you will desire to consider before coming to any decision. Moreover, I do not want to turn this discussion from the practical question of the next step forward to the more general question as to what is the ideal form of United Empire, which is raised by my first resolution. I hope to justify my actual proposal, which is contained in my second resolution, simply on the ground of expediency. Many of us feel that, whatever may be the ideal empire, the only practical policy of union is to build upon the past, instead of trying to scrap the past, and to concentrate our efforts from time to time upon such steps forward as appear to be immediately possible. Presented in that way, I do not see why my second resolution should not be accepted as a temporary policy even by those whose hope is that the Imperial Conference may some day be scrapped and a federal parliament be substituted.

For the sake of stimulating argument I shall try to put my own view in as cut and dried, and, if you like, aggressive a way as possible. But let me premise by saying that no one appreciates more than I do the debt which we all owe to the earlier generation of Imperialists whose ideas I am going to criticize. It was they and their ideas that provided a rallying point during all that benighted period when United Empire was the unfashionable faith of a minority. And it is pretty safe to say that the eventual outcome will be something different from what any of us have planned.

## Centralists v. Autonomists

What is meant by Britannic Alliance? The expression has been invented for the idea of an Empire commonwealth without a central government—a co-operative union of separate states under the crown of His Britannic Majesty—in contradistinction to the idea of the Empire as a single state under that crown. The various ideal forms of United Empire may be first classified in this way—either they postulate a central government of the Empire, or else they do not. The typical and traditional ideal of those who pin their faith to central government is Imperial Federation, meaning the creation of an empire parliament with an executive responsible to it. The policy of those who deprecate central government, but who do not surrender

By RICHARD JEBB  
Author of "Studies in Colonial Nationalism," etc.

the ideal of closer and permanent union, is Britannic Alliance. The antagonism between these two policies in Canada, in connection with the naval question there, has lately produced a phraseology which is convenient for our purpose. Those who advocate central government are called the "centralists," and those who deprecate it are called the "autonomists." The latter name may be appropriated also, perhaps, by people who are merely "anti." But you will understand that I use it to designate the autonomist school of constructive imperialism. Personally, I take my stand with the autonomists.

## Coercion v. Consent

At the outset let me emphasize one important distinction between these two ideal conceptions of United Empire. With Imperial Federation, or any other centralized system of government, the final responsibility must rest with a single minister—a federalized Asquith, who in the last resort will use the federal army and navy to coerce a federal Ulster. Imperial Federation means, therefore, a scheme of union of which, when once it has come into existence, the ultimate sanction is force, and the ultimate arbiter is a single man. When the ultimate arbiter is a single man and his ultimate appeal is to force, you are not far from tyranny. I would throw out the passing idea that the real working principle of democracy is not majority rule, which is only a rough expedient, but that it is compromise. However, contrast Britannic Alliance. Here is a scheme of union which does not rest on one man's fiat in any contingency, nor on the sanction of force. It rests instead on the all-round recognition of the Kipling dictum, "the gate is mine to open and the gate is mine to close." It depends on consent, not merely to bring it into existence—which is already virtually accomplished—but also for its continuation and development. In this conception there is no idea even of a definite contract of alliance, the breach of which might justify coercion on the part of the loyal partners. What is contemplated is only a frank recognition and further development of the relationship which actually exists, and in which there is no central authority invested with control of a federalized army or navy. Since each of the five or six partner governments retains control of its own forces, united action must depend, as it does now, on the active consent of those five or six executive authorities—that is to say, in the last resort it depends on the consent of five or six prime ministers. The main controversy rages, of course, round the point as to whether such unanimity could reasonably be always expected, and, if not, whether the Empire as a co-operative union could permanently exist without it.

## Civic Spirit the Test

It seems to me that the policy of Imperial Federation takes the line of most resistance in order to reach the inferior goal; whereas the policy of Britannic Alliance, aiming at the higher goal, can follow a line of less resistance. That view, as you see, involves two propositions: first, that Britannic Alliance is ideally better than Imperial Federation; second, that in practice it is easier to attain than Imperial Federation. Let me try to substantiate those two propositions.

Supposing you want to grade political communities, whether states or empires, in order of merit, what test would you apply? I suggest that, in the general opinion of the Britannic peoples, a proper test would be the spontaneous sense of civic duty. In other words, the best state is that in which the average citizen displays the highest sense of social responsibility with the least measure of governmental constraint. Or, to take states instead of persons as the units of the community, the best empire is that in which the average state government exhibits the highest sense of Imperial responsibility with the least measure of Imperial compulsion. Judging by that test, I argue that Imperial Federation is inferior to Britannic Alliance. Under impotency of state government you get a kind of irresponsible recklessness.

## Subordination Breeds Irresponsibility

Let me give you concrete illustrations. In 1888 New South Wales was a separate self-governing colony, with no navy or military force of sufficient

account to give her government any sense of responsibility for the external relations of the colony or of the Empire, and with no prospect of ever acquiring a position of that kind. The prime minister of the colony at that time was Sir Henry Parkes, who is already looked back upon as one of the greatest statesmen the Empire has produced. A ship laden with Chinese immigrants came to Sydney. Sir Henry would not let them land, and this is what he publicly said: "Neither for Her Majesty's ships of war, nor for Her Majesty's representative on the spot, nor for the Secretary of State for the Colonies, do we intend to turn aside from our purpose, which is to terminate the landing of Chinese on these shores for ever, except under the restrictions imposed by this Bill, which will amount, and which are intended to amount, to practical prohibition." Sir Henry pleaded that if he had violated any statute, he had obeyed the higher law of conserving society within the Colony, and I sympathize with his action.

But, someone will object, this example is drawn from the old colonial system. It does not illustrate the working of Imperial Federation, under which the Australians would have a proportionate share in the conclusion of foreign treaties and in the legal control of Asiatic immigration. Well, let me pass to another example, which is foreign but Anglo-Saxon. Last spring the Japanese Government had occasion to protest at Washington against the intended action of the Californian legislature in regard to Japanese holding land. The situation was delicate, and was becoming dangerous. Now, hear the words in which a well-qualified observer, Mr. Maurice Low, summed up the situation. "The Californians," he wrote, "are playing politics, and incidentally playing with fire, and are as indifferent to consequences as so many children."

"Indifferent to consequences as so many children?" How is that? The state of California is a federal unit. The Californians have their proportionate voice at Washington in all federal concerns—or, as we would say, Imperial concerns, including foreign relations and defence. Yet, instead of showing any sense of responsibility on account of their federal privilege, they are found playing with fire, reckless as children. Are they, therefore, double-dosed with original sin? Are they racially unfit for federal self-government, just as the Irish are sometimes held to be unfit for local self-government—"like the Hottentots"—as the late Lord Salisbury said of our neighbours? Or, may it not be that the Californian attitude merely illustrates the inherent weakness of the federal system, when tested by the test which we have chosen? I think that the case of federal California is essentially the same as the case of colonial New South Wales. In both instances you had a state government and people writhing under the sense of constitutional impotence to protect their vital interests.

Contrast with those two episodes the manner in which this same question has been handled in Australia ever since the Commonwealth took it over from the separate colonies. Assuredly there has been no relaxation of the resolve to exclude Chinese. On the contrary, the exclusion policy has been steadfastly upheld. But there has been no wild language, no provocative action, but simply a quiet, dignified preparation to make good the policy should need arise, and to do it if possible in co-operation with the other Britannic peoples rather than by means of any foreign alliance. How explain that salutary change? I suggest that it is because united Australia feels a responsibility in proportion to the increased strength which the local union has brought. New South Wales could not create a fleet or an army; the Commonwealth can, and is doing both. So long as the gate is hers to open or to close, so long will Australia's sense of duty grow with the growth of Australia's fleet, which she keeps under her own control as the only real way of ensuring that in the last resort it will be available to protect what she conceives to be her vital interest. If you want to degrade the modern Australian spirit to that of modern California, put Australia into Imperial Federation.

## Disruptive Centralism

Did time permit, I could expand this argument that the centralist policy is inferior to the autonomist for the supreme purpose of fostering a high sense of civic duty. But to-night I can only ask you to compare the bald results of those two policies as they are seen to-day in connection with



the problem of naval defence. The centralist policy, working our Conservative press and captivating our statesmen, has split Canada and got nothing. If only the Admiralty would revert to its autonomist plan of 1909, Mr. Borden might soon bring forward a naval policy which would rally all Canadian patriots. Meanwhile the autonomist policy has united the Australians in a national resolve to create a genuine fleet, which is already begun, in addition to National Service. The centralists have split South Africa, too, where the recent revival of furious racialism grew out of a demand for an "emergency contribution," and again they have got nothing. Have the autonomists, on their side, split and paralyzed New Zealand, which seems too small a Dominion to emulate the Australian policy? Or will the New Zealanders support the Massey-Allen proposal, charged as it is with the autonomist spirit? A short time will show.

### Restrictive Centralism

To take another aspect, I object to Imperial Federation because it unduly narrows the range of interests which are to be regarded as common to this country and the Dominions. Imperial Federation means that certain specified subjects are to be scheduled as belonging to the central parliament, leaving the remainder to the States. The federal subjects are to be very few. Perhaps that feature would have been made clear by Lord Grey had he not unfortunately been prevented from addressing you a fortnight ago. Anyway he is reported to have said at a meeting of the Victoria League at the Guildhall last May:

"It is now the settled view of the most serious school of modern imperialists that the executive responsible to the peoples of the self-governing Dominions and the United Kingdom shall be responsible for Foreign Affairs, for Imperial Defence, and for the administration of India, and the non-self-governing dependencies of the Crown, but that it shall have no power to interfere with the customs duties which the various self-governing units of the Empire may wish to levy. It is recognized that each unit must be free to levy its revenue for Imperial purposes in its own way."

Foreign affairs, defence and dependencies—everything else is to be left to the state governments. Now, when you schedule those three matters as the only ones to be dealt with federally, do you not encourage the idea that no other matters are really matters of common interest? Anyway, you are prejudicing the prospect of joint action in regard to those matters which you have excluded from the federal sphere. In every federation there is apt to be a jealousy of the federal authority on the part of the state authorities, who are inclined rather to thwart than to assist federal action. Therefore, under the proposed scheme of Imperial Federation such matters as trade, communications, migration, education and measures of social betterment could not be dealt with by voluntary conference and co-operation even so easily as they are now.

### Jim Larkin, Imperialist

Contrast with that the system of Britannic Alliance. Here there is no attempt to delimit the field of common interests and joint action. A schedule implies a signed contract, as in Imperial Federation. Autonomists want no rigid contract. Our hope is that in course of many years the sphere of co-operation may continue to expand until it embraces all the main interests of national life in each of the partner countries. This is surely a bigger ideal than the strictly-limited common life of Imperial Federation. At your last meeting one speaker protested, from his own experience, that the workers in this country are indifferent to imperialism because they cannot see that it has any bearing on that social question in which they are so absorbed. Said Jim Larkin, at Manchester, with all the world agog:

"Damn the Empire. . . . When these people (the politicians) speak to us of Empire, it does not convey anything to us. What WE mean by Empire is a homogeneous group of nations, linked up for power to work

for wages betterment, in the cause of common humanity and universal peace. We want no conscription. We want to live as brother to brother, sister to sister."

Jim Larkin damns the Empire, and yet he, too, has a Britannic idea. It is the centralist, always harping on armaments and seeming to care about nothing else, who has made him damn the Empire. Even tariff reformers, when they urge the need of an Empire economic system, have been too apt to perorate that the aim and object of it all is a huge militarist union. Defence is necessary, but it is not the end. Autonomists can say to Jim Larkin, "Hear, hear. Your notion of Empire is good enough for us."

### Autonomy for India

Again, what about India? Is it really the best ideal that the internal affairs of India should not merely remain under the political control of a distant parliament, representing a wholly different civilization, but that this control should become more of a reality owing to the new Empire parliament having so little else to do? I suggest that this conception, which is in the centralist scheme, is already obsolete. As things are going now—and it is a tendency which you could not hope to check for long—the Government of India must come to depend more and more upon Indian opinion, and, therefore, less and less upon the opinion of people thousands of miles away. Already the Viceroy's council is well representative of native opinion. The self-government of a state does not necessarily mean a democratic form of government. The Government of India in its existing form might be made as autonomous as the governments of the Dominions except in regard to foreign relations and naval and military defence. In this way India might get control of, for example, her own fiscal policy. For my part I think that the grant of self-government, in that sense, to India, might conduce much more to the real unity and welfare of the Empire than the alternative policy which we are witnessing at this moment, of trying to placate the nationalism of India by challenging the nationalism of South Africa. If the Viceroy feels that a sacrifice is needed, let him demand it from Lancashire, which has injured India, instead of from South Africa, which has never injured India nor ever will if they let her alone.

Just one more point before I turn from the ideal to the practical. Most of us are in the habit of saying that we want to see Empire questions lifted out of the party arena. But if you have an Empire Parliament, you can only work it on the party system—at least, no other method has yet been evolved in all our Britannic experience. And if there are only to be a few subjects assigned to that parliament, every one of those few must be requisitions to keep the party system going. Once more, contrast Britannic Alliance. Whatever results have been achieved by the Imperial Conference—and I shall argue presently that they have not been inconsiderable—they have escaped the ruination which has been inflicted on so many of our domestic interests—Ireland, insurance, the land—by the party system here.

So much for our belief that Britannic Alliance is a higher ideal than Imperial Federation.

(To be concluded next week.)

## A Liberal Point of View

Editor "Canadian Courier":

Sir,—Under the head of "Reflections" in a recent issue, I notice that you attribute to "Wickedness" the Liberal papers' action in pointing out the enormous increase in imports from the United States under Mr. Borden's Government.

Why you should be surprised, under the circumstances, leads me to believe that you must have been absent from Canada during the last election, for it was largely won on the "No truck nor trade with the Yankees" policy. In fact the people were told if we did not keep our trade running East and West—if we permitted it to run North and South—we would soon be absorbed; become part and parcel of the United States.

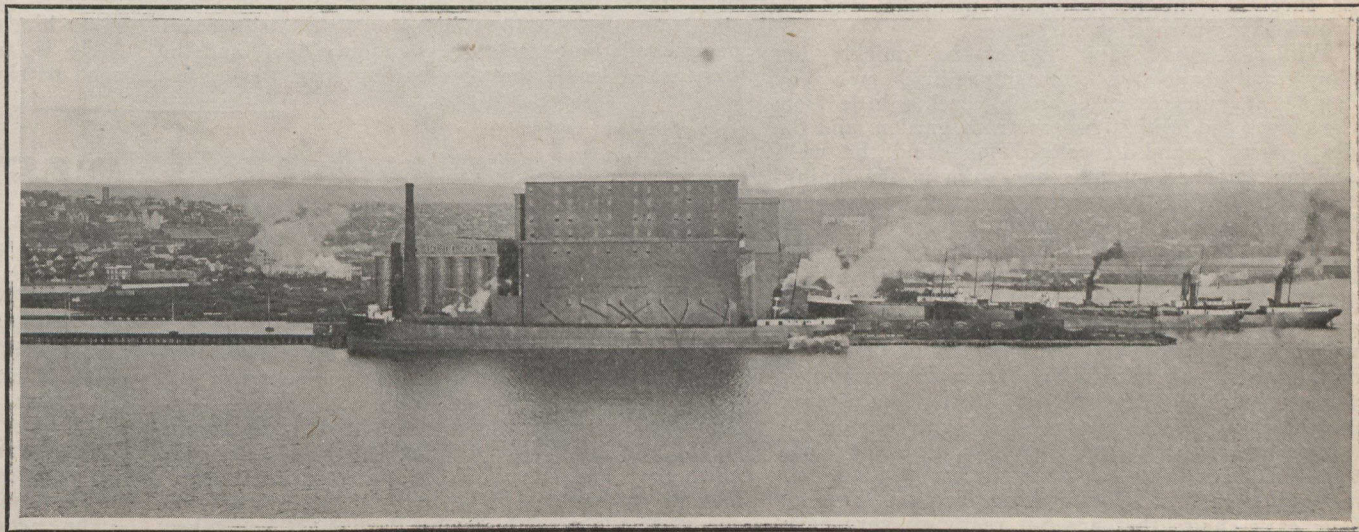
Now, in the face of this, is it surprising that the Liberals should point out to the people that Mr. Borden and his lieutenants were only trying to humbug the public, and that they had won by that?

Under the circumstances, is it unreasonable for the Liberal newspapers to show to the voters as plainly as possible that under Mr. Borden's Government our purchases from the United States have increased six times as fast as our purchases from Great Britain; and should not these ultra-loyalists now feel that we will soon be "part and parcel of the United States"?

I am, yours truly,

"NOT TO BE HUMBUGGED."

## COMMERCE AND SPORT IN PORT ARTHUR



This photograph of Port Arthur's largest elevator was taken on December 4th, showing five large boats loading for their last trip down the Lakes. On one day in the previous week this elevator loaded over a million bushels of grain into vessels. During the year 1913, over 200,000,000 bushels of grain have been shipped from Port Arthur and Fort William down Lake Superior.



The Port Arthur Golf Links. In the background is the famous mountain known as the "Sleeping Giant." The mountain is eighteen miles away.

# Men We Meet

## Number Three in a Series of Six Benevolent Satires

THE IDEAL HUSBAND—By KEBLE HOWARD

**Y**OU meet him, first of all, on the morning train. You can tell at a glance that he is married. At the second glance you would say that he was happily married. A third glance would convince you that his wife was happily married. And, at the fourth glance, you would be sure that here was the ideal husband.

You look, first of all, at his eyes. They are clear, and steady, and set well apart. He has a ruddy complexion, a brown moustache, and a tendency to plumpness. His clothes fit him. His coat sits easily on his sturdy shoulders, and his boots do not pinch. He is evidently on good terms with his tailor, his bootmaker, and his hatter. He has paid for his clothes.

He carries an umbrella, which is neatly rolled. This he places in the rack, and you are quite sure that he will not forget it. He has a folded copy of the *Daily Telegraph* in his hand. He has read the *Daily Mail* at breakfast, so he leaves it at home for his wife and daughters to enjoy. He opens his *Telegraph* in the centre, and reads the chief item of news all through and then the leader on it. Whatever happens that day, he will be "up" in the news of the day, and prepared with a definite opinion—the *Telegraph's* opinion—on it.

**H**E knows all the men in the carriage, and exchanges nods and kindly greetings with them. This one is a wit; he laughs with him. That one is very serious; he frowns with him over the latest move of the Government. Another one has a child ill at home; he makes a gentle enquiry after the child.

As the train gathers speed, and before he opens his *Telegraph*, he fills his pipe. First of all it must be knocked out, very carefully, against his boot. Then out comes the embroidered pouch, filled with the favourite brand of tobacco, and the pipe is carefully packed. Last of all he produces the wooden box of safety matches that stamps the family man as surely as the neatly folded umbrella, and the brown-paper parcels at night.

Whilst he reads and smokes—not quickly, but slowly and healthfully—you picture his home. You can see it quite clearly, standing back a little from the quiet road, with the neat front garden, and the neat curtains, and the clean steps, and the well-polished knocker, and the one palm in the dining-room window, and the occasional table, loaded with little knick-knacks, in the drawing-room window.

You can see inside as well—the dining-room, with its substantial table in the centre (a smaller palm on that), and the substantial sideboard, and the six quite good chairs, and the steel fender, and the marble mantelpiece, and the portraits of his father and mother, and her father and mother, and a water-colour by that clever Doris, the second daughter.

You can see the drawing-room, with the small table loaded with knick-knacks in the window, and the chintz-covered Chesterfield, and the three or four easy chairs that are not really so very easy, and the three nicely-framed reproductions of well-known pictures (not too classical), and the brass fender, and the brass fire-irons, and the piano, and the Canterbury music-stand, and a nice photograph of Aunt Elsie, and an equally good photograph of Uncle Fred.

And so you wander into the tidy kitchen, and the jolly little garden (not an inch wasted here), and you go upstairs and inspect the best bed-room, and the girls' room, and the spare room, and Tom's little den. You do not glance into the servant's room; that is the one mysterious spot in every house.

**B**Y this time, the ideal husband has reached his office, changed his coat for a rather shabbier one, made himself a pair of neat white paper cuffs to protect his real cuffs, put his umbrella in the usual corner, his hat on the usual peg, and settled down to work. He works neither hurriedly nor lazily. He has no financial interest in the business apart from his salary, but he will not, on that account, scamp his work. He takes a pride in his books, a pride in his letters, a pride even in the way he addresses his envelopes.

His employers know him for a thoroughly reliable man. Not brilliant, perhaps, rather lacking

in initiative, certainly lacking in fire, but extremely trustworthy and reliable. They know that he does not chatter outside about office secrets, partly because he never chatters, and partly because he does not know many of the secrets. He will never de-camp with a large or small lump of cash. He will never be rude to a client, or turn up late in the morning, or incite rebellion among the other clerks. They are prepared to keep him in their employ until he wishes to retire or is compelled to do so by old age.

When the luncheon-hour arrives, he changes his coat, gets his hat, takes his *Telegraph*—he has still to read the lighter features of that wonderful pennyworth—and betakes him to his accustomed restaurant. Here, if fortune favours him, he sits in his usual corner, and he knows pretty well before he looks at the card what there will be to eat and what he will order. A cut off the joint, two vegetables, cheese, and butter. If there is a very tempting sweet, such as roly-poly jam pudding, he may yield and have three-penn'orth. (The amount of roly-poly jam pudding that is consumed daily in the city of London by business men of all denominations would astonish the housewives of England into a fit.)

Then comes a cup of coffee, half-a-pipe, and perhaps, if a friend is handy, a game of dominoes in the room upstairs. Back to the office five minutes before his hour is up, and at work again on the tick.

**W**E next meet the ideal husband on his way home.

He has finished with the *Telegraph*, and buys an evening paper—one with good "fashions" preferred, for that gives pleasure at home. He has two or three little parcels under his arm, especially towards the end of the week. These he places in the rack, together with his umbrella, and he will not forget any of them. He does not play cards in the train—he has seen too many fellows led into bad habits through that simple game of bridge in the train—but he likes his pipe, and his evening paper, and the consciousness of duty done, and the pleasant welcome that is awaiting him.

## Balking the German People

A Timely Comment on the German Constitution

By FRITZ HENSCHEL

**O**N December 4th, the German Reichstag voted with an overwhelming majority to manifest their want of confidence in the Imperial Chancellor, Doctor von Bethmann-Hollweg, and the course he had taken in the recent military affair in Alsace-Lorraine. A week after, the Chancellor held his annual speech in Parliament on foreign affairs, without mentioning with one word the vote this same Parliament had taken against him some days before. It was only after the leader of the Social Democratic party had risen, and had reminded the Chancellor of this vote, that Bethmann-Hollweg referred to it, saying that he did not think of resigning his office on the vote mentioned, that the Parliament had no right at all to ask him for a justification, and that he is responsible to his Imperial Master only. Moreover—remembering the old proverb: the best way of defence is the attack—he held a strong tirade against the Social Democratic party, accusing them for aiming at altering the Constitution by making the ministers responsible to the House.

And—most surprising—after his speech he has the *applause* of the majority of the House. For people who have grown up in a model land of parliamentary government, such as England and Canada, it is hard to understand these affairs, and we have to go back to the time when Bismarck created the Empire and its Constitution, if we want to understand them.

There are three factors in the Constitution: The Emperor, the Federal Council—Bundesrat—and the Parliament—Reichstag.

The Emperor represents the Empire internationally; he can declare war, if defensive, and make peace; he can enter into treaties with other nations

So we follow him to the neat house in the quiet street, and we go in with him, and we hear him call for his wife. He kisses her before he does anything else, and then she takes the parcels, and finds that he has executed all her commissions without making a single mistake. If there is still a little daylight, he slips into a very old coat, and tidies up the already very tidy little garden. The man next door is doing the same, and they exchange remarks over the wall, and sympathize with each other about the weather.

Then comes the evening meal, with the chatter of the girls, and the news of the home-day. The ideal husband, being also an ideal father, is interested to hear all that the girls and Tom have to say. He does not snub them, or gruffly tell them to be seen and not heard, but laughs at their little jokes, advises them, shows himself a real good pal.

After the evening meal, he may read a book, or he may play draughts or chess with his wife or one of the children, or they may have a round game of cards (nuts for counters), or they may go to a local entertainment, or they may have "friends in," or they may go to the house of a friend. Whatever happens, father is in it, and enjoying it, and helping to make the time pass happily for everybody.

Saturdays and Sundays are his favourite days. On Saturday afternoons he goes on some expedition with his wife, now to visit a relative, now to a matinee, now to a concert, now for a long walk. Saturday evening is always a jolly time, and it is then, if fortune is kind, that the girls persuade father to sing, in his nice baritone voice, extracts from the operas of the late Gilbert and Sullivan. Mother likes to hear him, too, and he does it as much to please her and the children as himself.

Being by this time in a position of importance in his firm, he takes his holiday in July, August, or September. He is passionately fond of the country, but his wife and the children prefer the seaside. They have a fortnight by the sea, therefore, and he has a week in the country with a friend, or at a small inn. During this week he indulges in the full the overweening passion of his life—fishing.

The ideal husband insures against everything—fire, burglars, sickness, accidents, death. He saves, too, and he glows with the thought that the hat will not have to be passed round for his widow and children. The one worry of his life is the income-tax, which he feels to be unjust and very hard on the professional middle-classes. Still, his office returns the amount of his salary quite correctly to the Inland Revenue Department, and that saves him many a twinge of conscience.

He is, in all, a good fellow, a good citizen, a good patriot, and the backbone of the country.

and appoint, as well as receive, ambassadors, and last, but not least, he is the absolute commander of the German army and navy in times of war. Of course it is not probable that the Emperor would ever take charge of the General Staff in time of war, as he cannot consider himself an expert on tactics, and he would have to nominate one of his generals as chief of the General Staff.

The Federal Council represents the individual Confederate States, the Chancellor of the Empire being its president. There is no appeal against the decisions of the Bundesrat, as there is against those of the Canadian Senate, by making it an issue for the election.

And the Bundesrat is in no way responsible to anybody, the individual member being accountable only to his own particular sovereign.

The Reichstag represents the nation, or, as often is said, misrepresents the nation. Originally every electorate had about 120,000 inhabitants, but after the enormous industrial development of the Empire, there are urban electorates with more than 600,000 inhabitants, and rural ones with less than 70,000. Berlin, for instance, is divided in only six electorates, although it ought to have about 20 representatives, according to its present number of inhabitants. The left parties are aiming at an alteration of this state of affairs already a long time, but there must be a two-thirds majority in the House for a change like that, and as the agrarian party is strongly opposed to it, there can hardly be expected any alteration in the near future.

The Reichstag has no initiative whatever. The measures framed up by the Government and sanctioned by the Bundesrat are submitted to the Reichstag for approval. The Parliament is not

allowed to alter or to abolish any part of the bill; it has only the right to approve or to reject.

The Constitution expressly denies the responsibility of the ministers to Parliament. A Chancellor remains in office as long as he retains the confidence of the Emperor.

Bismarck—called the Iron Chancellor—was the first Chancellor of the Empire. He had made this big and powerful Prussian army, whose victories had made possible the united Empire under Prussian hegemony. And when he made the Constitution for the Empire he did not take in consideration the fact that there would not be always a Chancellor as prominent as himself, and not always an Emperor as lenient as William I.

He made a big concession to public opinion by establishing the universal suffrage, but he counterbalanced it by the powerful position he gave to Emperor as well as to the Bundesrat.

He was the right man in the right place. It was his custom to refer to his "old master," and he lost no opportunity to exalt the Imperial Prerogative, but this was only a convenient fiction to him; as between himself and the old Emperor he knew quite well which was the master. He understood in a marvellous manner to impose his politics to the Emperor, under the guise of being an obsequious servant.

He had no stable policy, and frequently bringing in new bills, he had to seek for a new majority. Several times even he was obliged to dissolve Parliament, but he always succeeded in getting a new Parliament accepting the bill in question. This opinion was that the Government ought not to be tied to any party interests, but that it always ought to have free hand to take the right course, according to the situation, and that it had to stand above the parties.

During his holding the office of the Imperial Chancellor, he actually undertook the important position given to the Emperor according to the Constitution.

But this was changed when the present Emperor William II. ascended the throne. He was only 29 years of age, but willing to take the reins of the government into his own hands, and as the old Bismarck tried to keep up his autocratic position, he made him ask for his dismissal. All his successors have only been more or less the executors of the plans and ideas of the present Emperor, and we can fairly say that from the foundation of the Empire until to-day we have had only two governing personalities at the head of the administration: Bismarck and William II.

THE immediate successor of Bismarck was Caprivi; he had been an army general and tried to govern in a more liberal way; in his chancellorship some important social laws and commercial treaties have been proposed and passed in parliament. After him we see Count Hohenlohe as a Chancellor, an old man, who was forced to take the office against his own will, and had to keep for ten years. His successor, Count Bulow, later on Prince Bulow, was the first one after Bismarck who tried to reign the country in a way more independent on the Emperor. He dissolved Parliament in 1908, when he had a majority against him, and by combining the Conservatives and Liberals he succeeded in getting a majority for the Government against the combined Catholic Centre and Social Democratic parties. But already after some months this same parliament voted against him, and in this instance the Reichstag succeeded to force a Chancellor to resign his office.

It is interesting to compare Prince Bulow's situation with the position of the present Chancellor.

Prince Bulow, at the time, had the sympathy of the Emperor, but William II. had pledged himself some months before to efface himself as much as possible and "to maintain that reserve which is equally indispensable in the interest of a uniform policy as well as for the authority of the Crown." So he was not strong enough at the time to sup-

port the Chancellor.

And the Federal Council was glad to see Prince Bulow falling, as he had tried to give the Radicals a share in the legislation, whereas the Federal Council preferred to see the left wing in Parliament condemned to negative opposition.

But to-day's circumstances are very much different. The Parliament, some days ago, voted against the Government for keeping up the old military predominance, which since such a long time already clashes with the opinion of the vast majority of the German electors.

But this time the Chancellor is sure of the support of the two other legislative factors, of the Emperor as well as of Federal Council.

And in this case, according to the present constitution, the Parliament is helpless.

Of course there is always the one last means for Parliament of forcing its will upon the Chancellor by refusing to vote the supplies necessary for keeping the administration going. But this way is too democratic for the present Parliament, and we shall have to wait for a stronger left wing, which may appear already after the next general election.

The struggle between the personal regime and the supporters of representative and responsible government is an old one. The question is, if it will be possible in future to govern a big nation, which pretends to stand at the head of intellectual civilization by a system of an hereditary caesarism, draped with constitutional forms. Will it be possible to deprive the German nation from a system of a responsible government for ever?

We have to consider that there will not always be an Emperor of the same abilities, of the same dignified and irreproachable character, of the same wise judgment and of the same peaceful mind as William II. And who could imagine the consequences, if the Emperor would die under to-day's constitution and the Crown Prince would become Emperor, who is thought to be of a military reactionary character?

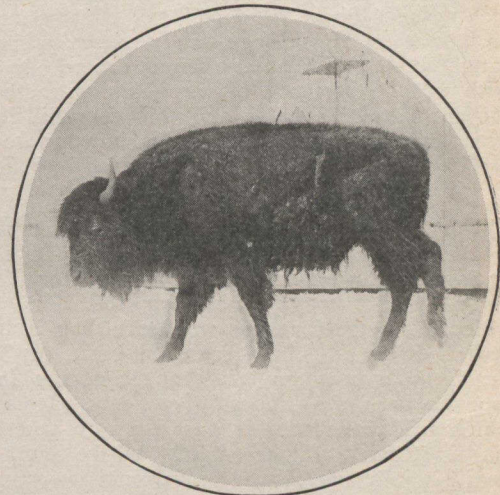
## Cattelo: The New Beef Animal



A full grown male Cattelo.



Where the Cattelo are yarded in winter. The fences are eight feet high, which gives some idea of the size of the animal.



A younger Cattelo.

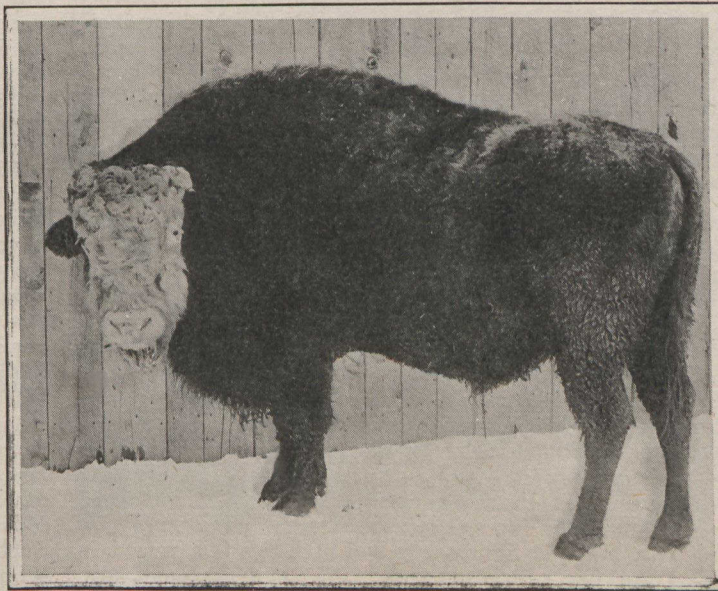
IN these days of fox farming, mink farming and even skunk farming, it is interesting to know that in Canada we have perhaps the only farm in the world devoted to the breeding of an entirely new race of animals called cattelo.

Cattelo are the result of twenty years of experiment of crossing domestic cattle of various breeds with the American bison or buffalo, and to-day a new strain has been fairly established.

Mr. E. Mossom Boyd, of Bobcaygeon, is the originator of the idea, and has at the present time a large herd of cattelo. These animals are nearly as hardy as their wild forefathers, have a splendid hide, much more even than the buffalo, have the large hindquarters of the domestic animal, and the powerful shoulders and neck of the buffalo. The hide alone is more valuable for fur than an ordinary fattened steer, and in the case of cattelo the meat becomes the by-product, but as such is just as valuable, and weighs as much as that of a very large steer.

Some twenty years ago Mr. Boyd, while in California, saw a small herd of buffaloes and immediately conceived the idea of developing from this fine animal, now almost extinct, a cross-bred race of cattle which he hoped would be valuable in many respects.

He was able to purchase a thoroughbred bull which had been captured as a calf on the prairies, some seven years before, and with this animal, he decided to at least give his



The Cattelo is a cross between the Buffalo and a Hereford. This Cattelo bull shows the white face of the Hereford strain.

idea, a thorough experimental trial.

For the purpose of the trial he crossed the buffalo with domestic cattle of the Polled Angus and Hereford breeds, and at the end of the first season, had obtained some 39 calves. Six of these were males, but only one survived, and he proved of no service in the experiment, and was disposed of later to the Toronto Zoo.

Of all the cows but nine would breed, and with these hybrid animals, the experiment was continued, until in less than ten years the herd had grown to about thirty animals, some being one-quarter bred buffalo, others three-quarters. Then hybrid would no longer describe them, and Mr. Boyd invented the name "Cattelo."

In this country of cold winters, the problem of housing domestic cattle has always been a serious one, and cattlemen cannot afford to have larger herds than they can care for in the severest winter weather. The buffalo being a native of this country is much better able to stand extremes of cold, and it was hoped that by crossing with domestic cattle a hardy strain might be produced. In this respect the experiment has proved a great success, as might be understood from the photos.

The buffalo is a very good meat animal, and has much bigger shoulders than the domestic. The well-known hump on the buffalo is not fat, as in the case of the camel, but muscle. The cattelo has much of the buffalo's hump.



## Let Us Resurrect Santa Claus

**I** FEAR that we have lowered the age of sophistication, and that a beautiful belief in Santa Claus no longer persists among the young folk to the same ripe toll of years that it did when you and I were boys. I remember that, in that far-away time, very big boys, indeed, believed stoutly in Santa Claus, and were quite ready to take severe punitive measures against any skeptical "cubs" who copied their elders in being somewhat frivolous over the topic. Real doubt did not come until later; and absolute disillusionment was mercifully held back until our Higher Criticism had grown appallingly determined and insistent. And we were distinctly the gainers. The fairy tale of Santa is never lost without leaving the bereft child very much the poorer in the only gold that never depreciates—the gold that scorns all sordid errands—the gold that lies in an unswerving belief in a perfect and pure goodness whose only pleasure is to make little children happy.

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**I** T is easy for children in loving homes to believe in Santa. He fits in with the scheme of life with which they are surrounded. Father and Mother delight in giving them things and seeing them enjoy them. All the grown-ups they know seem to just love to make them happy. The only limit to this love of giving on the part of their adult guardians is a quite exasperating but still quite comprehensible fashion which these adults have of punishing one by withholding pleasures. And Santa has the same stupid fashion. You are always told that his gifts depend on your being good. While you may be sorry to see that he shares the insane passion of your other adult friends for making everybody "be good," still that seems to be an affliction of old age—and naturally he has caught it. So his habits of mind are wholly in line with your experience of the thinking methods of the entire adult world; and this very kill-joy and even impertinent interest of his in your good behaviour makes him all the more readily believable.

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**B** UT his great charm is his mystery and magical methods and general strangeness. He is better by far than an entertaining human visitor from the outer world—though you never see him. A toy which has come from his wonderful bag is an altogether different thing from the same toy simply bought in a commonplace manner at the familiar shop by even the kindest of parents. It is a toy which has travelled. It has flown to you out of that mysterious "farthest north" where Santa Claus lives his jolly life all the year round, working ever at the making of strange and attractive surprises with which to tumble down the chimneys of the world on the one glad night of the year. The reindeers have looked over his shoulder while he fashioned it. It has jostled in his palace of delight with curious Chinese toys which he has taken to make happy the hearts of curious little Chinese children right around the world from you—children who hardly know that you exist at all. Even "grown-ups" have this passion for things from far away. They had rather have a scarf from Smyrna than one from a Toronto factory. And to the expansive mind of childhood this love of the unknown is a far more fascinating decoration of the ordinary.

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**J** UST what either we or "the kiddies" have gained by this general sophistication of youth—of which the "wiseing" away of Santa Claus is only an example—it would be hard to say. We adults have lost the engaging frankness and credulity and easy entertainment of the children who play about our arm-chairs. Far earlier than they used to, they are ashamed of being children. They are almost ashamed to play. They pride themselves on a precocious knowledge of the world. The long-legged young girl who twinkled about the lawns of a summer's day, playing at hide-and-seek with her brothers and sisters, has now been whisked away from us in the form of a "movie"-educated "young miss" who does not run because it is ungraceful and who coquets with her brothers' friends in the arbor instead of romping with them on the lawn. But she coquets with the gaucherie of gawky

and garrulous girlhood—one of the most unlovely spectacles imaginable.

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**I** T is bad enough for a man of fifty to find himself satiated in all the delights of life because his long purse can buy him anything he fancies. But to impose this enervating satiety upon childhood is a species of cruelty which only the suddenly-rich in a paint-new world would dream of perpetrating. Yet that does seem to be the notion which many people have of kindness. They had a starved childhood, they tell you. Very well, then, their children are not to suffer as they did—they are to enjoy all the sweets of life while they are still tempting to the tongue. So the child is allowed to plunge both its arms up to the elbows into the "candy box"—and presently he or she turns away from it. Satiated at six. You will find children with no more zest for life on their faces than you see among the aged patients on the

verandah of a summer resort for chronic valedudinarians. These "ennui-ed" children have been robbed of their most precious right—the right to thoroughly enjoy. And they have been robbed by the very people who love them best, and who would go to any lengths to make them happy.

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**W** HAT we need in this country is a new Cult of Santa Claus. Let us assiduously maintain that life is a fairy-tale just as long as we possibly can. Instead of organizing an S. P. U. G., what we need is a Society for Letting Santa Do It. Anonymous Christmas-giving would probably cure the very ill of which our "reformers" are complaining. Where people inflict imposing presents upon their helpless friends, presents which carry more advertising than they do love, they do so because their cards are enclosed. If this became "bad form"—if the recipients were always left to guess at the donors—I rather suspect that Christmas-giving would become simpler and less costly. Let us all combine to blame it on Santa. Instead of telling the "kids" that this lovely silver card-case came from Uncle So-and-So, let us tell them that it came mysteriously from the Saint of the North Pole—just like their own gifts. Let us—if we possibly can—at least keep young the Birthday of the Immortal Child.

THE MONOCLE MAN.

## How to Relieve Tight Money

*A Brief Sermon to Our Experts on Expenditure*

By JAS. F. B. BELFORD

**M** Y turtle soup has lost its flavour. I do not appreciate my Malpeques on the half-shell. Even the fair and comely egg has lost its charm. How can I revel in these when from all over the land arises the bitter cry of the proletariat, "We cannot earn enough to buy food"? It upsets one's digestion terribly.

I am glad to see that Sir Wilfrid agrees with me as to the gravity of the matter. I am sure that no idea of possible political advantage animates him. When such a man expresses a readiness to throw upon the junk-heap the result of the fifteen constructive years of his life, it argues that his conversion is not only sudden, but complete. But while we are in accord as to the state of affairs, I fear we differ as to the remedy. What I shall have to propose to Prof. Stephen Leacock, and the altruistic commission over which he is expected to preside, does not touch the tariff. Who am I that I should lay profane hands upon that ark, painfully constructed by a Fielding, consecrated by a Laurier?

I am inclined to agree with my prohibition fellow-worker, the Hon. G. Eulas, as to the cause of our present distresses. We have made two automobiles blossom, where only one dispensed its fragrance before. We have substituted high-balls for whiskey straight, we have gone in for grand opera and the movies, we have accumulated large, brown patches of prairie, guaranteed to make us plutocrats, but which are temporarily—only temporarily—depressed. In a word, we have been going the pace, our ready money is scarce, and what is still worse, our credit is shaky. Retrenchment is the thing necessary, and my suggestion is that we retrench.

**I** WOULD suggest first of all to the banking institutions of Canada, to whom we owe so much, and of whom we are so justly proud, that they set the example by lowering the dividends on their stock, and increasing the rate of interest on their deposits. At present, pooling current account with savings, they must be paying the public, that provides them with the funds to carry on their business, nearly 2 per cent. on deposits. That stock dividends may be paid this is loaned at 8 per cent. To the lay mind it would appear that there is a chance to improve conditions here. Should the directors find it difficult to make the arrangement, I would suggest further that certain privileged corporations be asked to reduce their accounts, even if railroad construction should be delayed. As a further suggestion, if they will suffer it, may I propose that the small borrower be placed on something of an equality with the man who borrows freely. At present it costs 50 cents to borrow \$10 for three months, or for one month, for that matter. If you are adept at figures you will note this is a very fair rate per cent., one that the philanthropic Mr. Tolman, himself, would not despise. While I realize the fact of the rise in gasoline and how hardly it presses on the unfortunate whose position demands

at least three cars, I submit that 20 per cent. is all the small borrower should pay. To encourage the farmer, the limit to him should be 10 per cent.

In the second place, I propose to ask Prof. Mavor and Prof. Leacock to study the financial administration of some of our municipalities, and their connection with their provincial legislatures. In this they might with advantage emulate charity, and begin at home. A \$2,000,000 library site imposed upon any city against its will, may have some bearing on the high cost of living, in that town at least. Nor is this kind of thing confined to Montreal, or to the Province of Quebec only. There are little towns of 2,000 people in Manitoba, for instance, where the rate of taxation reaches \$20 per capita.

Thirdly—I rather like the sermonic style, it is so explicit—I hope that the Professors will investigate the sources of water supply of the leading companies which handle our public utilities, with a side glance, as it were, at the melon-patches. It does seem as if in a country abounding with magnificent water stretches, the requisite amount of moisture for tramway and other stocks, could be secured at a more reasonable rate. And with the marvellous fertility of our lands, melons should not be so expensive. I am sure the Commission could spend some little time, with pleasure and profit, in examining the natural resources of the stock exchange.

Fourthly: Perhaps the people who provide us with amusements could do a little curtailing also. No matter how scarce money is we must be amused. The strenuous condition of the times makes it necessary. But when money is scarce, probably—we could get along with a little more real, simple fun of an inexpensive sort, instead of the high-gear town-artists supposed to earn as big salaries as baseball experts. In case the managers can't do this, it may be necessary to start in amusing ourselves a little more than we do; the same as our fathers used to do when there was no travelling talent in the country.

Finally, brethren, if the Professors can induce you and me to live within our income, they will have accomplished much. The ladies, bless them, have set us an example. Where would you be today, Mr. Married Man, if your wife wore the voluminous skirts of long ago? But with that wonderful intuition of theirs, they sensed the coming of the lean years, and cut their cloth accordingly. Indeed, at this moment it is hard to tell where this sacrifice will end, and if this present money stricture should continue until warm weather comes again, we may all blush at the result. My last suggestion would be that some of the leaders of the feminist movement be associated with Prof. Mavor and Prof. Leacock on the Commission. Such a happy blending of sweetness and charm, with economics and humour; of practical utility with theoretical knowledge; should send down the price of food with a thud that would reverberate from Cape Breton to the Yukon.

## Orators Two

## THE APEX OF A CITY

*How the Busiest Corner in Toronto has been Transformed from an Old-Country Picture to a Miniature of New York*

It was at the Literary Society dinner of the University of Toronto last week. Sir Wilfrid Laurier and Sir Alan Aylesworth were the chief orators. One spoke on Phases of Democracy, the other on the Empire.

Sir Alan delivered a good oration. He is one kind of orator. He built up the Empire and called upon the audience of six hundred, students and faculty and guests, to admire it. He looked as plain as a prophet. His baldness of head and smoothness of face; his wry, solemn visage; his curious contortions of countenance when he quoted from the Bible—the Book of Job and of Ruth, with sobs appropriate—"Where thou goest, I will go." "Though He slay me, yet will I trust in Him."

And to put it politically. Though the mother country make things hard for the overseas dominions, stick to the Empire, which is Almighty.

The Borden Government could have wanted no loftier endorsement of their attitude towards the Empire. And the audience at that dinner heard Sir Alan, the learned, legal luminary at his best in building up his ethics of Empire. It was a revival of the good old days when a dinner oration meant a thesis set to the key of G sharp minor and delivered with all the rotund, artificial devices of the man who practices oratory by listening to himself without using the looking-glass. They say of one very eminent European conductor that he rehearses symphonies alone in a room with mirrors on the walls.

Sir Alan never uses the mirror. Being a trifle hard of hearing he probably does not know quite what his voice sounds like. But he delivers his able thesis with admirable effect, you hear every syllable he speaks, and you know you are listening to an orator of the old school who is a scholar and a thinker, and could be heard to advantage upon any platform by the most critical audience in the world.

Sir Wilfrid is different. His oratory is not new. He has been at it for more than forty years. Those who had heard a great many of the old chieftain's best speeches declared this to be one of his very best. He spoke about democracy. This is nothing new. Sir Wilfrid has for a long while been "a democrat to the hilt."

But he was not speaking politically; was not thinking of Ottawa. He was not considering mainly the big-wigs, the professors, not the newspaper reporters, nor Sir Wilfrid. He was concerned chiefly with the students.

"My young friends," he called them every once in a while, as he did at the opening.

He was directly in live-wire touch with the people on whose behalf he was supposed to speak. He wanted to teach those young men something as though he had been a professor in a lecture room. He wanted to do it in a simple, yet dignified way. And he wanted, at the same time, to build up a discourse that if reduced to print would read almost as well as it sounded.

But then, of course, it never would. Finished and faultless in style, matchless in English diction, fascinating in its piquant French accent, and embellished with all the subdued charm of a man who has adapted himself to almost every sort of audience in the world—it was the poetic, highly restrained, always intellectual, but never academic deliverance of a man who, for all a stranger could tell, might never have seen a hustings or worked for a vote, or known anything about the cabals of politicians.

It was the incomparable personal expression of a marvellous personality. It kindled the imagination. In his discourse there was nothing new. It had all been said before. Historians had written it. Orators had spoken it. Essayists had toyed with it. Democracy; what is there under the sun new about that?

Sir Wilfrid made no pretense of a revelation. He merely took for a task the development of a mental picture—the growth of democracy the world over.

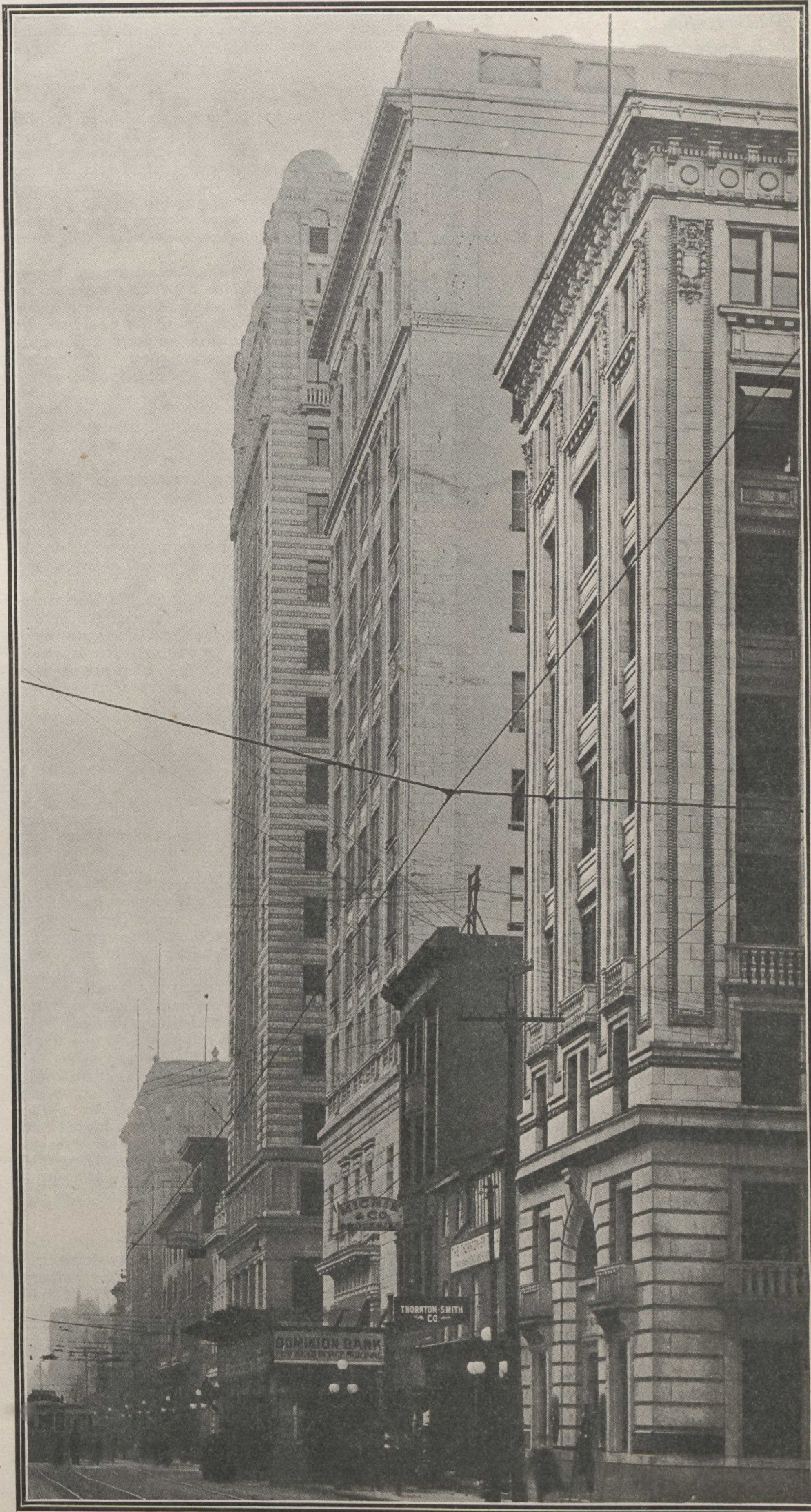
Yet he was never once impassioned. He never once resorted to a trick. He kept on a high level of gentle dignity and he was as simple as a child. And when he wound up with the modest quotation of a few apt lines from Tennyson, the audience could have heard him for as long again.

You would not call it oratory. It was—Laurier; the old man eloquent at his best, at his ripest period of reflection and scholarship and public sense.

#### COMMITTEE: Commission Government

A CORRESPONDENT of the Canadian Courier in St. John, N.B., in the course of comment on Maritime Province affairs, writes as follows:

As to commission government in St. John: Without going into detail or writing anything just now for publication, I may say that the new form of government is now generally acknowledged, even by former opponents, to be a vast improvement upon the old. Of course, the success and efficiency of any government depends very largely upon its personnel, but, apart from that, it appears that with men of only the same average ability in authority, the system by which these men are able to devote their undivided thought and attention to civic affairs does and must conduce to more effective work and better results. I am satisfied that if commission government were again submitted to a vote in St. John, it would be even more emphatically endorsed.



In less than two years, the intersection of King and Yonge Sts., Toronto, has been completely revolutionized. Toronto has no ten-storey limit like Montreal. A few years ago the Traders Bank went up near this corner, fourteen storeys. This year the C. P. R. building was finished, with sixteen storeys. A few days ago the last terra cotta facing went on the new Dominion Bank building on the opposite corner, twelve storeys. Excavations have been made on another corner for a building of twenty storeys. The only remaining corner was bought over a year ago at a record price and may be expected to evolve another skyscraper. The building in the foreground of this picture is the eight-storey Standard Bank. That in the background is the King Edward Hotel.

# REFLECTIONS

By THE EDITOR

## Our Art Education

CABLE despatches seldom tell the whole story of a man's action, and the transmitted words about art by Dr. Vrooman, of Vancouver, delivered in London at the Authors' Club, may not be quite accurate. He is reported as saying that British Columbia is so short on art that it possesses only one small bust, "which is neither good, bad nor indifferent, but just different." Then he added that Canada had millionaires in plenty, but their art instincts are few.

Dr. Vrooman should not be impatient. At least he might be patient enough to reserve his criticism for Canadian audiences. He cannot accomplish much by such remarks abroad. Canadian millionaires are, it is true, deficient in art knowledge, but perhaps not more so than the new millionaires of any other country. We have no "old" millionaires to build country houses filled with art treasures, or to subsidize and direct public art galleries. But the country as a whole has pretty nearly as much appreciation of art and its aesthetic value to the nation as any portion of the United States outside Boston and Pittsburgh. Given time, the results will prove this estimate.

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## Social Service

A SOCIAL service congress is to be held in Ottawa next year, presumably under the auspices of a joint board of the Presbyterian and Methodist churches. In the meantime, social surveys are the order of the day. One is being made in London and another in Toronto, and several counties are undertaking them.

There is a great awakening on this subject and it is time that the various universities took an interest in the movement. In the United States, the best universities are taking a deep interest in socializing and general social reform and are leading the way to the higher life through private agencies and improved legislation.

The old idea that a parliament or a legislature was the body to study social conditions, discover the needs of the communities, and inaugurate reforms is passing away. The new idea is that legislatures may make laws, but the need for these laws must be shown to the legislators by voluntary associations of citizens.

The CANADIAN COURIER is impressed with the importance of this work and will shortly inaugurate a social service department which is intended to furnish general information for social workers all over Canada. It will attempt to keep the investigators in Nova Scotia in touch with those in British Columbia, and to publish information of national importance. This will include the latest social legislation in the United States and Great Britain as well as general Canadian news of value to social workers generally.

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## Governing Our Cities

MR. WANKLYN, of the C. P. R. executive, ex-controller of Montreal, was recently asked if he would accept a nomination as mayor of that city. His reply was, "Not if they gave me a million dollars a year." His chief objection apparently was the indifference and callousness of the average voter, who prefers hand-shakers and professional vote-catchers to business candidates.

It must be confessed that this is the attitude of many business men who would otherwise be glad to serve the communities in which they live. These men hear the call and realize the duty, yet feel helpless to respond. They fear that their motives will be misjudged.

One of the greatest causes of the trouble is the short term for which municipal administrators are elected. In most parts of Canada aldermen and mayors are elected for one year. In a few places there is a two-year term. In Montreal the mayor is elected for two years and the controllers for four years. If the yearly elections were eliminated and aldermen elected for three years, as in Great Britain, a better type of candidate could be secured. In time, Canadian towns and cities will learn this lesson and the reform will come. In the meantime, the "average voter" must be educated to see that his tax-rate depends on electing the most experi-

enced business administrators available and their supporting them loyally.

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## Electoral Purity

SO far Canada has devised no system or plan to secure electoral purity. There are plenty of laws in regard to it, but there is no enforcement. The attorney-general of each province is a politician, and he will neither enforce the law against his own party, nor against the other fellow. Hence both parties practise corruption with impunity, though each accuses the other of being worse than itself.

The Toronto *Star* brings up an ancient suggestion that there should be a public prosecutor and that "saw-offs" should be prohibited. Such a non-partisan guardian of electoral purity would see that no charges are made unless the persons who make them were prepared to prove them to the best of their ability. The great difficulty is that neither party desires such an officer.

Take the Macdonald case. The member in that constituency and his agents were charged with all sorts of offences, yet he is allowed to resign and run again without any investigation. The allegations against him were not tested in any way. The onus of proof was lifted from those who maligned him and the onus of defence was removed from him and his associates. One can but conclude that neither the Liberals nor the Conservatives were anxious for an investigation. The whole matter was hushed up by a new election.

This is unsatisfactory. If there had been a public prosecutor, he would have forced the petition against the member to trial and the truth would have been told. That this was not done is one of the worst evils which flow from the intense partisanship and the criminal indifference of the average voter.

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## Penitentiary Reform

APPARENTLY the commission appointed to examine into conditions at Kingston penitentiary have discovered a state of affairs which carries us back to the revolting circumstances in the days of John Howard. The prisoners have been treated like beasts, not as human beings. The punishments inflicted have been almost inhuman. The hospitals and insane wards have long been a disgrace and it was no man's business to see that they were improved. The Ottawa Department of Justice is shown to have been sadly remiss in its obligations towards these public institutions.

Again are shown the lamentable results of political patronage. Until the whole federal civil service is taken out of politics and the administration of all the departments organized on a business basis, there can be little hope of reform. So long as public officials are chosen by the patronage committees and recommended by members who prize votes higher than efficiency in the public service, so long will we have revelations of this character. When prison inspectors, wardens, doctors, nurses and guards hold their position because of party service, and are subservient to political influence, so long will our penitentiaries and prisons be a blot on our civilization.

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## The Farmers' Revenge

WHY does not some smart story-writer give us a story with the title, "The Farmers' Revenge"? In September, 1911, Canada voted against a free exchange of beef between Canada and the United States. The farmers on both sides of the line wanted it. The farmers in Canada were advised not to vote for it, and between us we hammered the reciprocity pact out of existence.

But the farmer has had his revenge. Woodrow Wilson butted in and knocked off the United States duty. The Canadian farmers saw their opportunity, seized it, and started sending their beef over the line. Now in this December, 1913, we consumers of beef are being asked to pay just about twice as much for beef as we paid a year ago. In December, 1903, beef sold wholesale at \$6.26 a hundred; last week it sold in Toronto at \$15.25.

The way the farmers of Ontario are chuckling is fierce—there is no other word to describe it. They are having their revenge. The consumer is

paying 3 to 5 cents a pound more for his beef than he was a year ago and nearly 10 cents a pound more than he paid in 1903. The wholesaler and the retailer are making very little—the farmer is getting the whole of the increase. No wonder the farmer is buying automobiles.

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## University and Militia

MANY people fear that military training of the ordinary citizen will make him a militarist. This belief is not well founded. No one has produced any evidence to support it, and there is a great deal of evidence to disprove it. It is largely a popular fancy. Some of the greatest militarists this continent has produced never did a day's training in their life.

It is in this spirit that Colonel Sam Hughes' scheme for training militia officers in the universities should be considered. If Canada is to avoid the spirit of militarism it should have its standing army. If the country has not a regular militia there must be a volunteer militia for defence purposes. Colonel Hughes' plan is intended to supply volunteer officers, not permanent officers.

For this work, Lord Strathcona has given a site for a students' residence and armoury at McGill, which is estimated to be worth \$100,000. Major R. W. Leonard has given a site for the Queen's armoury and will also supply the money for the buildings. These are estimated to cost \$500,000. Colonel Hughes also expects that a site will be provided at the University of Toronto. When "K. Co." of the Queen's Own Rifles was a feature of the latter institution, it supplied hundreds of officers for the militia.

Just how the scheme will work out it is hard to say. The idea of a university residence where the students taking military training will reside would practically add another college to each of the universities which would be similar to the Royal Military College at Kingston. The plan is certainly ambitious and it may be that it will prove too costly.

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## Learning From Germany

TORONTO has decided to follow the German system and make each of its new subdivisions self-supporting. In Prussia, every newly annexed territory must be the property of the city, which lays out the streets, put in sewers and so on and then sells the lots at a profit. This profit pays for all expenditures and leaves a balance for the city treasurer.

Toronto is going at it another way. They propose that the sub-divider must be responsible for all taxes on his subdivision. He assumes this responsibility when plans for his subdivision are approved. Further, the whole burden of taxation for local improvements in new subdivisions will be placed on that subdivision and the people who come in to occupy it.

This will go a long way towards killing the "wild-catter" and will do much to stop speculation in building lots. There are thousands of lots in Toronto, now held by speculators, which would be sold at reasonable prices to home-builders if such a rule could be applied. Unfortunately Toronto did not think of it soon enough.

Other cities in Canada, please take notice. Adopt this rule and you will limit the speculation in suburban real estate. Germany has done it for years; in some cities there it works so well that the citizens in the other portion of the town are almost entirely relieved from taxation.

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## School Population of Quebec

QUEBEC Province is full of children. This year, according to government figures, 370,200 children attended the Catholic schools and 52,400 the Protestant schools. There are no "public" schools so called in that province. A school registration of 422,615 out of a total population of 2,000,000 seems to be pretty fair. If they would only pay their teachers better salaries, and lower the cost of school-books, there would be less complaint of the Quebec educational system.

For people who are interested in art, "The Studio," a monthly magazine published in London, is the best shilling's worth we know. It deals with all branches of fine art, and reproduces in each issue drawings and paintings and examples of fine art which have either become famous or ought to be famous. "The Studio" has topical articles from the pen of recognized authorities, and its excellent press work and general get-up make it always acceptable.

This month's issue has a reproduction of "The Prairie Mail," a painting exhibited at the Canadian National Exhibition by C. W. Jeffreys, A.R.C.A.

# At the Sign of the Maple

A NEWS DEPARTMENT MAINLY FOR WOMEN

## Introducing an "Introduction"

**A**N introduction may be just that—a service to be as speedily dispensed with, as travellers once aboard forget a gangplank. An introduction may be more than that, however. It may span, as a bridge, between dominion and dominion—of its own beauty promising him who essays it on the one side glories which may await him on the other.

Of the latter sort is the introduction written by our brilliant litteratrice, "Katherine Hale," for the new book of poems by Albert D. Watson.

The poems, "Love and the Universe, The Immortals, and Other Poems," do not, in my candid opinion, fulfil the foreword's promise in this volume. By no means let it be thought, however, that the introducer has erred in their valuation. The "promise" was largely the reader's assumption—an assumption with the very reasonable excuse, the foreword's intrinsic excellence.

Poetry is the foreword's theme—not Dr. Watson's poetry, or any particular other's—poetry in the abstract, from its beginning into the present. To quote a little:

"When poetry first walked out of the early woods of this world, there were brambles in her hair and the dew of wet grasses on her bare feet. She was the living embodiment of the earth-spirit and the gods had wakened her from a long sleep. Through the ages of myth and legend she wandered, until with the coming of a new and strange religion she met Pain and Liberty for the first time. Then her heart seemed to stop beating and her step grew slow. Hereafter, throughout the middle ages, and almost until the dawn of the twentieth century, this spirit was a force at war with itself. Growing, like music and religion, out of the earth-ritual, having her first expression in pure paganism, Poetry was destined to develop a soul, which—in embryo at least—does not fare happily with beauty.

"Therefore the great masters of the past who came under the Spell, were forever trying to reconcile the earth and the sky. Milton, the magnificent apologist; Shakespeare, a frank materialist with his great bursts of etherealism; Dante, whose sky-worlds are so delightfully mediaeval; all illustrate a world not yet awakened to the conviction that Robert Browning sounded so surely later on:

All good things  
Are ours, nor soul helps flesh  
more, now, than flesh  
Helps soul.

"Then Walt Whitman came singing through the land the chant of the Universal Good and God in everything; and after him arose a perfect flood of new song in which Poetry found herself at last a being not more of earth than air, not less of God than man, but fashioned like the earth which bore her, for the uses of evolution, to be new-created by the thought of men's hearts, passing from one revelation of truth to another.

"So, happily, our writers still make odes to lovers, but their highest song is dedicated to Love itself. Still are the legends of the gods immortal, but the mightiest theme is God.

"It is in this newest and greatest guise that the spirit of poetry has come very near and touched the lips of one of our Canadian singers—Dr. Albert D. Watson, of Toronto."

This critic has that divine grace which condemns not at all the tailor who couldn't quite "cut out what he had in his mind," but which probes to the mightiness of a concept, albeit very stammering in expression, and renders her kindred to the Divinest and Final Critic—Him who, forever,

inspires that faith on the part of the worker which cries in the accents of Rabbi Ben Ezra:

"All I could never be,  
All men ignored in me,  
This I was worth to God, whose wheel the pitcher  
shaped."  
M. J. T.

## The News in Brief

**T**EMPERANCE addresses were given in Montreal last week by the able advocate, Miss Agnes Slack, of Ripley, Derbyshire, England, under the auspices of the Central W. C. T. U.

## The Real Tango Tea



Sketches Made at a Tango Tea at the Olympia Salle de Danse in Paris, Where it is Those Who Tango Who Take Tea in the Intervals of "Tangoing," and Not Those Who Merely Sit and Watch the Professional Exponents of the Dance of 200 Steps.

—From The London Bystander.

Miss Jennie S. Hill has been elected to the Edmonton School Board, winning an admirable victory in the face of much opposition and at least two futile attempts to split the women's vote.

La Palme, the Canadian Prima Donna, who has appeared already in "Trovatore," "Thais" and "Faust," will sing as "Louise" with the Century Opera Company in New York on the thirtieth of December.

The Women's Canadian Club, of Hamilton, was recently addressed by Dr. Thomas O'Hagan, on the subject, "Dr. Drummond, the French-Canadian Poet." Mrs. Arnott moved the vote of thanks, and Mrs. Clementina Fessenden also spoke a few words of appreciation.

Colonel T. H. Rivers-Bulkeley, comptroller of the household for the Governor-General and the

Duchess of Connaught, sailed yesterday for England, to be gone three months. Mrs. Rivers-Bulkeley, formerly Miss Pelly, is expected to accompany her husband to Ottawa when he returns.

Last week the London Dramatic Society presented the light little play, "The Marriage of Kitty." Among the local young lady amateurs were: Miss Macbeth, Miss Patti MacLaren, and Miss Enid Harkness.

"The Dansant" of the Laurentian Chapter, I. O. D. E., of Ottawa, is being held this afternoon at the Chateau Laurier. The proceeds are to be donated to the Royal Ottawa Sanitarium.

A Ladies' Bonspiel is being arranged in Montreal by the members of the local Ladies' Curling Association.

A paper on Schumann, by Mrs. Henry Hannington, was one of the features of the last monthly meeting of the Ladies' Musical Club of Victoria, B.C. The musical programme was contributed to by: Mrs. Hermann Robertson, Miss Maude Fernby, Mrs. Macdonald Fahey, Miss Heming, and others.

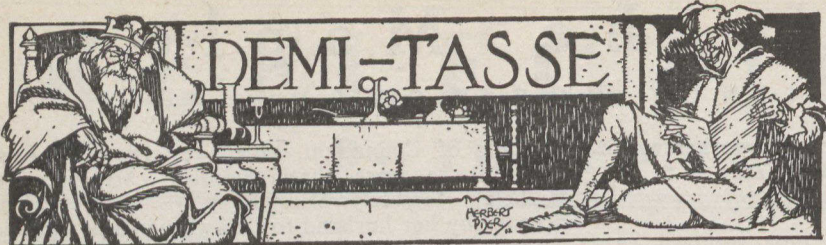
## Y.W.C.A. Conference Echoes

**T**HE National Triennial convention of the Y. W. C. A., which sat in Winnipeg recently, was by way of being an affair of note. Not so much because of a record-breaking attendance, perhaps, but because of the breadth of treatment meted out to the subjects under discussion. There was a very marked tendency to get outside a merely local or narrow view of problems and to take a big perspective in a well-grounded, unbiased, long-sighted fashion. For which reason, reports brought home by the various delegates and being presented in sundry cities at present are valuable.

Though the reports presented for the past three years' work showed that great things had been accomplished, there was no disposition toward a sense of self-righteous satisfaction, or a sitting down to enjoy results. Rather in every address there came the insistent note, "The past is well enough, sisters, but give heed to the great work that is ahead. It will tax to the uttermost our time, our thought, our strength and resources. Let us then on to the distant goal of an even bigger accomplishment!"

Many interesting personalities were disclosed at the conference. Mrs. N. W. Rowell, the sweet, highly-spiritualized Dominion president, was enthusiastically and

unanimously voted into office again. Miss Una Saunders struck with vigour the echoing note of a world sisterhood in all her addresses, and vividly placed before her hearers the big, bright vision which so inspires herself. The Rev. Anna Rice, one of the national secretaries from the United States, displayed marked ability as a pulpiteer, and a burning, contagious conviction of the great mission of Christianity. Miss Bollert, Dean of women, Regina College; Miss Jean Macdonald, of Toronto; Mrs. A. H. Tasker, of Regina; Miss Kate Lane and Miss Sybil M. Goulder, of the Dominion Council; Mrs. T. Underwood, of Calgary; Miss M. Jamieson and Miss M. Edgar were among the out-of-town delegates who contributed their share toward the presentment of a remarkably able and comprehensive programme, while among Winnipeg women who took a most creditable part were Mrs. Edward Brown, Mrs. T. D. Patton, Dr. M. E. Crawford, Miss E. Jones, Mrs. A. D. McKay, and Miss Elliott, the efficient secretary of the Winnipeg Board.



Courierettes.

Christmas and New Year's—the season of give and get.

Lake captains say Goderich harbor is shallow and narrow—like the politicians who leave it so.

The Canadian champion sprinter has married a burlesque soubrette in Toronto. He may yet need his speed.

Here's a heading from the Mail and Empire: "No bombardment of Tampico proper." Personally we always regard bombardments as quite improper.

British poet named Brooke has been writing columns about Canada in the London papers. Sort of a babbling Brooke.

Keep your eyes on your Christmas presents now and watch 'em change color or fall to pieces.

Good Roads convention is to meet in Toronto. That city was probably chosen because it could show the delegates some horrible examples of bad roads.

New York gangsters had a revolver battle in the streets. Fifty shots were fired and nobody was hit. Their bark was worse than their bite.

After reading some of the speeches of rising statesmen in the U. S. one is led to wonder what wise man put the "Con" in Congress.

Is it not wonderful how every morning we read in the papers how Huerta's power has had its backbone broken, and then the blooming backbone has to be broken again next day?

A New York girl sued a newspaper for \$100,000 damages, and the jury gave her six cents. Stingy things! They might have made it a dime.

Woman in Warren, Ohio, aged 91, is riding a motor cycle. Probably she thinks it safer than walking on the streets.

The hookless and buttonless gown has at last been invented. The time is nearing when woman will be quite independent of man.

Browning's love letters were sold recently at high prices. Certain love letters of certain unnamed gentlemen have brought much higher prices lately, but not at public sales.

A Texas young man shot two bears and hugged a third to death. That chap's popularity with the girls should surely be established.

Words About Women.

The worst of it is that modern girls are inclined to accept as truth the compliments men pay them.

There are girls who never say "No," but most of them are in homes for the deaf and dumb.

Nowadays a girl need not be afraid of being seen in the embrace of her young man. A ready excuse is that they were doing one of the new dances.

A woman's will may be strong, but some chaps are more worried about her "won't."

The woman who makes money by teaching her obese sisters how to reduce is living, so to speak, on the fat of the land.

We know a few modern maidens who are perfect pictures—and hand-painted, too.

After watching a woman in a Christmas shopping rush we refuse to believe that they are the weaker sex.

A Wee Bit Knock.—Some smart chaps who boast that they feed on fish to sharpen their wits occasion-

ally act as if they had swallowed the bones also.

Just a Question.—Isn't it peculiar that the police busy themselves in suppressing lotteries and games of chance, but don't interfere with the preachers who are equally busy tying nuptial knots?

Different Styles.

IN the days of old his love he told And he said, "Will you be mine?"—

But now his pet is a suffragette And he asks, "May I be thine?"

You Bet It Does.

CHRISTMAS comes but once a year—

And, going, leaves our pockets clear.

You Have Observed Her?—No matter how well pleased with things in general the chorus girl may be she is nearly always kicking.

John Drew's Satire.—John Drew, the well-known actor, who has recently played in several Canadian cities, is rather noted for the keenness of his satirical wit. His phrases and quips are much quoted among theatrical folk.

It is related that a few years ago when Mr. Drew's clever actress-niece, Ethel Barrymore, was in Great Britain, the story was cabled across to America that she would marry a British actor who was better known as the son of his father than for his own position in the mimic world.

Like any good uncle, Mr. Drew, of course, hastened to cable to Ethel the one word "Congratulations."

He soon got this reply: "Nothing in the story. Ethel."

Whereupon Mr. Drew again cabled the one eloquent word, "Congratulations."

The Slow Young Man.—There are some young fellows so slow that they hardly deserve the good fortune that sometimes falls to their lot. As for instance, the case of the chap in Guelph, Ont., from whence this story comes.

He was a bashful boy, and for many moons had been calling on a sweet little girl who had vainly tried to bring him to the point. Finally she decided she would have to start something. She did. Next time he called he wore a red rose in his button hole. Pointing to the rose she roguishly said, "I'll give you a kiss for that rose."

The young fellow blushed, but after some slight hesitation he made the exchange. Then he reached for his hat and started for the door.

"Where are you going now?" exclaimed the girl.

"To—the florist's for more roses," he called back.

A Slight Change.

THE whole year round we feel the pinch

Of the high cost of living— At Christmas time it seems to be The too high cost of giving.

"Cleanliness is Next"—A missionary in Labrador says that he took a big shipment of soap up there for the use of the natives. Some he may make both Godly and clean, and some merely clean, but he is doing good work in either case.

The Motto Revised.—Christmas comes but once a year—for which we are duly thankful.

The Gentle Hint.—He—"What do you think of my voice?"

She—"I think it is very musical. I just love to hear you ordering a dinner."

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# FOR THE JUNIORS

## THE HAPPIEST CHRISTMAS I EVER SPENT.

By Irene Murkar, aged 16.  
Third Prize.

I CAN well remember a Christmas I spent when I was about nine years old, and dearly loved the little, red-robed, long-whiskered visitor who made very mysterious visits every Christmas Eve.

About two weeks before Christmas I always put my broken-headed doll on the attic stairs for Santa Claus to take, repair and redress.

On Christmas Eve my mother sent my brother and me to bed rather early, after hanging up our stockings. We were afraid to go to sleep for fear we should not wake up in time to get our stockings, and were afraid to stay awake for fear Santa Claus would catch us. At last the sandman came round and we fell off to sleep.

After what seemed hours I woke up, and, hearing papers rustling down-

was a shin plaster in a little envelope. Then I looked into the doll's stockings and found three yards of white, pink and blue baby ribbon, and nuts and candies.

After we had looked at all our things mother sent us back to bed again.

It was rather late when we got up next morning, but as soon as we had our breakfast we went for the mail. There were a number of queer-looking parcels. When we got home mother opened them, and, of course, they all contained something for the "children."

We played with our presents till lunch time. After lunch I stood on a big box to help wash the dishes.

In the afternoon a friend from New Brunswick and her two sisters came up, and our presents had to be hauled out again to show to them. They told us all Santa Claus brought them too. Our friend brought my brother a toy automobile with a little man



"BILLY OWLETT"

The New Toy, Which is to Put the Nose of the Teddy Bear Out of Joint in the Affections of Children. He is Already a Fellow of Some Importance, the Queen Having Bought Him from the Designer. Billy is a Very Wise Looking Owl, Dressed in a Blue Coat, White Trousers, and a Green Tie.

stairs, sat up in bed with my heart in my mouth. I pulled at my brother till I had him awake, and we sat there listening, expecting every minute to hear Santa Claus go up the chimney. I called, "Mama, is Santa Claus here yet?" and she said, "No, he won't be here for a while." So, very much relieved, we went to sleep again.

The next we heard was our mother calling us to ask if we wished to go down and get our stockings, as she was sure she heard sleigh-bells and knew that it was Santa Claus going away. She came in and lit a candle for us, then my brother and I started our dangerous journey downstairs, he leading the way.

The first thing that caught my eye was my big doll with a beautiful new head and lovely long fair hair on it. She was dressed in a pink dress and bonnet to match. I then got my stockings, and a pair of my doll's stockings I had hung up for my kitten. My brother got his and we went back to show father and mother all Santa Claus had brought us.

We found all sorts of things in them, and in the toe of our stockings

sitting on the front seat. We ran it around for a long while, then I wanted to put the ribbon on my kitten's neck. But, just imagine! mother said not to, as it might choke itself. After Santa Claus bringing it all the way from the North Pole, she wouldn't let me fix the kitten up nice for Christmas.

My brother went skating in the afternoon. I went sleigh-riding and came home about an hour after with cold fingers and a skinned nose.

It was now nearly supper time. After supper we went to a family Christmas Tree. There were many little things on it for us. After enjoying a nice lunch we went home all agreeing it was the happiest Christmas we ever spent.

### BACK TO NATURE.

Quoth Santa: "The old aeroplane, dear,  
And the auto at home shall remain, dear,

For the rain, as you know,  
Having turned into snow,  
We have plenty of snow for the Reindeer."

—St. Nicholas.

## THE CANADIAN BANK OF COMMERCE

### Statement of the result of the business of the Bank for the year ending 29th November, 1913

Balance at credit of Profit and Loss Account, brought forward from last year .....	\$ 771,578 88
Net Profits for the year ending 29th November, after providing for all bad and doubtful debts .....	2,992,951 10
	<u>\$ 3,764,529 98</u>

This has been appropriated as follows:

Dividends Nos. 104, 105, 106 and 107, at ten per cent. per annum	\$ 1,500,000 00
Bonus of one per cent. payable 1st June .....	150,000 00
Bonus of one per cent. payable 1st December .....	150,000 00
Written off Bank Premises .....	500,000 00
Transferred to Pension Fund (annual contribution) .....	80,000 00
Transferred to Rest Account .....	1,000,000 00
Balance carried forward .....	384,529 98
	<u>\$ 3,764,529 98</u>

### GENERAL STATEMENT

29th November, 1913

#### LIABILITIES

Notes of the Bank in circulation .....	\$15,642,923 18
Deposits not bearing interest .....	\$52,798,205 84
Deposits bearing interest, including interest accrued to date .....	140,015,509 40
Balances due to other Banks in Canada .....	633,237 12
Balances due to Banks and Banking Correspondents elsewhere than in Canada .....	10,071,316 73
Bills payable .....	9,515,787 65
Acceptances under Letters of Credit .....	1,941,544 19
	<u>\$230,618,524 11</u>
Dividends unpaid .....	2,666 48
Dividend No. 107 and bonus payable 1st December .....	525,000 00
Capital paid up .....	\$15,000,000 00
Rest .....	13,500,000 00
Balance of Profit and Loss Account carried forward .....	384,529 98
	<u>\$ 260,030,720 57</u>

#### ASSETS

Current Coin and Bullion .....	\$ 9,579,473 66
Dominion Notes .....	20,836,182 50
Balances due by Banks and Banking Correspondents elsewhere than in Canada .....	\$6,884,652 83
Balances due by other Banks in Canada .....	22,122 47
Notes of other Banks .....	3,106,230 00
Cheques on other Banks .....	6,418,425 14
Call and Short Loans in Canada on Bonds, Debentures and Stocks .....	9,610,550 08
Call and Short Loans elsewhere than in Canada .....	16,154,360 65
Dominion and Provincial Government Securities .....	3,434,605 06
British, Foreign and Colonial Public Securities and Canadian Municipal Securities .....	2,431,989 71
Railway and other Bonds, Debentures and Stocks .....	18,091,224 04
Deposit with the Minister for the purposes of the Circulation Fund .....	738,500 00
	<u>\$ 97,308,316 14</u>
Other Current Loans and Discounts in Canada (less rebate of interest) .....	136,474,874 82
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest) .....	18,102,015 15
Overdue Debts (estimated loss provided for) .....	487,554 72
Real Estate (including the unsold balance of former premises of the Eastern Townships Bank) .....	979,915 61
Mortgages on Real Estate sold by the Bank .....	433,607 32
Bank Premises .....	4,281,481 60
Other Assets .....	21,411 02
Liabilities of customers under Letters of Credit, as per contra .....	1,941,544 19
	<u>\$260,030,720 57</u>

B. E. WALKER  
PRESIDENT

ALEXANDER LAIRD  
GENERAL MANAGER

Z. A. LASH  
VICE-PRESIDENT

# ANNUAL MEETING OF THE UNION BANK OF CANADA

Held at Winnipeg, December 17, 1913

The Annual Meeting of the Union Bank of Canada was held at noon Wednesday, December 17, at the Head Office, Winnipeg. The meeting was largely attended.

The President, Mr. John Galt, occupied the chair, and Mr. F. W. S. Crispo acted as Secretary.

The chairman read the forty-ninth annual report as follows:

## PROFIT AND LOSS ACCOUNT.

Balance at credit of account, 30th November, 1912 .....	\$ 75,483.76
Net profits for the year, after deducting expenses of management, interest due depositors, reserving for interest and exchange, and making provision for bad and doubtful debts, and for rebate on bills under discount, have amounted to .....	750,095.27
(being slightly over 15 per cent. on the paid-up capital during the year).	
	<u>\$825,579.03</u>

Which has been applied as follows:

Dividend No. 104, 2%, paid March 1st, 1913 .....	\$ 100,000.00
Dividend No. 105, 2% paid June 1st, 1913 .....	100,000.00
Dividend No. 106, 2% paid September 1st, 1913 .....	100,000.00
Dividend No. 107, 2% paid December 1st, 1913 .....	100,000.00
Bonus of 1% payable March 1st, 1914, to Shareholders of record as on February 14th, 1914 .....	50,000.00
Transferred to Rest Account .....	100,000.00
Reserved for depreciation in securities owned by the bank .....	125,000.00
Written off Bank Premises Account ..	50,000.00
Contribution to Officers' Pension Fund	10,000.00
Balance of Profits carried forward ....	90,579.03
	<u>\$825,579.03</u>

## Balance Sheet, November 29th, 1913

### LIABILITIES.

Notes of the Bank in circulation....\$	6,287,179.00
Deposits not bearing interest .....	\$19,038,076.18
Deposits bearing interest. 45,557,212.01	
	<u>64,595,288.19</u>
Balances due to other Banks in Canada .....	42,361.74
Balances due to Agencies of the Bank and to other Banks in Foreign Countries .....	412,539.92
Bills payable .....	150,866.00
Acceptance under Letters of Credit....	634,390.57
	<u>72,122,625.42</u>
Total Liabilities to the public....\$	72,122,625.42
Capital paid up .....	5,000,000.00
Rest Account .....	3,400,000.00
Dividend No. 107 .....	100,000.00
Bonus payable 1st March, 1914, to Shareholders of record as on February 14th, 1914 .....	50,000.00
Dividends Unclaimed .....	3,328.03
Balance of Profit and Loss Account carried forward .....	90,579.03
	<u>\$80,766,532.48</u>

### ASSETS.

Gold and Silver Coin ....	\$2,512,330.37
Dominion Government Notes .....	4,754,501.00
	<u>\$ 7,266,831.37</u>
Notes of other banks .....	887,356.00
Cheques on other banks .....	3,631,082.06
Balances due by other banks in Canada	170,389.07
Balances due by Banks and Banking Correspondents elsewhere than in Canada .....	617,031.08
Dominion and Provincial Government Securities not exceeding market value .....	570,707.50
Canadian municipal securities, and British, foreign and colonial public securities, other than Canadian .....	440,461.42
Railway and other bonds, debentures, and stocks not exceeding market value .....	2,212,271.16
Call and Short (not exceeding 30 days) Loans in Canada on bonds, debentures and stocks .....	3,250,894.32
Call and Short (not exceeding 30 days) Loans elsewhere than in Canada ...	8,608,756.16
	<u>\$27,655,780.14</u>

Other current loans and discounts in Canada (less rebate of Interest) ...	46,798,969.15
Other current loans and discounts elsewhere than in Canada (less rebate of Interest) .....	1,640,472.84
Liabilities of customers under Letters of Credit, as per contra .....	634,390.57
Real Estate other than Bank Premises. Mortgages on Real Estate sold by the Bank .....	155,545.25
Overdue debts, estimated loss provided for .....	112,318.89
Bank Premises .....	163,471.25
Deposit with the Minister of Finance for the purposes of the Circulation Fund .....	2,031,031.02
Deposit in the Central Gold Reserves..	240,000.00
Other Assets not included in the foregoing .....	1,300,000.00
	<u>34,553.37</u>
	<u>\$80,766,532.48</u>

G. H. BALFOUR,  
General Manager.

JOHN GALT,  
President.

The Directors have pleasure in presenting the Report showing the result of the Bank's business for the year ended 30th November, 1913.

The new Bank Act, as revised, went into force on July 1st. You will notice several changes in the form of our statement. Under Sec. 56 of the new Act, you are required at this meeting to appoint Auditors of the Bank, and to vote the amount of their remuneration.

A new set of By-laws will be submitted to you for approval and adoption if thought advisable. It will be necessary to change the date of our Annual Meeting from December to January in order that the Auditors may have sufficient time in which to complete their work.

Your Directors wish to place on record their appreciation of the excellent advice, helpful guidance and valuable work by the Bank's Committee in London, England.

It is with the deepest regret that the Directors have to record the death of the Honorary President, the Honorable John Sharples. Mr. Sharples was for many years a Director, and for five years the honored and esteemed President of this Bank. Its present standing is largely due to his great interest in its welfare and sound judgment in business matters.

Mr. Wm. Price, of Quebec, was elected Honorary President, and Mr. Geo. H. Thomson has succeeded him as Vice-President.

The vacancy on the Board has been filled by the election of Mr. B. B. Cronyn, Vice-President of the W. R. Brock Company, Limited, a gentleman of long business experience in Toronto. We feel sure the judgment and influence of Mr. Cronyn will be of great advantage to the Bank.

During the past year thirty-one Branches and Agencies of the Bank have been opened in the several Provinces as follows: Ontario 4, Quebec 6, Alberta 2, British Columbia 5, Manitoba 4, Saskatchewan 10.

Three Branches in Ontario which were not giving satisfactory results have been closed.

The total number of Branches and Agencies is now 313.

The usual inspection of Head Office and of all Branches and Agencies of the Bank has been made.

JOHN GALT, President.

The President Mr. John Galt, addressed the meeting in part as follows:

Gentlemen,—In moving the adoption of the Directors' Report, I have an opportunity of placing before our Shareholders a review of general conditions in Canada as they present themselves to us. The financial statement will be dealt with later by the General Manager. I shall only say that this statement is satisfactory, as it shows steady progress, and also indicates the conservative policy, which, in my judgment, is characteristic of the management of the Bank.

The year 1913 has been a trying one both for borrower and lender. There has been a general feeling of uneasiness, which has caused financiers to carry an unusually large proportion of their funds in a liquid form. This has curtailed the loaning power of all the Banks and has checked the encouragement of new business, but we have been careful to see that our customers have had the money necessary to carry on their legitimate trade, and I do not think we have given any of them reason to complain.

The capital available for investment in new fixed forms, such as railways, canals, city and farm buildings, etc., is, of course, limited. Of late years it has been pretty well absorbed. It is clear that when the supply is exhausted, or when causes operate to check it, expenditure in fixed forms must be curtailed. This point seems to have been reached, and Canada will have to mark time until confidence

is restored and until the older countries, from whom we draw much of our capital, are in a position to again invest their savings and profits. The natural resources of Canada are so vast and so attractive, that the capital necessary for their development will, undoubtedly, be forthcoming when financial conditions become more settled.

The causes underlying the feeling of anxiety to which I have referred were world-wide, and whilst some of them are now removed, we still feel that caution is advisable and that strictest economy in both public and private affairs is necessary.

Speculation in real estate is over for the present, but the demand for building sites must continue in a country where the population is steadily increasing, and holders of such property should not be apprehensive of this class of investment. That the inability of speculators to turn over their property has had so little effect on the general business of the country is largely due to the conservative and prudent action of Canadian Banks, for they have consistently discouraged and refused to finance speculative land operations.

The President referred to the satisfactory crop results for 1913, the growth in mixed farming and the general business conditions in all the provinces, especially British Columbia. He endorsed the idea that there should be provincial commissions to pass upon all municipal issues, and then remarked:

In conclusion, let me say that the figures which have been laid before you must be particularly gratifying to our Shareholders. We are now a large institution, and our growth and strength illustrate, to some extent, the general development of Canada. With your help we shall do our best to keep pace with this progress, and to build up a great Bank, which will be in touch with the needs of the country, and a credit to the whole Dominion.

The General Manager, Mr. G. H. Balfour, addressed the meeting in part as follows:

Gentlemen,—Owing largely to the unsettled financial conditions which have obtained throughout the whole world during the year under review, business has not been normal and has caused bankers much anxiety. Conservative administration and caution have been adhered to, and whilst supplying our customers with their legitimate requirements, we have aimed at maintaining, at all times, a strong financial position in so far as liquid or immediately available assets are concerned.

Dealing with the figures in the Profit and Loss Account and in the Balance Sheet, I am pleased to say that after making ample provision for all necessary reserves, the net profits show an increase of almost 1 per cent. over those of 1912, being slightly over 15 per cent. on the paid-up capital.

In the opinion of the Directors this result has been deemed sufficiently satisfactory to justify the declaration of a bonus of 1 per cent. in addition to the regular dividend of 8 per cent. (2 per cent. quarterly).

Owing to the prevailing monetary conditions, prices of securities generally have declined during the year, and it has been considered advisable to set aside the sum of \$125,000, out of Profits, to a Special Reserve Account, to meet the depreciation in market values of stocks, bonds and debentures, owned by the Bank as an investment.

\$100,000 has been added to Rest Account, which now stands at \$3,400,000.

\$50,000 has been written off Bank Premises. \$90,579.03 is carried to the new Profit and Loss Account, as against \$75,483.76 brought forward from 1912.

Deposits have increased by \$8,952,000, which, considering financial conditions, is looked upon as very satisfactory. They now amount to \$64,595,288.19.

Under the new Bank Act a Central Gold Reserves Depository has been established where gold may be deposited against the circulation of a Bank's bills in excess of its paid-up capital. We have availed ourselves of this privilege to the extent of \$1,300,000; notes of this Bank in circulation being \$6,287,000, as against \$4,700,000 last year.

In view of increased deposits and other liabilities, we are carrying \$600,000 more in gold and Dominion Government notes than in the previous year, and for the same reason quickly available assets are held in the shape of Call Loans to the extent of \$11,860,000. The new Bank Act requires Call Loans made in Canada to be shown separately from those made elsewhere. Our immediately available assets are, therefore, \$25,000,000, or 34.59½ per cent. to liabilities to the public.

The total assets of the Bank are now over \$80,000,000, as against \$69,400,000 in 1912, showing a substantial expansion in the growth of the Institution during the year.

In accordance with requirements of the Bank Act Auditors were appointed as follows: T. Harry Webb, C.A.; E. S. Read, C.A., and C. R. Hegan, C.A.

The following gentlemen were elected as Directors for the ensuing year: Messrs. Wm. Price, John Galt, R. T. Riley, Geo. H. Thomson, E. L. Drewry, F. E. Kenaston, W. R. Allan, M. Bull, Hon. Samuel Barker, P.C., M.P., E. E. A. Duvernet, K.C., Stephen Haas, Lt.-Col. John Carson, F. W. Heubach, B. B. Cronyn. The meeting then adjourned.

At a subsequent meeting of the newly elected board, Mr. Wm. Price was elected Honorary President; Mr. John Galt, President; Mr. R. T. Riley and Mr. Geo. H. Thomson, Vice-Presidents.

## AS A DEPOSITORY For Your SAVINGS

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

### Six Million Dollars

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

### Four Million Dollars

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

### Thirty-one Million Dollars

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

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

Interest is credited to the account at

### THREE AND ONE-HALF PER CENT.

per annum and is compounded twice each year.

Open your account with us to-day.

## Canada Permanent Mortgage Corporation

Toronto Street - Toronto

ESTABLISHED 1855.

## YOU ARE WORTH WHAT YOU SAVE

"What is a man worth?" The question is never answered by the salary he earns, but by what he has to show in savings. We solicit the deposit of savings and pay good interest, compounded half yearly.

When your savings amount to \$100 we will issue you one of our

## 5 Per Cent. Debentures

Interest payable every six months. These Debentures are absolutely safe and are a preferred form of investment. Write us for particulars about our plan of "Banking by Mail," and learn how to make your savings increase.

## Standard Reliance Mortgage Corporation

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

Head Office:-

84-88 King Street East, Toronto

## British America Assurance Company

(Fire)

INCORPORATED A.D. 1833

Assets over \$2,000,000.00

Losses paid since organization over \$36,000,000.00.

W. B. MEIKLE, General Manager.

# MONEY AND MAGNATES

## Politics and Canada's Credit

THE Montreal "Gazette" deprecates making political capital out of the rate of interest which the Canadian Government may pay in London. It points out that when Hon. Alexander Mackenzie was Premier and Sir Richard Cartwright Finance Minister, they floated a loan in London similar to that floated by the present administration. Both loans bore exactly the same rate of interest, four per cent. The Cartwright loan sold for ninety and the present loan brought ninety-seven. Both loans were made at a time when circumstances were not too favourable, and any difference is in favour of the Canada of to-day as against the Canada of yesterday.

In October, 1894, Mr. Foster floated a loan in London amounting to twelve and a half million dollars at ninety-five. It was subscribed for six times over and as high as ninety-seven and a half was bid. The rate was four per cent.

It is quite true that Hon. Mr. Fielding made a loan in London in 1910 at 3½ per cent. and that this loan sold at 99. Yet the money-market conditions of 1913 are quite different from those of 1910. The British Government is paying more for loans to-day than they did three years ago, as is shown by the low price of consols.

The party newspapers on both sides should remember that the price at which loans are sold in London depends almost wholly on the state of the money market. A minister may be criticized for wisdom or unwisdom in putting a particular loan on the market at a particular time, but it would be decidedly unwise as well as untruthful for any critic to intimate that Canada's credit is not now at its highest point.

## The Bank Statements

THE financial papers of Great Britain and Canada all prophesied that the year 1913 would be a most profitable one for the banker. The results in both Great Britain and Canada have amply justified the prophecy. Almost every bank has shown an increase in assets, circulation, and profits. Those banks which close their year on November 30th are now issuing their statements and these are very rosy. There is a significance in this for the public as well as for the shareholder. In a time of financial stringency and industrial stress the public grow very anxious about the banks and their safety. In good times when everybody is making money and business is at a high level, the public are apt to criticize the banks for making too much money, for paying high prices for their real estate, and for not sharing their profits with the government or the people. In the days of stringency this criticism vanishes and every person is glad to know that the banks are increasing their reserves, their rest account, and their general business. This means safety for the depositor and reasonable accommodation for the commercial interests of the country.

The increase in the profits due to the high rates of interest which the banks have been able to get without difficulty may be indicated by the following returns:

Union Bank of Canada .....	\$ 44,000	increase.
Royal Bank of Canada .....	475,000	"
Bank of Toronto .....	15,000	"
Bank of Montreal .....	130,000	"
Bank of Commerce .....	181,000	"
Bank of Ottawa .....	66,000	"
Hochelaga Bank .....	53,000	"

## Fall in British Cost of Living

ACCORDING to the London "Statist" the average prices of forty-five articles of food, coal, textile, raw materials, metals, timber, etc., show a decline during the present year. For basis of comparison the "Statist" has always taken the eleven years from 1867 to 1877 as one hundred. It will be noted in the following table that the maximum has never been reached since that period:

Annual Numbers.		Monthly Numbers.	
Period.	Average.	Month.	Index No.
1878-87 .....	79	July, 1896 .....	59.2
1890-99 .....	66	May, 1907 .....	82.4
1903-12 .....	76	February, 1909 .....	71.9
		January, 1912 .....	81.8
		February, 1912 .....	82.9
1896 .....	61	August, 1912 .....	85.9
1897 .....	62	September, 1912 .....	86.7
1898 .....	64	October, 1912 .....	85.8
1899 .....	68	November, 1912 .....	85.3
1900 .....	75	December, 1912 .....	86.4
1901 .....	70	January, 1913 .....	86.4
1902 .....	69	February, 1913 .....	86.1
1903 .....	69	March, 1913 .....	86.7
1904 .....	70	April, 1913 .....	86.2
1905 .....	72	May, 1913 .....	85.7
1906 .....	77	June, 1913 .....	84.1
1907 .....	80	July, 1913 .....	84.2
1908 .....	73	August, 1913 .....	85.0
1909 .....	74	September, 1913 .....	85.7
1910 .....	78	October, 1913 .....	84.5
1911 .....	80	November, 1913 .....	83.3
1912 .....	85		

In Canada similar prices are still on the up grade.

## On and Off the Exchange

### Royal Bank Statement

THERE is considerable interest attached to the statement of the Royal Bank owing to the fact that this is the first full year the bank has completed since its absorption of the Traders. The net profits for the year were over two million dollars, equivalent to slightly over 18½ per cent. on the capital stock. Dividends were paid at the rate of 12 per cent.; one hundred thousand dollars was applied to pension fund; two hundred and fifty thousand written off bank premises; and about four hundred thousand carried forward to profit and loss account. This account now stands at \$1,015,119.00.

A part of the statement which is especially important is that which indicates the manner in which the bank has endeavoured to maintain a very strong position by the large proportion of cash and liquid assets which it has available. Liquid assets at the end of the year were equivalent to 46.66%

## Preferred Shares

A purchase of industrial cumulative preferred shares of high standing Companies is the best form of investment yielding a high return. Safety and in many cases the promise of a mild increase in price can be obtained.

We have compiled in letter form, information covering the best of these issues. We shall be pleased to send you this information on request.

## F. H. Deacon & Co.

Members Toronto Stock Exchange

INVESTMENTS

97 Bay Street

Toronto - Canada

15

Chief Office for Canada: TORONTO  
ALFRED WRIGHT, Manager.



IRISH & MAULSON, Limited,  
Chief Toronto Agents.

## PELLATT

Members

&

Toronto

PELLATT

Stock

Exchange

401 Traders Bank Building

TORONTO

BONDS AND STOCKS  
also COBALT STOCKS  
BOUGHT AND SOLD  
ON COMMISSION

Private wire connections with W. H.  
GOADBY & CO., Members New York  
Stock Exchange.

## The Imperial Trusts Company,

of Canada

ESTABLISHED 1887

4% Allowed on Deposits  
Withdrawable by Cheque

5% Paid on Guaranteed  
Investments

MORTGAGES PURCHASED

HEAD OFFICE:

15 Richmond St. West, Toronto

Tel. M. 214

THE  
**DOMINION SECURITIES  
CORPORATION LIMITED**

ESTABLISHED 1901  
HEAD OFFICE 26 KING ST EAST TORONTO.  
MONTREAL LONDON, E C ENG.

WE OFFER

**Town of Welland, Ont.,**

5%

**Debentures**

Due 1st November, 1943. Interest half-yearly

Denomination \$1,000

PRICE: Rate to yield 5.30%

**CANADIAN GOVERNMENT MUNICIPAL  
AND CORPORATION BONDS**

**The Canadian Bank of Commerce**

Head Office: TORONTO

Paid-up Capital, \$15,000,000; Reserve Fund, \$13,500,000

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

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

**Remitting Money To Foreign Countries**

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

**Accumulated Savings**

THE absolute safety of both principal and interest is guaranteed when accumulated savings amounting to \$500 or more are placed with this Company for investment. Interest at the rate of four and a half per cent. is paid on such sums left for a period of from 3 to 5 years.

**National Trust  
Company Limited**

18-22 KING STREET EAST - TORONTO  
Montreal Winnipeg Edmonton Saskatoon Regina

**Talk Correctly and You  
Will Think Correctly**

Slipshod English promotes slipshod thought. Get into the habit of careless use of words and you will soon be careless in thought. To think correctly and talk correctly, to talk correctly and think correctly you will find

**A DESK-ROOM OF ERRORS IN ENGLISH**

a very serviceable little book. "Right to the Point." 12mo, cloth, 240 pages, \$1. P.P  
NORMAN RICHARDSON, 12 E. Wellington St., Toronto.

of the total liabilities, and the proportion of actual cash reserves reached their highest total of 13.83%.

\*\*\*

**Bank of Ottawa Report**

THE largest dividends in the history of the Bank of Ottawa were paid this year, namely, twelve per cent. This means an increase in the payments to shareholders of \$52,000. During the year half a million dollars' worth of new stock was issued at 200, netting the Bank a million dollars. At the annual meeting, held in Ottawa on December 17th, the directors and officers were re-elected as follows:

Hon. George Bryson, President; John B. Fraser, Vice-President; Directors, Sir Henry Bate, Russell Blackburn, Henry K. Egan, David MacLaren, Denis Murphy, Hon. George H. Perley, E. C. Whitney.

The officers are: George Burn, General Manager; D. M. Finn, Assistant General Manager; W. Dutchrie, Chief Inspector; J. H. Neeve and George H. Ross, Inspectors.

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**Union Bank Has Big Profits**

AT the forty-ninth annual meeting of the Union Bank, held in Winnipeg on the 17th, a very favourable report was presented. The earnings were \$750,000, or 15 per cent. on the capital. Dividends were paid at the rate of 8 per cent. with a bonus of 1 per cent. payable March 1st, 1914. The rest account was increased to \$3,400,000. During the year deposits increased nine millions and now stand at \$65,000,000. Assets increased eleven millions and now stand at \$81,000,000.

Directors elected were: Wm. Price, W. Shaw, G. H. Thomson, of Quebec; Col. J. Carson, Montreal; F. E. Kenaston, Minneapolis; S. Barker, M.P., Hamilton; E. E. DuVernet and B. Cronyn, Stephen Haas, Toronto; John Galt, R. T. Riley, E. I. Drewry, F. W. Heubach, M. Bull, W. R. Allan, of Winnipeg.

The directors subsequently elected Hon. President John Galt, President, and R. D. Riley and G. H. Thomson, Vice-Presidents.

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**Northern Crown Bank Also Prosperous**

AT the annual meeting of the Northern Crown Bank, held in Winnipeg, the shareholders were informed that the net profits for the year amounted to \$281,167, which is slightly lower than last year. The assets of the Bank stand at about the same figure as last year; the rest account is increased by fifty thousand dollars; deposits show a slight decrease, while capital stock is one hundred and fifty thousand dollars larger. The dividend rate is six per cent.

The election of directors for the coming year resulted as follows: James H. Ashdown, Hon. D. C. Cameron, A. McTavish Campbell, Henry T. Champion, W. J. Christie, Sir D. H. McMillan, K.C.M.G.; Captain William Robinson and John Stovel. At a meeting of the directors held after the annual meeting, Sir D. H. McMillan was elected President, and Capt. William Robinson was elected Vice-President.

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**Remarkable Situation of the Bank of Toronto**

THE Bank of Toronto's annual statement is remarkable because of its growth of profits combined with a tremendous improvement in other accounts. While the annual statement shows an increase of only fifteen thousand dollars in net profits, three hundred thousand dollars was written off bank premises and a similar amount carried forward. All this after paying dividends of twelve per cent. Further, deposits increase a million and a half, assets by the same amount, and loans decreased in proportion.

The bank must therefore be in a better technical position than it was last year, and is entitled to be ranked as one of the most prosperous and solid institutions of the country. The directors felt themselves justified in adding a one per cent. bonus to a twelve per cent. dividend. During the year the Bank collected \$200,000 from debts which had formerly been considered worthless and had been written off.

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**Shawinigan Earnings**

GROSS earnings of the Shawinigan Water and Power Company of the Province of Quebec touched a new high in November when the earnings amounted to \$138,000. The total earnings for the year will be larger than those of 1912. The earnings of 1912 were \$220,000 greater than 1911. Indeed, the earnings of 1913 will be nearly three times as great as those of 1907.

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**Steamship Merger Cautious**

FINANCIERS in charge of the flotation of the new steamship merger, known as the Canada Steamship Lines, Limited, are acting cautiously. They required five million dollars, but they decided not to give it to the public at the present time. Hence, they arranged with financial houses in Canada and England to take six million dollars' worth of debenture stock. Of this, one million was taken in Canada.

Over \$1,000,000 of debenture stock was taken up in Canada by James Carruthers, Burnett & Co.; T. P. Phelan, J. P. Steedman, Aemilius Jarvis & Co.; John C. Newman, A. Emilius Outerbridge and others.

Twenty per cent. has already been paid in on these subscriptions, and 30 per cent. will be paid on the 14th of December instant, and the balance on the first of March and the first of May next; the intention of the syndicate being to make a public offering of the debenture stock as soon as financial conditions are more favourable.

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**Melon for Ottawa Power Shareholders**

LAST May the Ottawa Heat, Light, and Power Co. issued \$800,000 of new stock, and last week announced another issue amounting to \$700,000 at a market price of 167, and on the basis of one share of new to every four shares of old, the stock rights are valued at \$13.40. The first payment of twenty per cent. will fall due April first, and twenty per cent. will be payable in each of the four succeeding months. Ottawa is growing rapidly and the money will be used to add to the electric light and gas plant. In 1912 the company had a surplus of about fifteen per cent. on its total stock issue.

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**Shrinkage of Forty-Five Millions**

WHEN Canadian Pacific Railway common stock declined recently from 230 to 212, there was a tremendous shrinkage in value to the shareholders. At the present time the total common stock outstanding amounts to \$258,000,000, figured on the basis of one hundred dollars a share. This means that there are 2,580,000 shares. If these shares decline eighteen dollars in value the total decline will thus be \$46,440,000. This is a tremendous shrinkage. Fortunately, most of the holders of C. P. R. stock will not be dismayed, because they will take no notice of the decline. They will keep the scrip locked up in their strong boxes, knowing that the dividend cheques will come around regularly as usual.

## The Tale of a Shirt

(Concluded from page 7.)

ing the door half closed.

"I think I might in time, perhaps," she replied with a smile. "I was just telling father this evening that I believed I could love the man who had sense enough to lick Jimmie."

The door closed with a bang.

Selected from the morning mail of Smolle's Gents' Furnishings Emporium:

To the tall, thin clerk with red hair and eyeglasses, Smolle's Emporium,  
First Avenue,  
City.

Dear Sir:—

Enclosed please find ten dollars in payment for dress shirt which I purchased from you last evening, and had you charge to my account. You may keep my crimson-striped negligee, also the change. The shirt was worth it.

Yours very truly,

HUBERT SMILEY.

## A Remarkable Birthday

(Continued from page 6.)

the two national languages. We welded them officially together into a bilingual parliament. We had the two races and the religious question. We got over that. We had Roman Catholics and Orangemen. They are in the same parliament. We had a puzzle of divergent tariffs for all the provinces, most of which wanted to adjust tariffs to suit themselves. We got a compromise at a middling low tariff which lasted us till we got the National Policy. We had separatism and we overcame it. We had the problem of uniting a series of small empires from the Atlantic to the Pacific. It was necessary to build a transcontinental railway. We had localism. We had as much variety in our geography and local conditions as you can find in Europe. On a small scale, compared to population, we had a problem as complex as it might have been to federate Europe. You have none of these conditions in Australia. Federation with you should be easy."

SOME time ago a friend of Sir Mackenzie's offered to pay a stenographer for two years to take down his reminiscences for publication in a book.

"But I don't bother about it," he said. "Yes, I've read Cartwright's reminiscences. They're very interesting. But not particularly valuable as history. I knew Cartwright well. We were the best of friends. But he was a man of strong prejudices and his love of caustic satire often led him into extremes."

He twirled a pair of scissors on a paperknife, cocked his feet on a nearby chair and recalled his early impressions of Laurier.

"No, I don't remember his first speech in Parliament," he said. "But I remember once after Laurier had been in the House for several years, I met J. C. Abbott in Montreal. We discussed Laurier. He said, 'Mark my words, that man will never be anything but a dreamer. He was a student in law under me at the University. He was a dreamer and a visionary. He was meant to be an essayist. He will never be anything else.'"

"Well, I wish I could get Abbott's opinions about Laurier now," said Sir Mackenzie.

He told a story or two about Sir John and Edward Blake. Two young members had moved the reply to the address from the Throne, which was very much "couleur du rose"; and the speeches ditto. Blake, who had blue streaks in his makeup, rose as Opposition leader to spray a little indigo over the picture. Macdonald rose after him and said:

"Mr. Speaker, the words of the honourable leader of the Opposition remind me of an old English sea-dog, whose ship spent several months ramming about down in the Mediterranean, where the clouds and the sea and the land were all prodigal with

# THE BANK OF OTTAWA

## THIRTY-NINTH ANNUAL MEETING

The thirty-ninth Annual Meeting of the Shareholders of the Bank of Ottawa was held on Wednesday, the 17th day of December, 1913, the President, the Honorable George Bryson, in the chair.

### Report of the Directors

The Directors beg to submit the Thirty-ninth Annual Report showing the result of the Bank's business for the year ended the 29th November, 1913.

Balance at credit of Profit and Loss Account on 30th November, 1912, was .....	\$269,559.64
Net profits for the year ended 29th November, 1913, after deducting expenses of management, and making necessary provision for interest due to depositors, unearned interest on current loans and for all bad and doubtful debts, and contingencies ...	706,740.62
	<u>\$976,300.26</u>
Appropriated as follows:—	
Dividend No. 86, Three per cent., paid 1st March, 1913 .....	\$115,904.82
Dividend No. 87, Three per cent., paid 2nd June, 1913 .....	117,743.86
Dividend No. 88, Three per cent., paid 2nd Sept., 1913 .....	118,254.91
Dividend No. 89, Three per cent., payable 1st Dec., 1913 .....	119,346.19
Applied in reduction of Bank Premises and Furniture .....	37,291.03
Transferred to Officers' Pension Fund .....	15,000.00
Transferred to Rest Account .....	250,000.00
	<u>\$773,540.81</u>
Balance carried forward at credit of Profit and Loss Account .....	<u>\$202,759.45</u>
The Rest Account on 30th November, 1912, was .....	\$4,325,480.00
To which has been added premium on new stock issued .....	174,520.00
Transferred from Profit and Loss Account .....	250,000.00
	<u>\$4,750,000.00</u>

Your Directors regret to have to record the retirement of Mr. David Maclaren from the Presidency, on account of ill-health. They are glad to be able to report, however, that the Bank will still have the benefit of his counsel and advice as a Director. The Honorable George Bryson was elected to succeed him as President, and Mr. J. B. Fraser was elected to succeed Mr. Bryson as Vice-President.

Since the last Annual Meeting, branches of the Bank have been opened at Estevan, Sask.; Fort George, B.C.; on the corner of Ashdale and Gerrard Streets, Toronto, and at Dalkeith, Ont., a sub-office has been opened three times a week, under the supervision of the Vankleek Hill Manager. The Branches at Englehart, Ont.; South Porcupine, Ont., and Birch Hills, Sask., have been closed.

From the accompanying statement it will be seen that the Balance of the Five Thousand Shares of new stock issued in September, 1912, has been sold.

The revised Bank Act came into force on 1st July last. Under Section 56 of that Act, the shareholders are required to appoint Auditors for the Bank at this meeting, and to vote the amount of their remuneration.

During the year buildings have been erected at Pembroke and Cobden, Ont., and a piece of land next to the office at Prince Albert having been secured, the enlargement of that building is now proceeding. In addition, the premises occupied by the Bank at Arnprior, Ont., and Rouleau, Sask., have been purchased.

The usual careful inspection of the Head Office and branches has been made, and the independent audit continued, as shown by the certificate appended to the Balance Sheet.

The Directors desire to testify to the satisfactory performance of their duties by the officers of the Bank.

GEORGE BRYSON, President.

GEORGE BURN, General Manager.

## GENERAL STATEMENT OF LIABILITIES AND ASSETS AS ON 29th NOVEMBER, 1913.

### LIABILITIES

Capital Stock Paid in .....	\$ 4,000,000.00
Rest or Reserve Fund .....	4,750,000.00
Dividends declared and unpaid .....	120,339.19
Balance of Profits as per Profit and Loss Account .....	202,759.45
	<u>\$ 9,073,098.64</u>
Notes in Circulation .....	4,468,075.00
Deposits not bearing interest .....	\$ 7,768,592.08
Deposits bearing interest including interest accrued to date of statement .....	33,038,907.18
	<u>40,807,499.26</u>
Balances due to other Banks in Canada .....	337.24
Balances due to Banks and Banking Correspondents in the United Kingdom and foreign countries .....	139,059.71
Acceptances under Letters of Credit .....	90,414.51
Liabilities not included in the foregoing .....	95,746.66
	<u>\$54,674,231.02</u>

### ASSETS

Current Coin held by the Bank .....	\$1,031,807.49
Dominion Notes held .....	4,004,052.25
Notes of other Banks .....	421,480.00
Cheques on other Banks .....	2,157,010.57
Balances due by other Banks in Canada .....	1,565,277.83
Balances due by Banks and Banking Correspondents elsewhere than in Canada .....	1,524,129.17
Dominion and Provincial Government Securities not exceeding market value .....	1,227,287.32
Canadian Municipal Securities and British Foreign and Colonial Public Securities other than Canadian .....	2,020,695.14
Railway and other Bonds, Debentures and Stocks, not exceeding market value .....	704,743.44
Call and Short (not exceeding thirty days) loans in Canada on Bonds, Debentures and Stocks .....	497,151.71
	<u>\$15,153,634.92</u>
Other Current loans and Discounts in Canada (less rebate of interest) .....	36,472,199.28
Liabilities of Customers under Letters of Credit as per contra .....	90,414.51
Real Estate other than Bank Premises .....	165,845.59
Overdue Debts (estimated loss provided for) .....	291,352.97
Bank Premises, at not more than cost, less amounts (if any) written off .....	1,700,000.00
Deposit with the Minister for the purposes of Circulation Fund .....	195,000.00
Deposit in the Central Gold Reserves .....	500,000.00
Other Assets not included in the foregoing .....	105,783.75
	<u>\$54,674,231.02</u>

GEORGE BRYSON, President.

GEORGE BURN, General Manager.

We have examined the books and accounts of the Bank of Ottawa at its Head Office and at five of its principal Branches, and have been duly furnished with certified returns from the remaining Branches, and with all information and explanations required by us. The Bank's Investments and the Securities and Cash on hand at the Branches visited were verified by us at the close of business, November 29th, 1913. And we certify that the foregoing General Statement of Liabilities and Assets as at November 29th, 1913, is in agreement with the books, and in our opinion exhibits a true and correct view of the state of the Bank's affairs according to the best of our information and the explanations given to us.

PRICE, WATERHOUSE & CO.,  
Chartered Accountants.

**FORTY-FOURTH ANNUAL STATEMENT**  
of  
**The Royal Bank of Canada**



**LIABILITIES**

<b>TO THE PUBLIC:</b>		
Notes of the Bank in circulation .....		\$13,176,634.69
Deposits bearing interest, including interest accrued to date ....	\$101,900,790.87	
Deposits not bearing interest .....	36,276,871.60	
		138,177,662.47
Deposits by other Banks in Canada .....	\$ 405,669.90	
Deposits by Banks and Banking Correspondents elsewhere than in Canada .....	1,649,466.73	
		2,055,136.63
Bills Payable .....	990,899.59	
Acceptances under Letters of Credit .....	361,106.66	
		\$154,761,440.04
<b>TO THE SHAREHOLDERS:</b>		
Capital Stock Paid-up .....		11,560,000.00
Reserve Fund .....	\$12,560,000.00	
Balance of Profits carried forward .....	1,015,119.58	
		13,575,119.58
Dividend No. 105 (at 12% per annum), payable Dec. 1st, 1913 ...	\$ 346,800.00	
Dividends Unclaimed .....	3,426.11	
		350,226.11
		\$180,246,785.73

**ASSETS**

Current Gold and Silver Coin .....	\$ 7,802,067.72	
Dominion Government Notes .....	11,664,142.00	
		\$19,466,209.72
Deposit in the Central Gold Reserves .....	2,000,000.00	
Deposit with Dominion Government for the purposes of the Circulation Fund .....	578,000.00	
Notes of other Banks .....	2,576,878.07	
Cheques on other Banks .....	6,566,249.32	
Due by other Banks in Canada .....	1,160.12	
Due by Banks and Banking Correspondents elsewhere than in Canada .....	3,603,452.05	
Dominion and Provincial Government Securities, not exceeding market value .....	1,127,312.91	
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value .....	2,081,533.53	
Railway and other Bonds, Debentures and Stocks, not exceeding market value .....	14,565,306.32	
Call and Short Loans in Canada, on Bonds, Debentures and Stocks	9,002,193.01	
Call and Short Loans elsewhere than in Canada .....	10,817,496.66	
		72,385,791.71
Loans to Provincial Governments .....	\$ 247,435.89	
Loans to Cities, Towns, Municipalities and School Districts .....	3,686,624.08	
Other Current Loans and Discounts (less rebate of interest) ...	98,606,925.14	
Overdue Debts (estimated loss provided for) .....	175,673.57	
		\$102,716,658.68
Bank Premises, at not more than cost, less amounts written off .....	4,783,228.68	
Liabilities of Customers under Letters of Credit, as per contra .....	361,106.66	
		\$180,246,785.73

**PROFIT AND LOSS ACCOUNT**

Balance of Profit and Loss Account, 30th November, 1912 .....	\$ 610,219.36	
Profits for the year, after deducting charges of management and all other expenses, accrued interest on deposits, full provision for all bad and doubtful debts and rebate of interest on unmatured bills .....	2,142,100.22	
		\$2,752,319.58
<b>APPROPRIATED AS FOLLOWS:</b>		
Dividends Nos. 102, 103, 104 and 105, at 12 per cent. per annum ..	\$1,387,200.00	
Transferred to Officers' Pension Fund .....	100,000.00	
Written Off Bank Premises Account .....	250,000.00	
Balance of Profit and Loss carried forward .....	1,015,119.58	
		\$2,752,319.58

EDSON L. PEASE,  
General Manager.

colour. When the ship returned north and got into the English Channel a fog came and a raw northeaster blew. The captain pulled up his collar, and yanked down his sou'wester.

"Brrh!" said he. "This is the kind of weather I like. To hell with your soft sea airs and your colours of the rainbow."

Sir Mackenzie recalled that after the enactment of the National Policy the late John Charlton, a clear Grit, met him and said:

"Well, I've always believed in raising the tariff. But nobody on our side of the House ever had the nerve to get up and advocate it. You fellows have gone much further than I ever thought you would."

"Good reason why," retorted Bowell. "We perform what we promise. You—promise."

"Well, I always believed in calling a spade a spade," said Sir Mackenzie. And he twiddled the scissors tother way on; cocked his other foot and let himself down another peg in the chair so as to be comfortable. He had lots of time. The "Intelligencer" was off the press; the farmers below were calling at the wicket to squint at the two premium pictures on the office wall and to take their choice; the folk on the street below, prinked up in muskrat coats, were dawdling away from market homewards over the hills of Mackenzie Bowell. He was just in the mood to spin it out.

He knows more of the makers of Canada, dead and alive, than any other man. He has been longer in Canada than either of his coevals, Strathcona or Sir Charles Tupper. He has never been High Commissioner and never wanted to be. He has never cared to live again in England; and he has never allowed his eternal love of the old country to stand in the way of his putting Canada first. Most Imperialists have to resort to theories when they combine these two ideas. Sir Mackenzie reverts to experience. He has a bluff-spoken passion for England; and his love for Canada grows out of his immense knowledge of the country which he has got from newspaper life, from public affairs and from travel. He enjoys knocking about as few men even in older middle age do. Just the other day he was camping out on a lake north of Belleville. He has always been fond of the rocks and the trails. But he never was a huntsman.

"No," he said, as he slung the scissors back on the desk. "I was always too lazy to go ramming about after a deer, and I never had time to sit on a dock or a rock and wait for a fish to come up. I'm fond of dogs—"

Here he told a couple of dog stories. "And I believe this present Government could carry the country to-morrow if they went to the country," he said, vigorously.

This was before the elections in either South Lanark or Macdonald.

"I believe Canada ought to stick with the Empire," he went on. "And as long as she does she ought to pay her just share of Imperial defence. No man is less a Canadian for saying that. Yes, I've been back to England a few times; but I wouldn't care to live there. Never wanted to. By George!"

He laughed as he recalled the first visit he made after thirty-six years of absence.

"I went back to my old home," he said. "I visited an old aunt of mine. 'Say, aunt, I said, 'is old Jinks the farmer still alive?'"

"No," she said. 'He died two years ago.'

"Well, I'm very sorry."

"Were you so fond of him?"

"Well, you remember I used to shoo the sparrows off his corn with the clapper. The old dog never paid me that last fourpence for Sunday, and I had it all calculated up to go after him for that fourpence at compound interest for thirty-six years."

"Guess I've bored you long enough," he said to the writer.

And he skipped downstairs, as glad of the fine weather and his ninety years of ups and downs as a moose is glad of the bush and the smell of the morning.



# THE RED VIRGIN

BY G. FREDERICK TURNER

## CHAPTER XXIV.—(Continued.)

SHE bowed her head, down, down till she kissed his feet. He winced, but said nothing. Then she rose.

"Ask," she said, sinking into a chair.

"Why do you like me?" he asked.

"I do not like you—I adore you."

"Please let me put my questions my own way. Why, if you prefer it, do you think you adore me?"

"Why does a mother love her child, or the nun her crucifix? Why does the Red Virgin love her master? Because she is what she is, and he is what he is."

"And what is he?" he persisted.

"I will tell you. He is a great strong man who can carry another big man with one arm as if he were bearing a child. He is a fearless man who can go into the most dangerous quarters without a qualm, moving among the most reckless men as if they were dogs who feared his lash. He is a man who can fight without frenzy or savagery, but with infinite resource and indomitable courage. He can smile in the very face of death. He is a man set above other men, as a lion is set above jackals, or a prince above slaves."

"All this is very flattering—but totally untrue, at any rate as far as your reasons for having any sentimental feelings towards myself."

"You do not know yourself," she cried.

"No one knows himself," he retorted; "that is the beginning and the end of all philosophy. Still less do you know yourself. You think you love me, and you think you love me because I am strong and brave. You have met plenty of strong and brave men and have not loved them. Such affection as you have for me is based on less vulgar attributes. You like me, really, because in the 'Persian Vaults' I spared my enemy, because to-night I succoured a stricken man. In a word, I carried into practice certain Christian principles which are often preached but seldom acted upon. All that was noble in you responded to actions which perhaps had in them something of nobility. Admiration springing from such sources cannot manifest itself in amorous adoration. I have won your respect; I am proud of it. Come, Red Virgin, let me pay you the highest honour in my power, and ask you to work with me in a cause which I believe to be just and noble, the maintenance of the House of Karl in this unhappy and divided land."

The Red Virgin rose from her seat.

Twice she tried to speak, and twice she failed. She stretched out both her arms, as if the gesture could take the place of the unspoken words and express thoughts either too complex for speech or too elemental for language.

A third time her lips quivered in motion, and remained dumb.

Then, catching at her throat, she staggered from the room.

## CHAPTER XXV.

### Meyer Militant.

WHEN Saunders quitted the Freiherr's dining-room the Arch-duke uttered one of those resounding and meaningless oaths for which he was famous. He was more than angry—he was bitterly disappointed. There is nothing so annoying to an unscrupulous man as to be hampered by other people's scruples. He swore again, and then again.

"Can I offer you a glass of wine, Arch-duke?" asked the Freiherr, not without sarcasm.

"You can offer me twenty," was the rude retort, "but I should not take them."

"Is it my wine or myself that you

object to?" demanded the Freiherr stiffly.

"I object to neither, but I have no time to waste. You have let that cursed Engländer go, and in five minutes your house will be surrounded by Meyer's soldiers or Drechsler's police."

"Do you think so?"

"Of course I think so. We are not playing puss-in-the-corner or kiss-in-the-ring. A state of things exists indistinguishable from open war. I have struck, and the other side must strike. As they have practically all the resources of the State on their side, I propose to avoid their counter-stroke."

"And I," said the Freiherr, "propose to meet it."

The Arch-duke made a gesture of despair. "And be crushed?" he demanded.

"If necessary. I am not in the habit of running away."

"But, man alive!" protested Cyril, "we cannot keep an army at bay."

The Freiherr shrugged his shoulders. "That was not the creed of my ancestors," he retorted.

The Arch-duke's patience, or what was left of it, evaporated into thin air.

"Your confounded ancestor," he cried, "defied the laws of war and common sense. I admit he succeeded, but against Turks armed with scimitars and other weapons of barbarism. We are pitted against the cleverest brains in Europe directing disciplined forces armed with weapons of precision. To stay here is to play the hero and fail. To fly is to remain free to choose our own battlefield."

"Where may that be?"

"Wolfsnaden!"

"I understood the road was blocked."

"THERE are other roads," cried the Arch-duke. "We can travel along the Western Road to Kleindorf. From thence we can train to Schlusli and from Schlusli we can sleigh to Wolfsnaden. Twelve hours' hard travelling will take us there, and we must start at once."

"With Karl?" asked the Freiherr.

"With Karl and the Queen Mother. We must retain our hostages. Nothing succeeds like success. They will set up a form of government here; we must set up another there. Their edicts will be signed by a Social democrat, ours by a king."

"An uncrowned king!" commented the Freiherr.

"Crowned or uncrowned," retorted the Arch-duke, "he is the only tangible royalty in Grimland. His person is worth more to us than a dozen regiments. Are you coming?"

"I am not sure."

"Not sure! Was there ever—"

The Freiherr's butler interrupted the Arch-duke's frantic expostulation.

"There is someone knocking at the door, my lord," said the servant.

"Then open and see who it is," said the Freiherr.

"Do nothing of the sort," interrupted Cyril hurriedly. "Look out of a window and see who it is who knocks."

The butler looked for confirmation of this order to his master.

"Do as His highness bids," said the Freiherr coldly.

The sound of the knocking was audible enough now in the dining-room, and Cyril's countenance took on an even fiercer expression. A moment later the man-servant returned.

"Soldier, my lord," he said.

"How many?" demanded Cyril.

"About half a dozen on the doorstep, Highness; about two hundred in the street."

"Gott in Himmel! We must fly,"

cried Cyril excitedly. "Come, Lacherberg; come, Freiherr; the back door—"

"Is no doubt as well thronged as my front door," sneered the Freiherr.

"We must risk it. Come!" shrieked the Arch-duke.

"I do not propose to bolt out of my own house like a rat," said the Freiherr calmly, "and if I did I should prefer to make my exit by the roof."

"The roof, yes," cried Cyril. "Not a moment is to be lost. Come!"

"As I said," remarked the Freiherr, "I have a prejudice against running away, but you are at liberty to act as you please. If you think discretion the better part of valour, my butler will conduct you to the attic and indicate the trap-door. It is quite possible that—"

But Cyril waited for no further instructions. Seizing the Freiherr's servant by the arm he hustled him out of the room, closely followed by Major von Lacherberg and the others. The Freiherr alone remained seated, sipping his wine, and listening to the incessant blows thundered on his portal.

In a minute there was a terrific crash that told of solid joinery yielding to importunate violence.

He calmly lit another cigarette, and the hand that held the lighted match was as steady as even the Freiherr of Kraag could desire.

A moment later General Meyer, attended by three officers, a corporal, and a couple of privates, entered the dining-room.

The General saluted.

The Freiherr barely acknowledged his presence, and blew out a thin cloud of smoke.

"I regret any injury I may have done to your front door," began General Meyer, who was pale despite his recent exertions, "but there was some delay in answering the bell."

"My butler was attending to the needs of some gentlemen." There was an unpleasant emphasis on the last word.

"And so neglected the requirements of the King's soldiers!" rejoined Meyer. "You are scarcely in touch with the latest developments. The Rathsherren ceased to administer the realm at five o'clock this evening."

"What do you mean?"

"There was a decree issued at that hour and to that effect by the Prime Minister."

"I am afraid Herr Drechsler's decrees are of little interest," sneered the Freiherr. "They possess neither the validity of law, nor the rudiments of grammar."

"LET me hasten to reassure you on the latter point," said Meyer dryly; "I dictated the exact terms of the pronunciamiento myself."

"Even so, its legality is not bettered."

"I venture to differ, Freiherr. When the representative of the popular will is supported by the representative of the national forces the term 'legality' become superfluous."

"Might is not right, General."

"It so nearly approximates it in the present circumstances that it would be highly unwise to draw any nice distinctions."

"Nevertheless I draw them," maintained the Freiherr.

"Then I have the honour to inform your lordship that you are my prisoner."

"What!"

"I have been commissioned to arrest all members of the Rathsherren who do not subscribe to the new Order-in-Council. So far we have sounded about half a dozen—and they are all in the Strafeburg."

"Infamous!" exclaimed the Freiherr.



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"That was what I said. But they persisted in their obduracy."

"They are gentlemen—not turncoats. I commend their fortitude."

"Then your lordship will have the opportunity of offering your commendations in person."

"What do you mean, sir?"

"Simply that we shall conduct you to the airy apartments in the Strafeburg reserved for political prisoners of the first class."

The Freiherr rose slowly to his feet. "You will take me to the Strafeburg?" he demanded.

Meyer shrugged his shoulders.

"You know the alternative—entire concurrence with the new regime. I fancy I know your lordship's disposition too well to suppose that you will change your intentions."

The Freiherr bowed stiffly. "Understand," he said, "I do not recognize your authority."

Meyer tapped his sword. "My argument is an old one," he said, "but it is universally unanswerable."

"A Jew's sword!" sneered the lord of Kraag.

"My sword was made at the Government factory at Gleiss," was the calm retort. "It is of similar pattern and fibre to that worn by your lordship when you commanded the third regiment of Guards."

"It is the man who honours the sword, not the sword the man."

Meyer winced. He admitted the stubborn old aristocrat, envied his indomitable pride, his stiff-necked courage, and his racial arrogance.

"At least," he said, "I have never dishonoured mine."

"Then do so now," cried the Freiherr vindictively; "pass it through the body of an old, unarmed man. It would remove an irreconcilable opponent—and you could always say I resisted."

"Freiherr," said Meyer, "we waste time when time is valuable. Will you kindly follow me?"

"No, sir, I will not."

"You compel us to use force?"

"Whether you use force or not is your affair. I am the President of the Rathsherren, as much your superior in the eye of the law as I am in every other respect. If you choose to play the bully, that is your business. I will not meet you half-way by acquiescing in your violence."

"Freiherr, may I remind you that we have an overwhelming display of force, and that resistance can merely compromise your dignity without effecting its object?"

The Freiherr of Kraag stepped to the mantelpiece and pressed the bell. Meyer glanced apprehensively at his satellites. He was partially reassured when the summons was answered by a very old butler followed by a very old dog.

"K APPUS," said the Freiherr to his servant, "these soldiers wish to arrest me and imprison me in the Strafeburg."

The butler's pale blue eyes lit up with watery gleam.

"Shall I turn them out, my lord?" he asked, and Apollo growled sympathetically at the suggestion.

The Freiherr smiled his appreciation, resting his hand lovingly on the wolf-hound's head.

"That is the proper spirit, Kappus, but I will not avail myself of your services. No, I am going to make General Meyer a proposal. He remarked with some truth that resistance would merely compromise my dignity without effecting the result. He also said he possessed a sword of similar pattern and fibre to my own. I propose to put that statement to the test."

Meyer's pallor increased visibly at these words, and a sick, empty feeling possessed his inward parts. The man had a constitutional horror of risking his life, and it was perfectly evident that this acerbated old nobleman wanted to engage him in single combat.

"I came to effect an arrest, Freiherr, not to fight a duel," he said at length.

"So!" mocked the Freiherr; "the sword is better metal than the man, eh? I suspected as much."

Meyer bit his lip. He tried to see out of the corner of his eyes whether

his subordinates were laughing at him. His mind worked rapidly, as it always did when he was really afraid. He remembered that the Freiherr was an old man, and that he himself had been an expert fencer in his younger days when the practice of duelling made it a matter of prudence to be skilled with the epee.

"I honoured you too much with my proposal," the Freiherr went on scornfully. "You are not worthy to cross swords with the Lord of Kraag."

Meyer hesitated no longer. Perhaps the thin stream of honour that mingled dubiously in his cold blood helped him to his decision. After all it was an honour to cross swords with this proud old aristocrat. He felt that pride begets pride, and he feared more to appear a coward in his antagonist's eyes than he feared the point of an old man's sword.

"You misunderstood me," he said hoarsely. "I was thinking of the exigencies of the situation. I will fight, but on one condition: if you kill or disable me, you surrender to myself."

"Agreed," said the Freiherr. "Kappus, fetch my infantry sword. It is in an iron box under my dressing-room table."

THE Freiherr took off his evening coat and rolled up his shirt-sleeves. Meyer divested himself of his overcoat, and displayed the green and black tunic of the Grenadiers. The dining-table was pushed back by the others, giving ample space in the great stately room for the coming encounter. Kappus returned shortly with the required weapon, Apollo, who had accompanied him on his quest, following closely at his heels.

The proceedings were initiated with all formality and circumspection. The blades were disinfected by being passed through the flame of a spirit-lamp. Swords were measured, and the two antagonists stood on guard awaiting the word to begin. The officer next in rank to Meyer gave the word, and the blades crossed with a faint clash.

The Freiherr attacked at once. His passes were neat and his style elegance itself. The one thing lacking was power. The old brain had not forgotten its coming, but the wrist that obeyed the brain had lost its flexibility and the forearm its suppleness. Meyer's defence was scarcely taxed. His relief as he realized that his life was not in serious danger was immense. The aching void in the pit of his stomach no longer rebuked the uniform that covered it. His heart beat normally, and the physical exercise began to warm his extremities, which had been cold and bloodless a moment before. He parried a slow "coupe" and a forceless "beat reverse" with such ease that he began positively to enjoy himself. Then occurred something which rudely shattered his waxing confidence. Apollo, who had been watching the contest unnoticed, but with bristling pelt and slavering jaws, suddenly hurled himself in a savage leap at Meyer's throat. His forefeet struck the General on the chest, and his teeth met in the black frogging that adorned his breast. Meyer staggered back, shaken and helpless before this unexpected onslaught. In a trice the Freiherr rushed forward and passed his sword through the animal's body. Apollo fell transfixed, and as the Freiherr withdrew his reeking weapon the poor beast, ever in his death agony, tried to lick the hand that had laid him low.

"A thousand apologies, General," said the Freiherr. "I had not foreseen the possibility of such an untoward occurrence."

"Naturally, Freiherr," said Meyer, readjusting his eyeglass.

"Kappus," continued the Freiherr, "remove Apollo's body from the room. I trust, General, you are not injured, or in any way unfitted to resume our contest."

"Not in the least. But I fear you have lost your favourite hound."

The Freiherr turned his head away. Wifeless, childless, as he was, he had bestowed an almost unnatural affection on the faithful old dog. Nevertheless his honour had been at stake,



and he no more regretted his action than he had hesitated in taking it. Kappus, man of less iron reserve, blubbered audibly as he carried his poor burden from the room.

"Shall we recommence, sir?" asked the Freiherr.

"If you please."

Again the Freiherr attacked, only now with redoubled energy and recklessness. Twice Meyer slipped past his guard, but each time something checked the lunge that should have sent his blade hilt-deep through the old nobleman's breast-bone.

Meyer was no sentimentalist, and chivalry was certainly not his leading characteristic; but it was so easy to kill that he could not harden his heart for the killing. Had his own life been in danger he would not have hesitated. But his antagonist was old and at his mercy, and all that was good in the Jew's heart cried out against the coup de grace.

Furious at the consciousness that he was being spared, the Freiherr pressed hotly in a savage determination to compel his adversary to adopt a less passive attitude. A fierce thrust, met by a strong parry, sent the old gentleman's sword whizzing through the air in the direction of the dining-table. Meyer dropped the point of his own weapon, and waited politely for his antagonist to regain his. The Freiherr strode slowly across the room, picked up his sword by the blade, and offered it hilt first to General Meyer.

"Since you will not kill me, I surrender," he said. "I should have preferred the former alternative."

Meyer took the weapon and formally handed it over to the officer who had presided over the encounter.

"Their is still another alternative, Freiherr," he said. "Give me your word of honour that you will not aid and abet Cyril of Wolfsnaden in any way whatsoever, and you may retain your liberty."

"Does that suggestion emanate from the Social democrat Prime Minister?" asked the Frieherr scornfully.

Meyer touched his breast.

"No," he replied, "it only emanates from the heart of an old Jew. Nevertheless, I take full responsibility for it."

"I thank you," said the Freiherr, "but I refuse. My colleagues are in the Strafeburg, and it would ill behove me not to join them. All the same, I have this to say: throughout this business you have behaved in a manner not unbecoming an officer and a gentleman."

Meyer coughed, and a faint colour mantled his cheek.

"I have no desire to hurry you, my lord," he said after an awkward pause, "but—"

"Quite so," interrupted the Freiherr. "I have but one question to ask. Was it Herr Saunders who told you I was here at my house? Was it he who sent you here to arrest me?"

"No," replied Meyer. "I have not seen Herr Saunders since five o'clock this evening."

The Freiherr sighed.

"I am glad—very glad," he said. "Gentlemen, lead on to the Strafeburg. I follow you."

CHAPTER XXVI.

A Reappearance.

AFTER his disturbing interview with the Red Virgin, Saunders mounted the stairs to his own apartments. He was so bewildered by that young woman's behaviour that he was not at all sure whether he had done his cause good or the reverse by the interview. She had made love to him, and he had rejected her affection, and by all the laws of sex she should now prove herself his arch-enemy. But somehow the laws of sex seemed less applicable to the Red Virgin than to any woman he had ever met, and it was not his habit to anticipate the worst.

In his sitting-room, he found his wife and to his surprise, the Perownes.

"I am glad to see you back, Robert," said Mrs. Saunders, rising. "I was beginning to feel anxious." She looked relieved, but not so relieved as she felt.

"That is a weakness you must not



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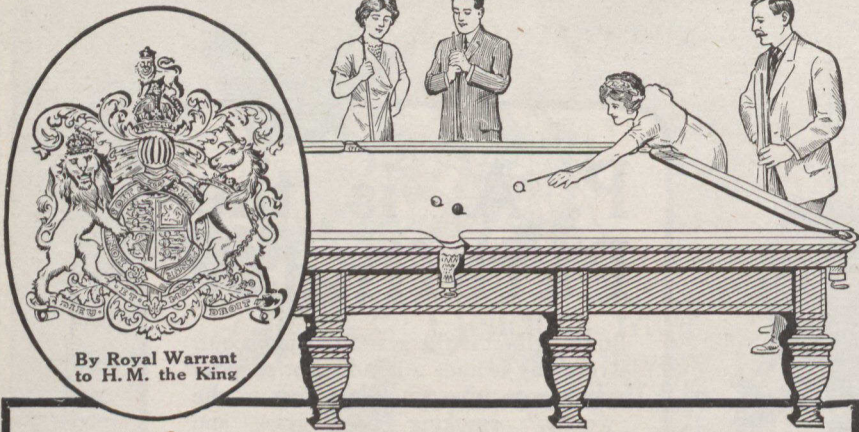
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permit yourself," he answered gently. "I have a habit of looking after myself."

"But you have only one arm," she protested.

"But I have a couple of eyes to see danger with, and a couple of legs to run away from it with."

"Somehow," broke in Phoebe Perowne, "I don't seem to see you running away very readily, Mr. Saunders."

"My dear lady, I assure you I have no scruples on the point; but my experience teaches me that it is generally wiser to stand one's ground."

"Oh, don't argue with him, Miss Perowne," laughed Mrs. Saunders. "He would never admit doing anything that was not the height of wisdom. He has the conceit of a turkey-cock and the complacency of a Pharisee; and the worst of it is, he is always justified by events."

"I should be proud of such a husband," said Phoebe, with kindling eyes.

"I AM," said Mrs. Saunders, kissing her husband. "Robert, have you been in danger?"

"There is danger everywhere," he replied, "and I have been in more places than one. But tell me, to what do we owe the honour of a visit from Mrs. and Miss Perowne?"

"To-day we were to have started for Weissheim," said Mrs. Perowne. "My plans, for reasons with which I need not trouble you, were hurriedly made. We chartered a sleigh and drove to the station. There we found the strangest condition of affairs. There were lots of soldiers but no porters. The trains were all empty and the carriages locked. None of the engines had steam up. I asked an officer if we could possibly get to Weissheim to-night, and he said that it would be comparatively simple if we had an aeroplane, but otherwise a physical impossibility."

"Then," said Phoebe, taking up the tale, "we tried to return to the Concordia, but half-way down the Bahnhofstrasse a cordon of troops was drawn across the street. We were turned back, and tried to get round by the side streets, but there were soldiers everywhere and firing and cavalry charges, and horrible things happening. Naturally mother got frightened, and finding ourselves at length near the Neptunburg, we asked if we could come in and see you, and we were instantly admitted."

"You did wisely," said Saunders. "This is probably the safest place in Weidenbruck. We are in the throes of martial law, and that means a condition of affairs only one degree preferable to mob law."

"What has happened?" asked Mrs. Saunders.

"A number of unpleasant things," replied Saunders; "chief among them, the fact that the Arch-duke Cyril has obtained possession of young Karl's person and also of Fritz of Friedrichsheim."

"Fritz of Friedrichsheim!" ejaculated Phoebe in consternation.

"That seems to upset you," said Saunders.

"Fritz of Friedrichsheim," repeated Phoebe, "the popular hero, the dauntless spy, the splendid young noble who sets patriotism and loyalty above personal safety."

"Quite so," said Saunders, "that describes him accurately. That is why I am not pleased at his abduction."

"But he must be rescued at once," cried Phoebe.

Saunders shrugged his shoulders. "When a man-eating tiger has his paw on the hunter's breast," he said, "it is no good trying to drag the poor man away. You must shoot the tiger."

"Then we must shoot the Arch-duke," said Phoebe excitedly.

Saunders laughed softly.

"Nothing would give me greater pleasure," he said.

"A gentleman to see you, Excellency."

Saunders' man-servant had entered. "Is it the doctor—about poor Roeder?" inquired Saunders.

"No, Excellency."

"Then who is it?"

"He would not give his name."

"Did you show him into my study?"

"Yes, Excellency."

"Excuse me," said Saunders to the ladies, "I suppose I had better see this person."

"Be careful," pleaded Mrs. Saunders.

Saunders laughed lightly and left the room. He found a small, shabbily clothed man awaiting him, an individual of pendulous cheeks, semi-bald head, and dirty finger nails.

"Herr Neumann!" he ejaculated.

It was the brewer right enough, but robbed even of the air of commercial prosperity that had shed a faint dignity on his plebeian person. He was not merely exceedingly dirty, but he looked ill and thin, and his obsequious manner had degenerated to a palsied humility.

"Your Excellency," he began quaveringly, "be merciful. I have suffered much."

"So I see."

"You have a kind heart."

"On the contrary, I have no heart at all. What do you want?"

"You look upon a broken man. My brewery is destroyed. My name stinks in the nostrils of the citizens. I dare not show myself abroad. I live in a cellar, eating such food as my wife and daughter can obtain for me. Live, did I say? I exist—"

"Yes," interrupted Saunders, "and if I had not telephoned you last night you would not do that."

"That is why I said you had a kind heart," returned the wretched brewer, who still retained a sense of logic.

"My dear Neumann, you have lost your sense of proportion as well as your brewery. It is I who am mainly responsible for your loss of position. It was I who incited the mob to wreck your factory."

"I know, I know," quavered the miserable Mayor, "it was most just. I deceived you. I feared the Arch-duke and the ex-Queen. I feared you too, but not so much. Then there was the money—"

"Exactly," interrupted Saunders sternly, "there was the money. You took pay with both hands. That sort of thing may do in business, but it does not do in politics. You should have served me or the Arch-duke."

"I should have served you, Excellency."

"I think perhaps it would have been wiser," said Saunders dryly.

"Oh, Excellency," cried Neumann, sinking to his knees and throwing out both hands in an imploring gesture, "is it too late? Can I be permitted to serve you now? Can you trust me?"

"I DON'T know," said Saunders.

"Why don't you stick to the Arch-duke, and see what he can do for you?"

"I have discovered the mistake of not giving you whole-hearted support, Excellency. I have learned my lesson. The Arch-duke is a terrible person, but he is not so quick with his rewards and penalties as you."

"That is sheer truth," assented Saunders, well pleased at what he considered a high compliment. "Tell me how you think you can serve me, be faithful, and I will see how we can mend your broken fortunes. And don't grovel—get up."

"My brewery—if you could rebuild my brewery," pleaded the unhappy man, rising to his feet.

"The State might give you sufficient compensation to rebuild," mused Saunders, "but we should want a lot of service first."

"Excellency, when I got your telephone message I fled in haste."

"So I gathered."

"I took my wife and daughter with me to the house of a friend opposite. There we watched the mob perform its work of destruction. At first I was angry; then when I considered their numbers and ferocity I was appalled. All classes seemed to combine to wreak vengeance on my property. Finally a host of Jews from the—"

"Yes, I know all about it," interjected Saunders. "I stage-managed the whole affair. Get on to business."

"It was a terrible night. My friend, who had at first given me shelter willingly enough, grew alarmed pre-

sently at having an object of such popular hatred under his roof. At midnight we were turned with ignominy from his door. Muffling my face, and turning aside from every passer-by, we three tramped the purlieus of the Morast, looking for some humble and insignificant chamber where we could find shelter from the bitterness of the night and the fury of the populace. At last in the Krippe-Thor—"

"THE Krippe-Thor!" repeated Saunders, his interest at length aroused.

"Yes, a disreputable thoroughfare, the haunt of murderers and thieves and other abominable persons; we found a dilapidated tenement having on a broken window-pane a filthy piece of paper on which was written the words 'A good dry cellar to let.' We entered timorously, and bargained with a savage-looking landlord. The sum asked was infinitesimal and the accommodation villainous. For a Mayor of Weidenbruck it was pathetic. Still it was better than freezing in the streets or being torn to pieces by Jews. We took possession. There was no heating apparatus, and the description of the cellar as 'dry' was not warranted by facts. Huddling together for warmth we tried to sleep, but, as far as I was concerned, without success. I had lost my nerve, and daylight brought with it little restoration of my courage. I dared not go out and show myself abroad. My wife and daughter, however, sallied forth and bought food. All the morning and afternoon I lay bemoaning my fate and cursing my folly in not having acted more loyally towards your redoubtable Excellency."

"Get along," broke in Saunders.

"At about four o'clock, or it may have been half-past, something happened. There was a noise of people entering the room overhead. It was possible to hear very plainly, for there was no ceiling between us, merely bare joists, and rotten floor-boards with big gaps between them. I heard a voice I recognized."

"Yes," said Saunders eagerly, "whose?"

"The Arch-duke's. I was astonished and terrified, especially terrified. I feared that he had come to exact some vengeance on me. Not knowing what to do, I did nothing. I listened. I heard everything, almost as plainly as if it had been happening in the same room. His Highness spoke quickly and peremptorily, as if in a very bad temper. At times his language was positively appalling. Something—I could not exactly gather what—had occurred to thwart his schemes. I heard him speak of a verdompte shlag-lawine and the impossibility of fighting Fate. Then another voice joined in."

"Yes, yes," said Saunders, whose excitement was growing momentarily deeper. "Whose voice was this?"

"The ex-Queen's. She, too, was querulous. She spoke of discomforts and dangers, and rebuked His Highness for lack of foresight. He retorted bitterly that she could leave him if she were dissatisfied, and get someone else to look after her. She said she would go if she might take her son with her."

"Her son—Karl—he was there, too?"

"Yes. But the Arch-duke said that on no account was Karl to leave. He had given instructions for him to be closely guarded. He intimated plainly that he was a prisoner in an anarchist's house, and that any attempt to escape would be attended with fatal results."

"What did Karl say?" asked Saunders breathlessly.

"He said that he was very comfortable where he was, and that he had no intention of trying to leave. He said he was sure his dear cousin Cyril was acting entirely in his interests."

"Bravo!" cried Saunders enthusiastically. "The boy's a chip of the old block. What a king he'll make some day!"

"Then the Arch-duke announced his intention of going out," resumed Neumann, "and he left the ex-Queen and Karl to themselves. They debated together in low tones, the ex-Queen sobbing a little at intervals. I heard them try the door, which they rattled in

vain. A minute later I heard a gruff voice—the voice of the landlord—threatening them with the most brutal penalties if they did not remain quiet. For a considerable time there was silence."

"That is when you should have come to me," said Saunders.

"My courage was only coming back to me slowly," rejoined the brewer. "I was weak and sick with past anxieties and misfortunes, and could not summon up the necessary resolution. Presently there was the sound of more footsteps and voices above. Something heavy was dumped down with a thud on the floor, and the men who had brought it went out. 'Fritz of Friedrichsheim!' cried the ex-Queen. 'Beautiful!' echoed Karl. 'He looks well-nigh dead.' Between them I think they paid him such attention as was in their power. A little later my returning courage waxed stronger. I made a heroic resolve. I would flee from that abominable cellar. I would seek the redoubtable Herr Saunders, entreat his mercy, and place my information at his service."

"It was the wisest thing you have ever done," said Saunders, with scarcely suppressed enthusiasm. "Heavens above! there is the working of Providence here, or I am an atheist. Cyril is right. He is fighting against Fate. It was Fate who sent your wandering steps to the identical cellar above which the Arch-duke was hiding his royal prisoners. I begin to see daylight."

"What am I to do, Excellency?"

"Have a meal, you look as if you need it. A wash, too—you need that. Anything you like, but don't leave the Neptunburg."

"But my wife and daughter—"

"I am glad you think of them," said Saunders. "It shows that though you are contemptible you are not altogether vile. But they are safe where they are for the present."

"And if your plans succeed—"

"If I can unravel this angle— If! Of course I can. The insoluble situation is solving itself. We are winning! In twenty-four hours I shall be saying 'We have won!'"

"If, as seems likely, you are the humble instrument of our success, your brewery is as good as rebuilt. The State will do it. There will be no difficulty about that. If there is, I will rebuild it at my own expense."

"Oh, Excellency!"

"Yes, yes, thank me when you have something to thank me for. Now go and feed and wash—especially wash."

"And what are you going to do, Excellency?"

"I am going to think—and think—and think."

(To be continued.)

**Mistaken Identity.**—A story is told of a log-roller who, while working on a log drive, fell into the water.

He struggled for a while, and at last, dizzy and nearly exhausted, managed to grasp a big log and hold on to it.

The current was so strong and swift that it carried his body under the log, until his feet stuck out on the other side.

Just as a comrade grasped him by the shoulders he caught sight of his own feet protruding on the other side of the log.

"I can hold on a bit longer!" he gasped. "Save the chap that's in head first, if you can."—Weekly Scotsman.

**Advertising Pays.**—"Does advertising pay? I lost a five-dollar bill on the street."

"Well?"

"I advertised, and so far I have received three five-dollar bills."—Pittsburgh Post.

**Foiling Chris.**—Columbus had returned to Spain bringing news of wonderful new lands across the sea.

"How much shall I write on it?" queried the maritime reporter of the Cadiz Evening Bulletin, who had brought in the story.

"Don't write anything," replied the editor. "Let Columbus pay for his advertising if he wants any. It's probably a real estate promotion scheme."—Newark News.

## Electric Light, Eyestrain, and the Growing Child

Specialists tell us that most modern ailments are the direct result of eyestrain.

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By the use of MOONSTONE globes and dishes the harsh light is diffused and softened.

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## WILSON'S INVALIDS' PORT

à la Quina du Pérou

### STOMACH TROUBLES

The food we eat is responsible, to a great extent, for the many distressing ailments to which the average person is subject, and great care should be taken to ensure its proper digestion and assimilation.

### WILSON'S INVALIDS' PORT

220

(à la Quina du Pérou) taken before or after meals, exerts a restorative influence upon every tissue and organ of the body, and aids materially in preparing the food for absorption; also spreads its vitalizing force over the whole system.

**BIG BOTTLE**

**ASK YOUR DOCTOR**

**ALL DRUGGISTS**

IN ANSWERING ADVERTISEMENTS MENTION "THE CANADIAN COURIER."



## Drunk On Coffee

About 15 centuries ago an Arab herder of goats driving the flock through some new country was alarmed at the antics of the animals and thought they were "possessed of the devil."

Each day the same thing occurred after the goats had eaten of a certain kind of berry. The goatherd thought he would eat a few to try the effect.

That was the discovery of coffee.

Arabs learned to brown the berries and boil them, drinking the liquor, which was then and now recognized to have a direct action on the heart, and of course the reaction and depression later on.

Coffee sets up a partial congestion of the liver; dulls the brain; wrecks the nerves, and interferes with digestion.

Anyone can easily prove whether it be coffee that causes the periodical headaches, sick stomach, bowel troubles, weak heart, kidney complaint, weak eyes, neuralgia, rheumatism or nervous prostration.

Simply leave it off entirely for ten days and have a rich, piping hot cup of **Postum**.

If you find, in a day or two, that you are getting better, that's your cue, follow it straight back to health, comfort and the power to do things.

Postum now comes in two forms:

**Regular Postum**—must be well boiled.

**Instant Postum** is a soluble powder. A spoonful dissolves in a cup of hot water, and with sugar and cream makes a delicious beverage *instantly*.

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