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Vol. 4

MONTREAL FEBRUARY 1920

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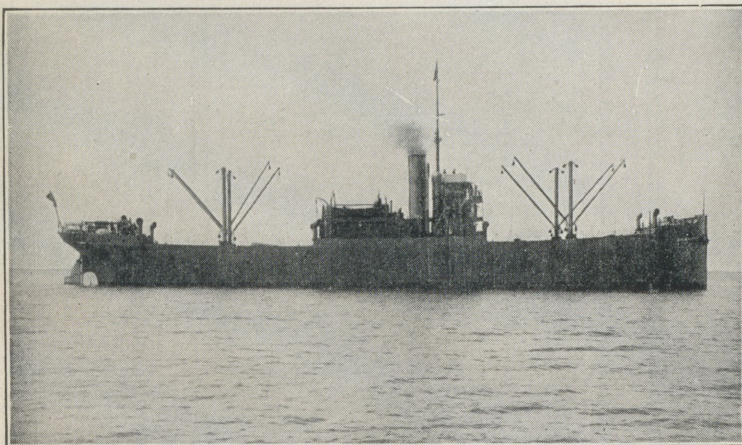
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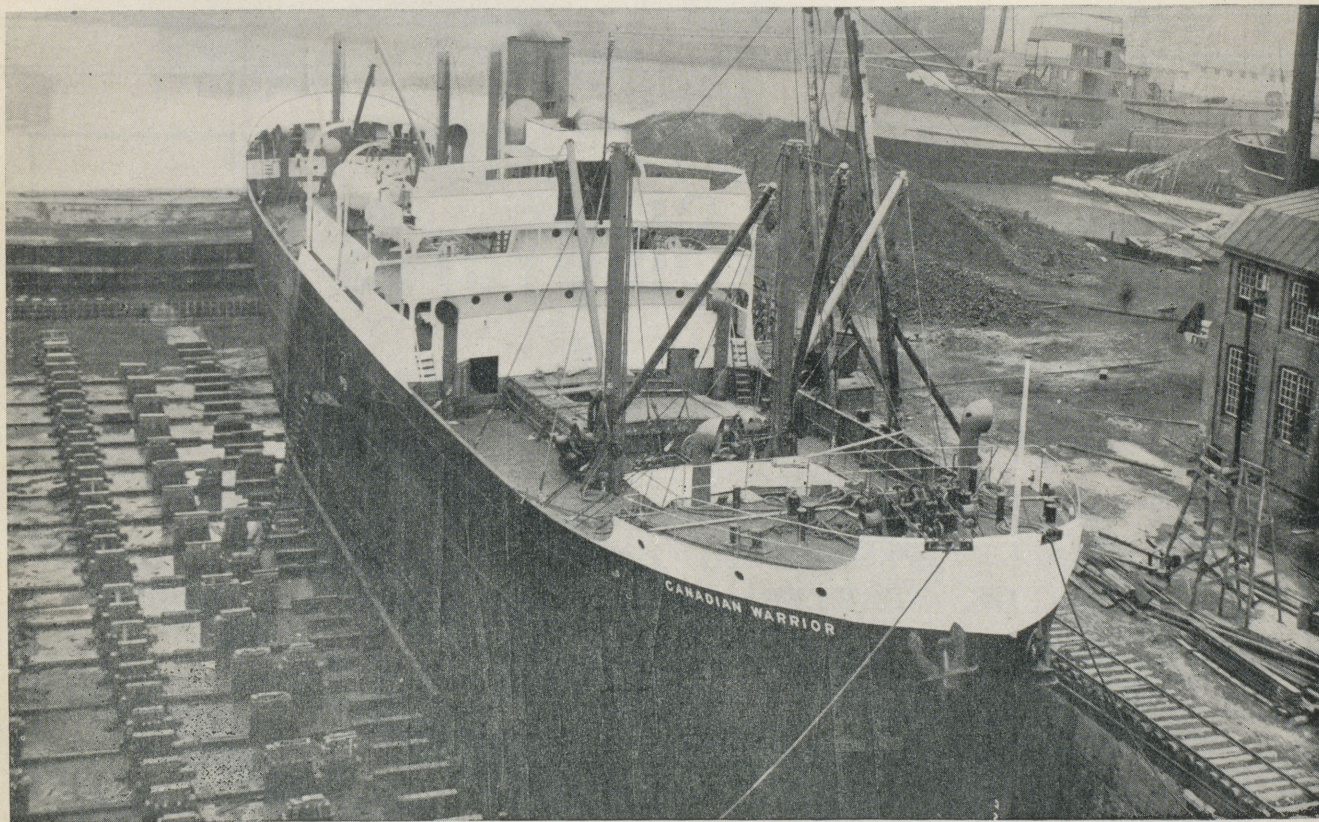


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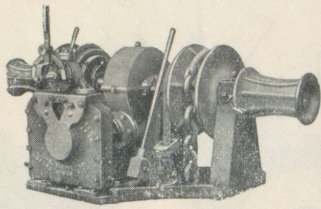
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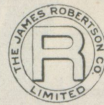
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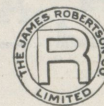
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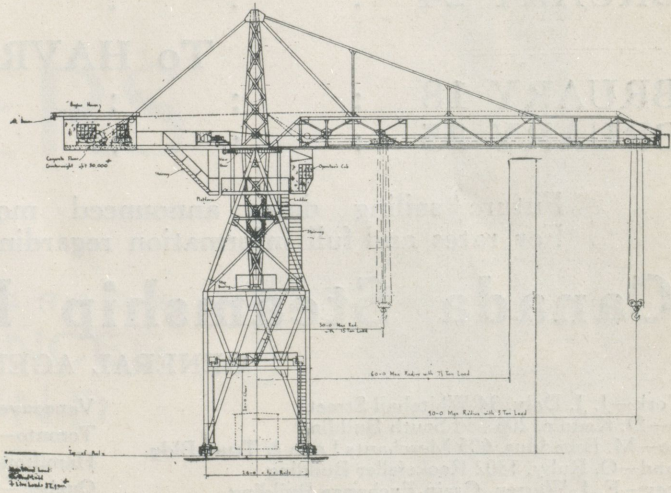
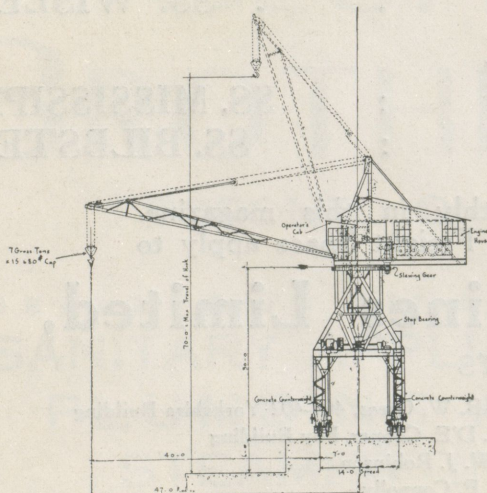


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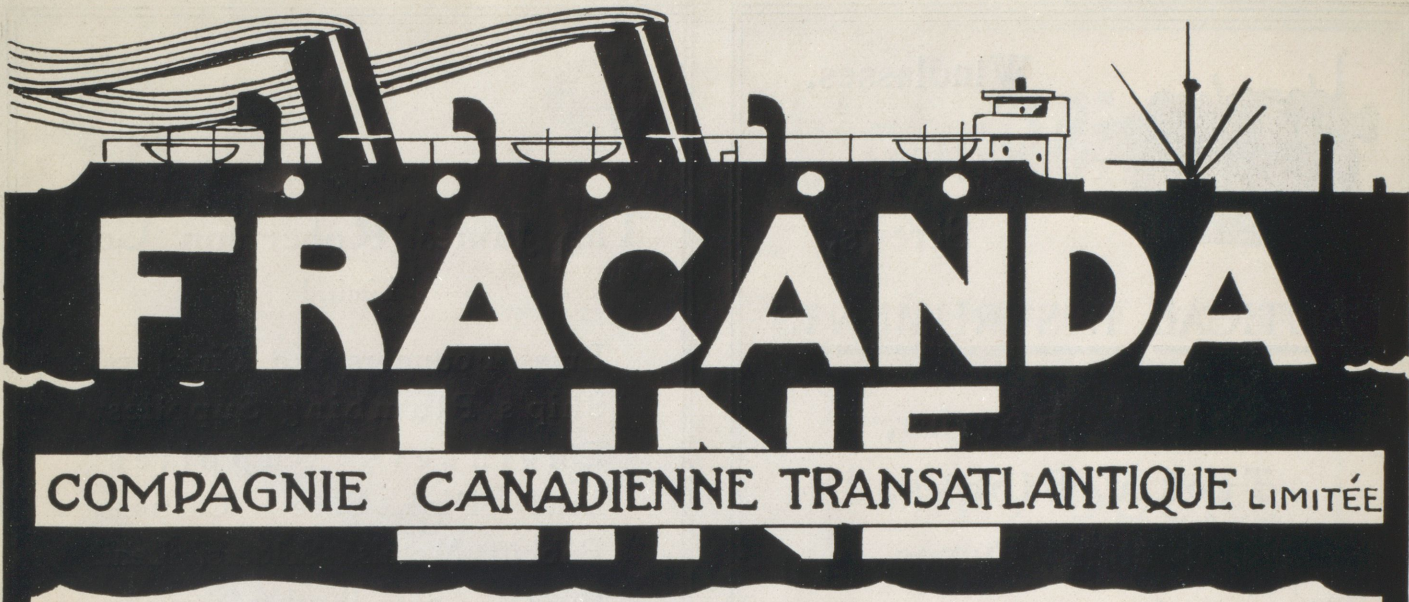


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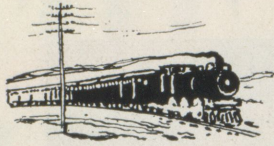
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THE CANADIAN BY-WATER MAGAZINE ILLUSTRATED MONTHLY



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CANADA STEAMSHIP LINES LIMITED

Vol. IV.

MONTREAL, FEBRUARY, 1920

No. 12

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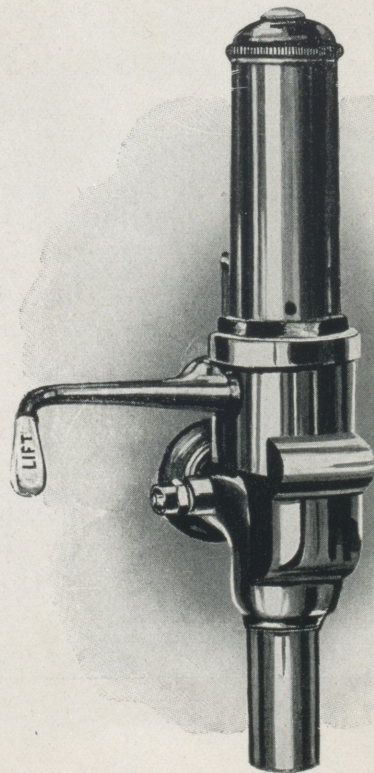
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THE CANADIAN / FORMERLY BY-WATER MAGAZINE ILLUSTRATED MONTHLY

Vol. IV.

Montreal, February, 1920

No. 12

Canada's Present Financial Position

SCANNING the horizon of Canada's future through the dawning months of 1920 there is unfolded a view which should at once stimulate the courage of the average Canadian in the ultimate triumph of the Dominion as a factor in the financial and commercial life, not only of the Empire, but, as well, among the leading nations of the world.

Instrumental in revealing such a happy perspective may be included the strong banking situation of the country, the position of our banks being such as to excite the admiration of century-old institutions in other parts of the world. At the same time the vast majority of our industrial and other producing enterprises have attained a position, both in the matter of physical fitness and financial strength, which brings to them the

opportunity to gain a foothold in the trade of the world on a scale which, about five years ago, was looked upon as a consummation impracticable and impossible at so early a date.

FORTUNATE IN NATURAL RESOURCES

In addition the country is fortunate in the apparently unlimited extent of its natural resources, not the least important of which are the vast tracts of unbroken grain lands which will be

called upon to supply not only the wants of a virile and rapidly growing country like our own, but as well the requirements of a gradually increasing demand for foreign account.

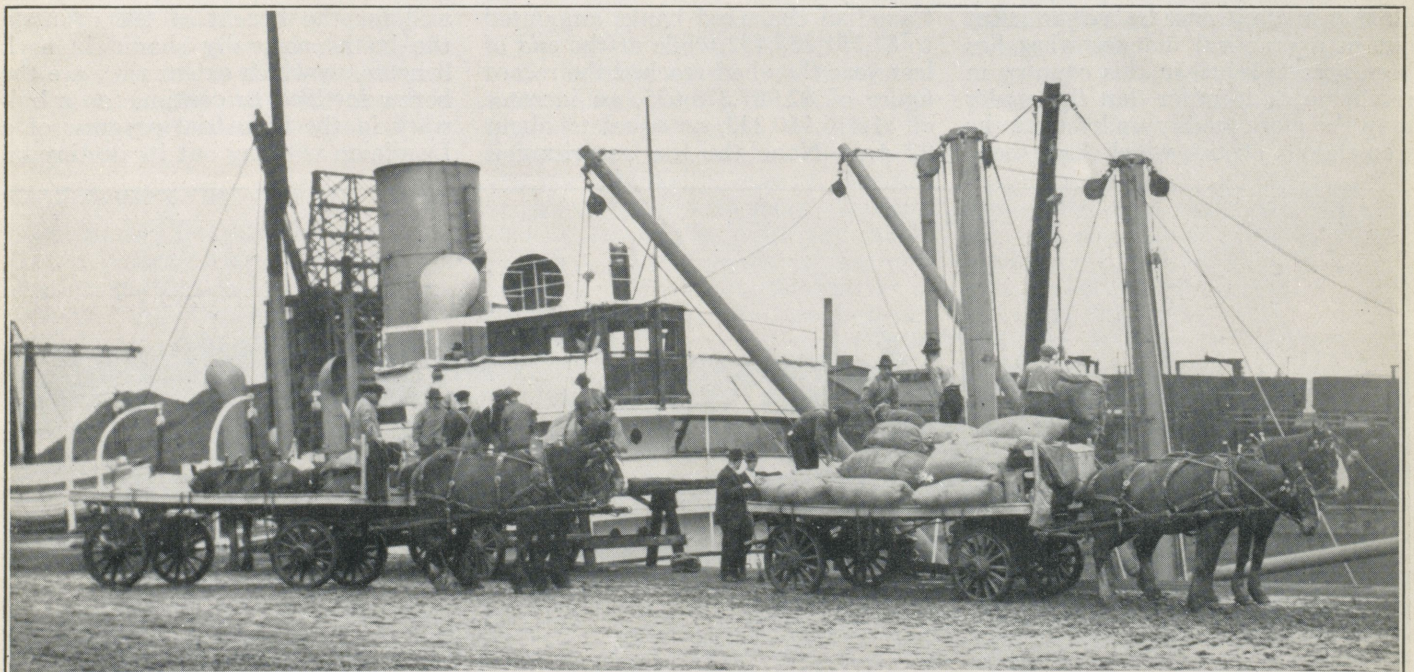
The mineral resources of the country are such as to lead to the conclusion that this industry is practically in its infancy, while the development of the pulp and paper business in the country bids fair to make this branch of trade one of the greatest assets of the Dominion in time to come, due to the ever increasing demand for forest products and by-products of which Canada can boast an illimitable supply

The abundance of our fisheries product need not be emphasized.

With a strong banking situation, with unlimited natural resources, with manufacturing and producing indus-

By P. J. McDonagh

*Editor of the Financial Times
Montreal, Que.*



Unloading sugar from the West Indies at the Port of Montreal

Photograph by British & Colonial Press, Montreal

try in the most satisfactory position in the history of the country, with every prospect of an era of unprecedented immigration, and with ship-building being carried on through the length and breadth of the country on a record basis, there is apparently nothing lacking to fully assure the future of the Dominion in the field of trade and commerce.

ARE PEOPLE EQUAL TO OCCASION?

Yet we might stop for a moment and ponder on the question as to whether the people of the country are equal to the occasion. A satisfying answer to any momentary doubt may be found in the ability, may we say genius, displayed by domestic enterprise at the beginning and during the course of the war, when the productive capacity of the country was turned with such outstanding success to supplying the needs of older and tried nations, in addition to its own requirements. If another instance were needed it is furnished in the remarkable manner in which the industry of the country bridged the chasm of transition from a war to a peace basis. What has been done in the past under circumstances entirely new, and mostly unfavorable, will be done again, but, presumably, in even a more successful manner considering the benefit that experience brings, and the immensely improved conditions under which Canadian industry is operating.

WONDERFUL ACCOMPLISHMENT

In substantiation of the assertions already made it may be well to point out in a practical manner what has been accomplished in this country in recent years, in order that the reader may the more readily understand the tremendous strides which have been

made, and thereby more readily realize the enormous potentialities of the Dominion in which we live.

In the first place the development of trade in the Dominion itself may be gathered from the extraordinary increase in banking facilities throughout the country. About the close of 1913 the number of branches of Canadian chartered banks in the Dominion was approximately 3,000, while at the end of 1919 they had increased to 4,481, a gain of 1,481 branches from the Atlantic to the Pacific Coast. Not only does this increase indicate the development of hitherto untouched fields, but it is also indicative of a very substantial expansion in the banking facilities in the larger centres of population. Prominent in this connection is the growth of Canadian banking power in foreign countries, especially in the West Indies and South America, a condition which will very materially help in the extension of Canadian trade to these parts of the world. It is also worthy of note that Canadian banking interests are getting more and more in closer touch with leading banking institutions in Europe, another important factor in the effort being made to extend the trade of Canada with the Continent.

REFLECTS TRADE EXPANSION

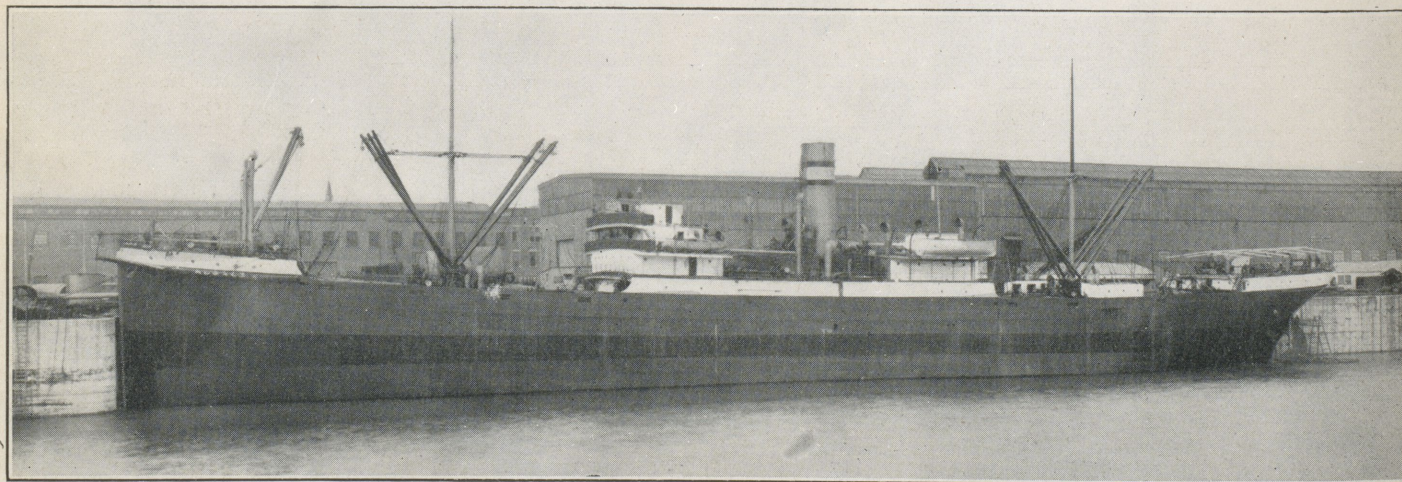
The extraordinary expansion in the industrial development of the country is shown by a comparison of banking figures at the end of 1919 with those at the conclusion of 1913. In the latter year the total assets of the Canadian chartered banks amounted to \$1,551,263,432, while at the end of last year they had reached the record figure of \$2,967,373,675, an increase of \$1,416,110,243, or equal to about 92 p.c. None the less surprising is

the phenomenal gain in the wealth of industry and the population, since public deposits gained from \$381,375,509 in 1913 to \$703,392,204 at the end of last year, an increase of \$322,016,695, or 85 p.c., and savings deposits increased from \$624,692,326 in 1913 to \$1,128,086,797 at the end of 1919, a gain of \$503,394,471, or over 80 p.c. Other deposits, mainly outside of Canada, increased from \$103,403,085 to \$275,342,645. The increased volume of business is also shown by the larger loans issued by the banks of the country, call loans in Canada at the end of 1919 amounting to \$125,888,760 compared with \$72,868,971 in 1913, while outside of the Dominion this class of loan increased from \$115,984,680 in 1913 to \$172,232,161 in 1919. Other loans, which may be taken as the barometer of business progress, at the end of last year reached the record total of \$1,370,200,000 compared with \$880,000,000 in 1913, an increase of \$490,200,000, or over 55 p.c.

As solidifying the banking position, it may be stated that at the end of December last, total reserves of our banks amounted to \$124,712,670 compared with \$112,118,016 in the corresponding month of 1913.

BANKS AID IN EMERGENCY

The loan figures as enumerated above indicate the prominent part the banking institutions of the country played in fostering and extending business during a time when the entire world structure was shaking as a result of the war. But if they did well for the benefit of the country, the banks naturally shared in such benefits, to which extent they are the better fortified to continue as a bulwark in the industrial progress of a Dominion working out its destiny on



The 8,400-ton S.S. "Alsace," built by the Canadian Vickers Limited, Montreal, for Compagnie Francaise d'Armement et d'Importation de Nitrate de Soude, of Paris, France.

a peace time basis. This is a most encouraging factor as applied to a country that has laid the foundations for a great business, and whose productive power, as a consequence, will be even more remarkable during the next decade than it has been during the past five years of unprecedented production.

INCREASED WEALTH OF POPULATION

With the growth of productive power, there has been a corresponding increase in the wealth of the country. This is unmistakably demonstrated by the unprecedented increase in savings bank deposits despite the fact that the people of the Dominion have responded generously to internal War and Victory loans, over-subscribing by hundreds of millions the amount asked for on each occasion. It is a matter of pride that on the occasion of the last Victory Loan, while only \$350,000,000 was asked for by the Government, total subscriptions amounted to over \$682,000,000, of which amount about 62 p.c. was paid for at the beginning of January, 1920, and despite this fact savings bank deposits for January, 1920, show a very heavy increase over those of the corresponding month of 1919.

Thus does Canada at the beginning of 1920 start out with all the prestige of a sound banking condition, behind which is a wealthy people, who have learned the necessity of thrift and the benefit of investment, factors which will continue to stand out as impregnable barriers to the spirit of unrest, for it must be admitted that already the conservative temper of the Canadian has stood out in bold relief to the abyss of labor upheaval which has caused more than alarm in older and more tried countries of the world.

DEVELOPMENT OF EXPORT TRADE

But to turn from the banking situation, it is interesting to consider the position of Canada as an exporting country, and the chances for her development along this line. In this connection it must be realized that the future will bring probably the keenest competition ever known in the history of world trade, and consequently the producers of Canada will have to make even greater efforts than in the past to secure their share of this business. He would, indeed, be a pessimist who would say such efforts will be without avail. As a matter of fact our exports are now expanding, and we are getting a foothold in the world's markets. And herein may be appreciated the benefit of a strong

banking situation, and a thrifty people. But how are our manufacturers situated? It is not hard to answer this question. They are in the best position on record, almost without exception. Our leading steel manufacturing plants, like other industrial concerns in the country, are in possession of exceedingly large cash resources, are self-contained in regard to the important matter of raw materials, and are superbly equipped for the purposes of manufacture, as the result of plant improvements and extensions during the last four years. In addition to taking care of a constantly growing domestic demand, they are bound to reap the benefit of a business that will be derived from a world-wide shortage of steel and iron products. Our cotton plants are working to capacity, and already are reaping the benefit of large orders on foreign account due to the ability of the Dominion Government to extend credits to other lands in order that they might make their purchases in this country. There is also a wide domestic market for the product of such companies so that the future for this industry is particularly bright.

Another industry which gives promise of great things in the future is that of the asbestos production, Canada, and especially the province of Quebec, being the greatest producer in the world to-day. Already there is a large demand for this product, but with the restoration of Europe to anything like a normal basis the call for asbestos will tax the capacity of the domestic output.

PULP AND PAPER DEVELOPMENT

If the close of the war has found most nations with a diminished supply of raw materials required by industry and science, it is doubtful if any one commodity may be classified in this category with more assurance than that of the pulp and paper industry. But Canada is an outstanding exception in the matter of these commodities—she has abundant supplies, and is making the most of her opportunity. This may be gathered from the fact that in 1910 exports of pulp and paper from the Dominion totalled about \$4,464,197, while for the year ended 1918 they had reached the large total of \$63,486,222, and for the year ended December, 1919, were well over \$90,000,000. With large extensions to existing plants, and with new mills springing up all over the Dominion, this industry bids fair to become one of the most important factors in our foreign trade, and may be looked to

as a prominent factor in helping to right our exchange situation with the United States in time to come. As another indication of the substantial growth of this industry it may be pointed out that a decade ago the amount of capital invested in the industry was less than \$50,000,000, while at the end of 1918 the total investment reached \$168,000,000, and this figure was considerably increased during the past year.

As to the possibilities of the country's fisheries they are unlimited, and the supply is practically inexhaustible. In the past few years this industry has made some progress but there is ample opportunity for further development, which will undoubtedly be assisted by the demand from outside countries as well as on domestic account.

IMPETUS TO MINING INDUSTRY

With the labor situation in the Dominion assuming a more normal condition an impetus is being given to the development of our mining industry. Not only are the well established mines increasing their production of gold and silver, and other metals, but new discoveries are continuous, and scattered all over the Dominion, so that in time Canada will occupy a place second to none in the world in the matter of mineral production. Already she has a practical monopoly of the nickel and asbestos production.

For Canadian lumber there is a world-wide demand, and the mills of the country have never before been called upon to produce as they are doing to-day.

As for the agricultural production prospects, the future never looked better. Outside of our own country there is more or less of a gradual lessening of farm production, the United Kingdom and Germany standing out prominently in this regard, while the rapidly increasing population of the United States is making demands upon that country for supplies for domestic use which will in time reduce in substantial manner the surplus available for export from that country. Thus is furnished another opportunity for Canada. With the breaking of virgin soil in the Western Provinces there will follow an increase in the production of hard wheat for milling purposes, and as the demand for this class of wheat is of universal character, and limited only by the inability of the country to supply it, there is in sight another factor which will in the future largely increase the

Continued on page 47



A charming home for convalescents is that on Leek Island, in the Thousand Islands Region



The Nurses' Sleeping Porch, Leek Island

Putting Canada's Soldiery Back in Civil Life

By C. J. Hanratty

TO provide the force necessary to Canada's participation in the recent war, 627,607 men were enrolled in the various services of the army and navy. This figure includes the permanent forces in being at the outbreak of war, and also the reservists who left Canada to join the British and other colours. Eliminating the small permanent force, approximately 4,000 men, including army and navy, and 7,216 men granted leave of absence as compassionate and hardship cases, and the larger number of 95,306 discharged in Canada for various reasons as medically unfit, the balance, 521,095, represents the number actually removed from the productive forces of the Dominion, men taken from the farms and factories.

The deaths of this force totalled 59,545, and the wounded 155,839, a total of 215,384 casualties.

As 418,052 men had proceeded overseas at the date of the Armistice, November 11, 1918, there remained 202,668 men presumably physically fit and able to resume their former occupations.

But there was undoubtedly an even larger number than that who were fit to resume work on returning to Canada. A considerable number of

men were wounded more than once, so that it is probable 300,000 men were capable of taking up work on their return to Canada.

Many of these men had positions and jobs awaiting them, and their re-establishment became a simple process of dropping khaki and donning mufti.

Thus, the real problem of rehabilitation concerned the men so grievously wounded as to be unable to resume their former occupations, and the men who had been idle at the time of enlistment and had no definite work in view when discharged from the forces.

To date it has been found that 41,979 men have been so severely wounded as to be unable to follow their former trades or occupations.

In addition to these men, there is a large class of minors who had been apprentices previous to enlisting, or had been engaged in courses of studies. These minors, whose training or studies had been severely interrupted,

are regarded as requiring special attention. Up to the moment 11,269 such cases have been recommended as eligible for training courses, making a total of 53,248 men for whom re-training is considered necessary.

The fit man can look after himself, but the unfit requires aid, and this forms the real problem of re-establishment in Canada.

To deal with one phase of these problems there was appointed in June, 1915, the Military Hospitals Commission, and by this action Canada was the first of the allied countries to create an organization under government supervision to deal with the re-establishment in civil life of ex-members of the forces.

This commission had a history of growth and expansion, and finally developed into the Department of Soldiers' Civil Re-establishment, which to-day deals with all problems concerning the rehabilitation of the ex-service men who require assistance in regaining a position of self-dependence.

There are five chief branches of the Department, known as the Medical Services, Chief Inspector's Branch, Orthopaedic and Surgical Appliances, Vocational and Information, and Service.



General view of Manitoba Sanatorium for tubercular cases, Ninette, Man.



A typical ward in one of the Convalescent Hospitals



A Draughting Class

The duties of these branches are shown in the following summary.

The Medical Services Branch has the following prerogatives:

Furnishing medical treatment to men discharged from the Department of Militia and Defence for further treatment under the Department of Soldiers' Civil Re-establishment.

Furnishing medical treatment to ex-members of the forces for recurrence of war disabilities.

Furnishing medical treatment for any disability, with certain exceptions, occurring within one year after discharge.

Furnishing medical treatment for vocational students during course of training.

Administering special general hospitals, sanatoria for tuberculous cases, and institutions for the care of long-treatment and mental cases.

Maintaining out-patients' clinics at important centres.

Furnishing medical care in smaller communities through medical representatives.

Supervising out-patient treatment by means of social service nurses.

The duties of the office of Chief Inspector may be roughly summarized as personal services, and are as follows:
 Keeping records and documents.

Administering pay and allowances for patients and their dependents.

Providing care of mental cases apart from medical attention.

Controlling transportations issued to ex-members of the forces on strength of the Department.

Maintaining chaplain service.

Furnishing clothing on repayment basis to men on strength of the Department for treatment or training.

Operating canteens.

Providing for funerals of all deceased patients and arranging all matters pertaining to same, including notifying of next-of-kin and disposition of effects.

The Orthopaedic and Surgical Appliances Branch has the following duties:

Furnishing artificial limbs and orthopaedic and surgical appliances.

Providing for the repair and maintenance of artificial limbs and appliances.

Operating a factory for the manufacture of artificial limbs and orthopaedic appliances.

Under the Vocational Branch vocational re-training is provided for:

Any former member of the forces suffering from a disability due to war service such as prevents him from returning to his pre-war occupation, and such ex-members of the

forces who enlisted under the military age of 18, and who, on account of war service, suffered a severe interruption to their training.

In addition it provides occupational and curative training for ex-members of the forces undergoing treatment in hospitals conducted by the Department of Militia and Defence and the Department of Soldiers' Civil Re-establishment.

The Information and Service Branch's duties are:

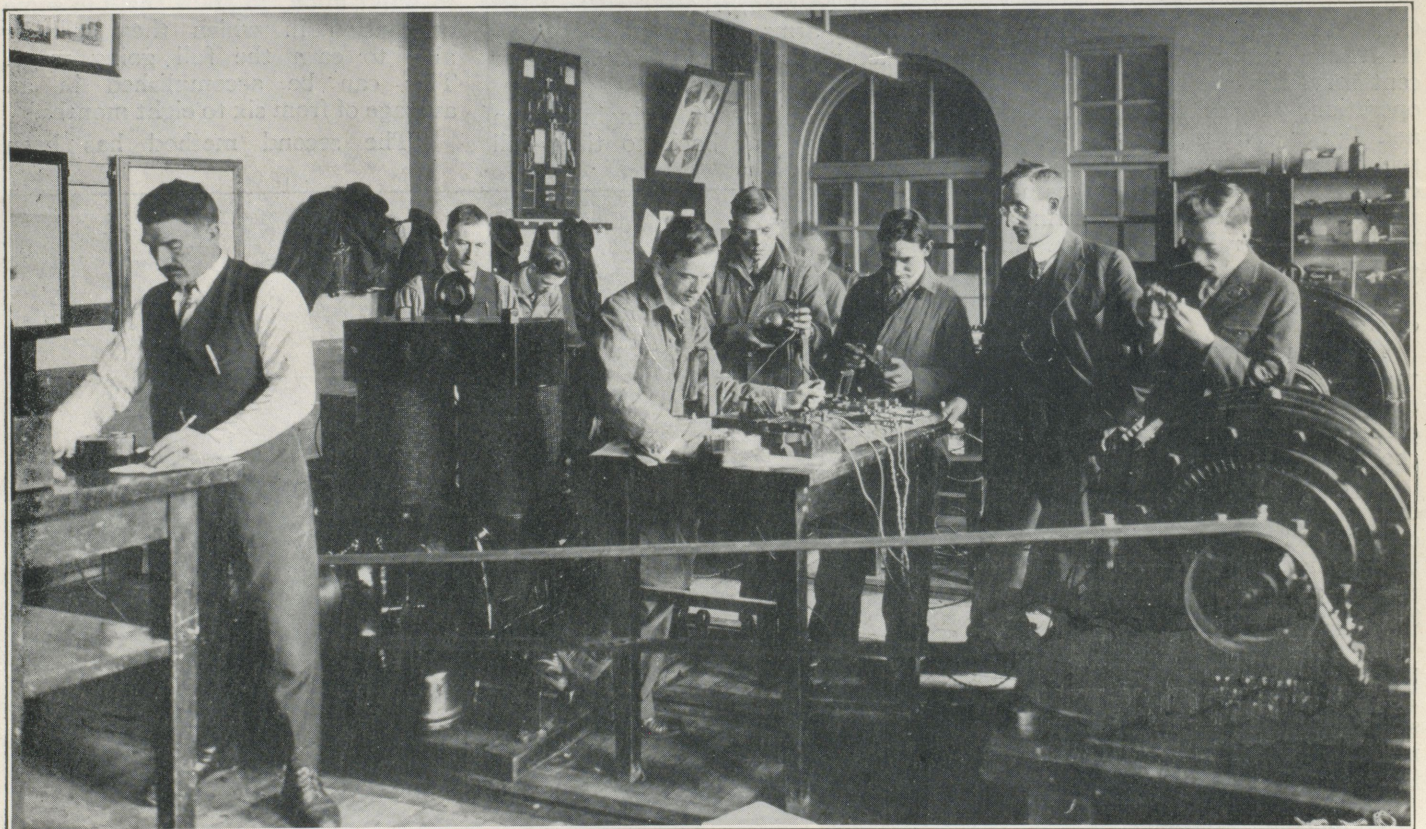
To place ex-members of the forces in touch with opportunities for employment.

To maintain a special section for placement of professional, technical, and trained business men in touch with opportunities for employment.

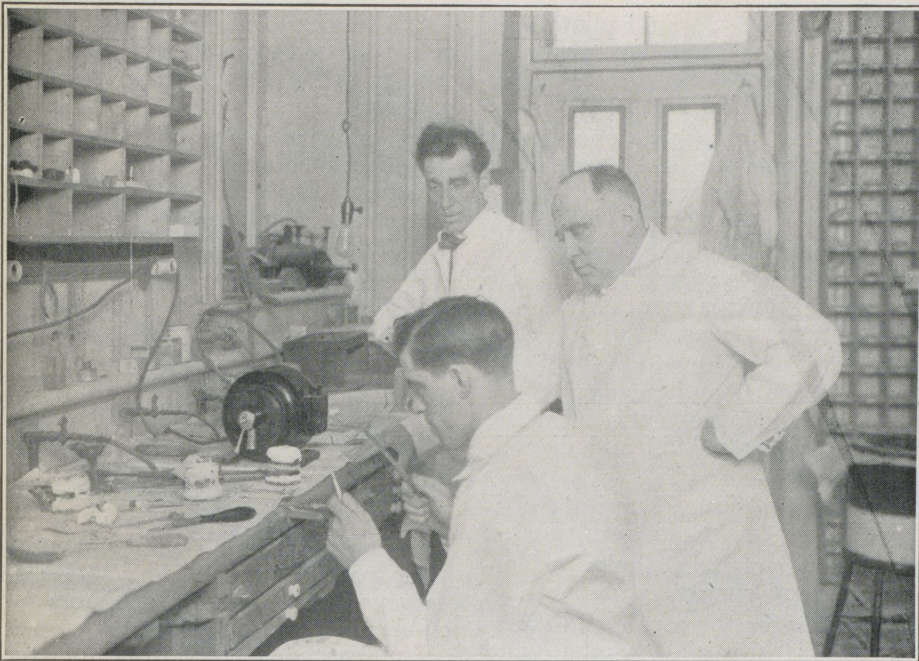
To provide specific information as to government benefits available for ex-members of the forces.

In discussing the work of the Department of Soldiers' Civil Re-establishment it must be understood that it is a civilian organization.

It was recognized as a primary condition that the Canadian forces were made up of citizens who dropped their occupations temporarily, and who after discharge would resume, if possible, their places in agriculture and industry. Therefore, it was considered advisable that the department



A class in Electrical Engineering, Montreal, Que.



Dental Mechanics—Montreal Vocational

organized to aid their re-establishment should be a civilian one. Accordingly, the Department of Soldiers' Civil Re-establishment is a civilian organization throughout. The officials are civilian, and those who come under their care do so only on discharge from the army and navy. Of the total male staff of the Department, ninety-two and a half per cent have seen service with the Canadian Expeditionary Forces. Of these approximately 81 per cent served in the actual theatres of operation, 11 per cent in England and 7 per cent in Canada. Of the remainder of the male staff, a percentage had been rejected as unfit physically, or exempted owing to special considerations, while a small percentage had been retained in Canada owing to special technical qualifications.

The employment of such a large proportion of men who have seen actual service assures sympathetic consideration towards those who seek the aid of the Department.

As the purpose of this article is to deal with the actual re-establishment, only a brief reference will be made to the Branches, other than the Vocational and the Information and Service Branches.

On February 1, there were 8,306 patients on the strength of the Medical Service, 7,310 being in institutions and 996 out-patients. These included 1,905 tuberculous cases, 761 insane, and 159 considered incurable.

The Departmental activities include a factory for the manufacture of

artificial limbs, minor appliances and orthopædic boots. This factory is at Toronto, and it is well to note that it was the first of its kind to be established under government control. These prosthetic aids are issued free of charge to the men who require them. Up to February 1, 3,059 artificial legs manufactured in the Toronto Factory had been delivered to disabled men, in addition to 1,164 artificial arms, 4,394 pairs of orthopædic boots, and 3,365 minor orthopædic appliances.

The problem of bringing men disabled by war back to their full

earning power in civil life can be divided into two parts—medical and industrial.

The first falls to the Medical Services.

The industrial rehabilitation of the soldier so disabled by war service as to be unable to return to his pre-war occupation is entrusted to the Vocational Branch of the Department of Soldiers' Civil Re-establishment.

In dealing with the policy of the Government, allow me to quote W. E. Segsworth, M.E., of Toronto, whose vision and courage led to the organization of the present system.

"In re-training disabled soldiers, a great many of whom are unskilled men without definite occupations, or of the less highly skilled occupations, two policies are open to the Government.

1. To take all these men and train them in highly skilled trades, such as carpenters, printers, plumbers, machinists, etc., which, if they have no skill to build upon, would take from one to three years, or possibly more.

2. (a) If they are skilled in some occupation, to build on that foundation by training them in some lighter occupation closely allied to it where their former experience may be made use of; or

- (b) If they have no former skill to build upon, to train them in some occupation in which they will be able to earn the full going wage. This can be accomplished in an average of from six to eight months.

"The second method has been



A patient using bed-loom in the Prince of Wales Hospital, Montreal, Que.

adopted as a general principle in all allied and enemy countries, and also in Canada. While we speak of training a disabled man for a new occupation this should not be misunderstood. It is definitely part of the policy of the department in every case of disablement to train a man in an occupation as closely allied to his former one as possible. If a man has been a printer and has an amputation of the leg, he should be trained to operate a linotype or monotype machine. If he has been a house carpenter and is so weakened that he cannot climb over a building, he should be taught cabinet making. If he is a high-tension wire-man and cannot carry on, he should be given some of the lighter lines of electrical work. A disabled railroad brakeman should become a telegrapher, train despatcher, or something on the railroad, thus carrying on in his own environment. However, for the disabled unskilled laborer, some occupation should be selected in which he can earn the full going wage in the locality in which he resides. The illiterate mine laborer, if he has mechanical aptitude, should be taught to run concentrating tables or the stampus in a gold mill. The unskilled laborer may be taught shoe repairing or some such occupation, and the unskilled European who has fought in our armies may be taught some occupation suited to his nationality. For instance, Finns and Italians take kindly to tailoring."

A definite principle of the Department has been to train the whole number of disabled men in as many occupations as possible, so that competition between the men themselves and others in these occupations will be as small as possible. The number of different occupations in which men have been trained, or are being trained, is 314.

To again quote Mr. Segsworth:

"Those who receive this training are in age all the way from youths to men of 50 years. In education, from the illiterate to the university student. Industrially, anywhere between the limits of the lowest grade railway laborer and the highly skilled mechanic. While a large number are single, fully half the men taking training are married and have children or have dependents, as well as other responsibilities. In industrial experience they range from the boy who has never worked for wages, to the mechanic, artisan, clerk, and professional man, who has been engaged in industrial life fifteen or twenty years.

"With the policy herein stated in view, and in consideration of the new factors introduced, a system of re-training has had to be built up to meet these new conditions which is totally unlike any training or educational system heretofore in operation."

The history of the growth of this form of re-training is tremendous, but to deal with it adequately would require far more magazine space than is available, so it will be necessary to confine the article to a consideration of the results obtained.

On February 1, 38,978 disabled men and minors had commenced courses, and later 3,409 had discontinued courses. This was due to various causes. Frequently, a man learns that he can resume his former occupation, or he finds that there is a job offering. It is some-

times found that the instruction received without completing a course is sufficient to fit a man for a gainful occupation.

At the date mentioned, 24,800 men were actually undergoing training. Of these, 12,897 were in the schools conducted by the Branch, and 11,903 were being trained directly in industries.

At that period, 10,769 men had graduated from the training courses.

In dealing with these men the Department early recognized that they must be taught in special schools and directed by special instructors.

With this end in view, schools were established in various centres. In some cases advantage was taken of existing technical schools, but it was largely necessary to organize new schools. It must be understood that



A Vocational watchmaker in a prominent Montreal jewellery establishment



A portion of the Orthopaedic Boot Shop, Toronto, Ont.

the students are of mature age and broader experience, and, because of these factors, could not be placed with youthful pupils in existing schools.

The apprenticeship system, or training men directly in shops and industrial plants, has proven exceedingly successful. By this course of instruction a man receives training in actual shop practice, and generally becomes an employee of the shop or plant in which he has received his training.

The question will be asked: Is this attempt at rehabilitation by means of vocational re-training really proving a success?

That question occurred to the officials of the Department and caused them to make provision to ascertain the degree of success being attained. It led to the organization of a section of after-care, and it is believed that to-day Canada is the only country having a complete follow-up system for the graduates of industrial re-training.

Surveys of the results are being made continually, and the last complete survey showed that 90 per cent of the men re-trained by the Vocational Branch had been absorbed in industry. Of the balance, the actual number unemployed amounted to 5.6 per cent of the total graduates. Death and illness had accounted for a portion of the balance.

When one realizes the disabilities from which men suffer as a result of war service, and when one further

realizes how little was done for the crippled victims of past wars, the result of 90 per cent of Canada's disabled war veterans being absorbed in gainful occupations strikingly indicates that re-establishment in the Dominion has resulted in actual achievement.

To deal with the problem of the man who is physically fit, but who requires some aid and direction in finding suitable employment, there was organized the Information and Service Branch of the Department.

Briefly, this Branch exists for the purpose of placing in touch with opportunities for employment un-disabled ex-members of the forces, and to give them specific information as to the benefits provided in their behalf by the Government.

The Branch operates in conjunction with the Labour Department, and maintains representatives in all Government Employment Offices throughout the country, so that direct and sympathetic consideration is offered to the ex-service man by an ex-service man.

At the last report a total of 764,088 inquiries had been answered by the officials of this Branch. Employment had been found in 115,909 instances, being 80 per cent of all the applications made.

This Branch also conducts industrial surveys for the purpose of locating employment opportunities, and has carried out an exceedingly active and efficient campaign for the ex-service man.

The foregoing summary of the activities of the Department of Soldiers' Civil Re-establishment really only deals briefly with the vast work so successfully carried on by this organization. It has been a tremendous task, but it has been undertaken promptly and efficiently, and coped with in the same spirit as earlier was devoted to the problems of war.



Ex-service men learning commercial telegraphy in Toronto telegraph office

A Twentieth Century Ocean

Drama

By Harold Collins

IN the annals of the sea there are few stories that bespeak more eloquently human courage and human endurance than that furnished by the "Powhatan," which for more than eleven days, water-logged and disabled, baffled the fury of the waves, much of the time adrift in the vortex of a wintry Atlantic, and whose ultimate safe arrival at Halifax was heralded with joy around the world.

The "Powhatan" is now an American transport, but formerly it was one of the sturdy liners that contributed so much to the fame and prosperity of the Hamburg-American Line. Her name in those days was the "Hamburg," and besides her regular duties as a passenger vessel she made a number of special voyages, carrying the Kaiser to the Holy Land and Col. Roosevelt to Africa, on the occasion of his famous trip to the Dark Continent for big game.

One of the many German vessels interned in the United States at the outbreak of the War, the "Powhatan" was requisitioned by the American Government when relations were broken off with Germany, and converted into a transport, in which capacity she served without incident until her recent voyage. It was this liner, by the way, which in the autumn of 1914 was chartered by the American

Red Cross to carry doctors, nurses, and medical supplies to the war zone. She was then called the "Red Cross." In this capacity she made a number of voyages.

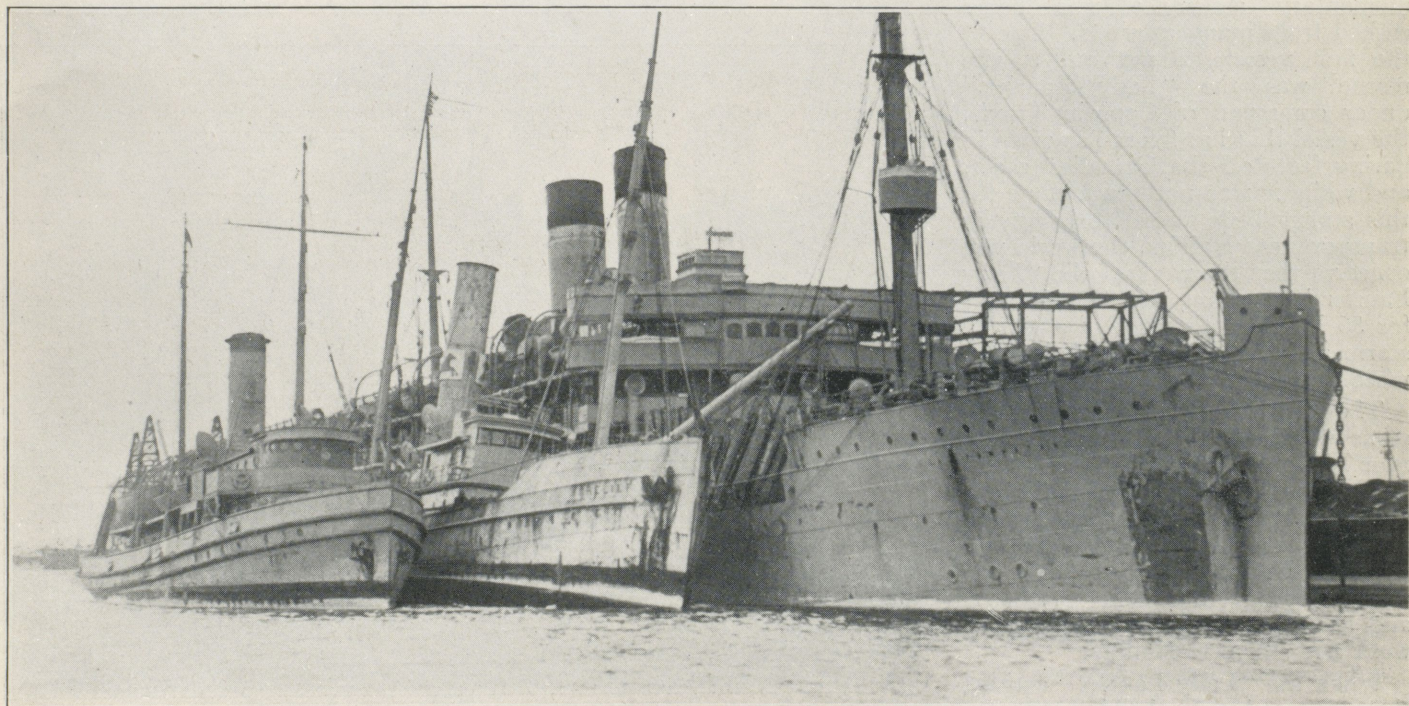
It was as a transport that the "Powhatan" sailed from New York to Antwerp on January 16, carrying 271 military and civilian passengers and a crew of 150 men. Included among the civilians were 75 service men, on their way to France to undertake the preliminary work for the returning of the bodies of the fifty thousand odd Americans buried in France to their native land.

The trials of the big transport commenced when she was two days out from New York. A slight leak was discovered, which in itself was not serious, but unfortunately the coal bunkers broke down, and the evils were heaped rapidly upon the ill-fated vessel. The complex nature of the accidents by which it was overtaken intensified the distress of the "Powhatan" and assumed proportions that became finally uncontrollable.

The men worked like Trojans. For long periods they were working in the stokeholds up to their waists and shoulders in water, and were diving into the bilges to clear them. Notwithstanding their heroism and devotion, however, the perils of the situation increased rather than lessened, with the result that the sole hope of the captain lay in the holding of the bulkheads.

At the first suggestion of danger the Chinese stokers had fled precipitately, leaving the engineers, water-tenders, and others to wage a losing fight in their efforts to maintain steam. First, the water flooded the coal, making it unburnable, compelling the engineers to resort to wood, furnished by a line of sailors, who also formed a bucket brigade in an attempt to stem the rising water. But these efforts were all in vain, and it was found imperative to abandon the engine-room. The steam dropped to a point where the condensers could hardly be kept going, which caused the water to gain on the pumps and before long the fires were extinguished altogether, leaving the ship without heat or light.

But there was no panic on board. Captain Randall, whose heroism is but another tribute to the intrepidity and endurance of the New England sailors, called the passengers together



Commercial Photo Service, Halifax, N.S.

The "Powhatan" safely docked at Halifax after her perilous voyage, and the two tugs who towed her to safety



British & Colonial Press Photograph

Some of the "Powhatan's" mascots

and told them of the trouble, assuring them in calm confidence that everything would come out all right in the end.

At the first suggestion of trouble, the wireless, that wonderful ethereal messenger which in the past few years has been the means of averting or modifying so many disasters of the sea, was put in action, and almost momentary assistance was being rushed from many quarters. One of the first vessels to put out to the rescue was the "Lady Laurier," under command of Captain Travis, the vessel that has figured so often in daring feats off the Canadian coast, and while it was not the fortune for this sturdy little vessel to bring the transport into Halifax, the world will conceive that the work of the "Lady Laurier" in towing the "Powhatan" for 56 hours in the face of a terrific storm assisted materially in the ultimate salvation of that vessel.

The first vessel to arrive on the scene was the "Cedric," famous White Star Liner, and then the "Bardic" of the same fleet. The "Bardic" managed to take the "Powhatan" in tow, and the "Cedric" proceeded on her voyage. Unfortunately the tow line of the "Bardic" fouled her propeller, and she had to abandon her rescue work and steam to Halifax.

When the "Lady Laurier" arrived there were on hand—the United States Revenue Cutter "Acushnet," the

United States destroyers "Leary" and "Sharkey," the American liner "Northern Pacific," and the American tramp steamer "Western Comet." For more than 24 hours Captain Travis was forced to stand by, as weather conditions would not permit any assistance being rendered the disabled transport. On Thursday morning, January 22nd, however, connection between the two vessels was

finally established, and with one of the American cutters at the stern of the "Powhatan," whose steering gear was disabled, the "Lady Laurier" headed towards Halifax at a speed of about eight miles an hour.

That night came the most spectacular part of this big adventure—the transferring of the passengers of the transport to the "Northern Pacific." Speaking to the *Halifax Herald*, Captain Travis said that of all his maritime experiences, this transfer was the most spectacular he had ever witnessed.

"The work of transferring started at 6.30 p.m.," said Captain Travis. "It was inky dark and the waves swished against the sides of the ships. Not a star was visible, but the 500 yards of sea that separated the "Powhatan" and the "Northern Pacific" was a blazing path of white light from searchlights trained from the "Lady Laurier" and the other rescue ships. To veteran mariners the sea was not tempestuous, but to those nerve-shattered souls who had been on the disabled transport, the space that separated the ship must have seemed very rough. The passengers scrambled down the rope ladders which hung from the side of the "Powhatan," crouched into the waiting life-boats and were rowed across to the "Northern Pacific" and then climbed up the side of that ship, where they were received with mighty cheers and where comforts, such as heat and light, which they had not known for days, welcomed them.



British & Colonial Press Photograph

The navigators of the "Powhatan"

"The transfer work in the open life-boats was precarious, as the waves swishing the sides of the vessels swept the little life-boats back and forth, and sometimes a boat would almost make the rope ladder alongside the 'Northern Pacific' when a wave would drive it back towards the 'Powhatan' again. At 11.30, however, the transfer of all the passengers had been completed and the 'Northern Pacific' started on her way to New York.

"On Friday the American naval boat which had been steering at the stern of the 'Powhatan' lost her hawser and Captain Randall wirelessed Captain Travis to do the best he could with the tow—of course, with the assistance of the other rescue boats. Another cutter took up the position of the one that lost her hawser, and still another rescue boat took up a position in front of the 'Laurier.'

"From Friday noon until Friday midnight, the 'Laurier' with her tow averaged $6\frac{1}{2}$ knots an hour. At 2.30 a.m. on Saturday the American naval tug which was ahead of the 'Laurier' lost her hawser, which left the 'Laurier' alone in towing. The Canadian ship

carried on until 8 o'clock Saturday morning, when a naval boat made an attempt to put another hawser on board the 'Laurier.' In doing so a slight collision occurred and the American cutter received minor damages, but an hour later was back in position and succeeded in connecting up with Captain Travis's ship.

"Bad weather blew up and the cutter's hawser was again carried away, and shortly before noon the 'Laurier' met with a mishap to her line, which had been under an almost constant strain for fifty hours. The gale increased in fury and all efforts to get a hawser on board the 'Powhatan' was abandoned until 8 o'clock Monday morning. In the meantime, the disabled ship drifted off to the southward and westward.

"During Sunday the powerful tug 'Relief' arrived and stood by, and next day succeeded in putting a hawser on board the American trooper and started the tow. After the 'Relief' had made her hawser fast to the 'Powhatan,' Captain Travis connected his hawser to the 'Relief,' but before the 'Laurier's' line was properly secured on the 'Relief' the

Canadian Government steamer had to change her position, and in doing so slipped the hawser. While Captain Travis was getting his line in readiness for another attempt to connect up with the tow, another boat flying an American flag succeeded in getting a line on board the 'Relief,' taking the position of Captain Travis's ship, and from that time until Halifax was reached the 'Laurier' took the place of a convoy."

Captain Travis paid a glowing tribute to the splendid heroism of Captain Randall of the disabled "Powhatan." He said that Randall's courage and grit under such trying circumstances were simply magnificent, and that the officers and crew of the "Powhatan" must be proud of their commander and that the commander of the "Powhatan" must be proud of his men.

Captain Travis also eulogized the work of his officers and seamen, and was especially eulogistic of the work of Wireless Operator Dooler, who was at the key as stated above during the entire week, practically without sleep.



Photograph, Copyright, Central News, N.Y.

The Prince of Wales and Princess Mary at a recent meet of the West Norfolk Hunt, at Gressenhall, England.

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QUEBEC PROVINCES TO HAVE GOOD ROADS

THE announcement of Sir Lomer Gouin that the Quebec Government will expend the sum of \$5,000,000 in highway construction and improvement in that province will be received with universal approval.

One of the chief drawbacks in the development of Canada's largest province has been insufficient good roads to meet the growing demands of industry.

Quebec, with an area of more than 700,000 square miles, has tremendous potentialities. Its forests have a greater area than those of any other province, while the potential value of its resources is beyond the scope of human calculation. Nor have its agricultural possibilities been by any means fully developed.

Good roads are a great asset to any section, second only in importance to railroad and water transportation, and wherever they have been built they have more than paid for themselves in greater production and lower production costs.

Highway construction in the province of Quebec will open to development much territory that to-day is inaccessible, besides affording to the automobile tourist an opportunity to enjoy the delights of a country which in point of scenic attraction has few counterparts.

Sir Lomer Gouin is to be congratulated on the progressive step that he has taken to further develop the province which has become so prosperous under his governing hand.



CANADIAN RED CROSS TO "CARRY-ON"

IT will be gratifying to all Canadians to know that the Canadian Red Cross, which did such splendid work during the war, is to continue its activities, working for the promotion of health, the prevention of disease, and the mitigation of suffering.

At the annual meeting of this organization in Toronto recently, a meeting attended by Their Excellencies the Duke and Duchess of Devonshire, His Honor the Lieutenant-Governor and Mrs. Clarke, and a host of prominent personages throughout the Dominion, definite steps were taken to make this organization a powerful factor in the economic life of the nation, and to enable it to become a member of the International Red Cross provided for in the Peace Treaty.

Colonel Noel Marshall, Chairman of the Dominion Council, whose indefatigable efforts have played such a large part in the upbuilding of the society, gave some interesting data concerning the organization, pointing out that there are now 1,400 ordinary branches in the Dominion, and that upwards of 10,000 auxiliary branches were established during the War. All told, about \$11,000,000.00 in cash had been raised, half of which was for the British Red Cross, which, with supplies to the amount of approximately \$30,000,000.00, gave a grand total of \$40,000,000.00.

It is the wish of all that the Canadian Red Cross grow and prosper.



WORK THE REAL CURE

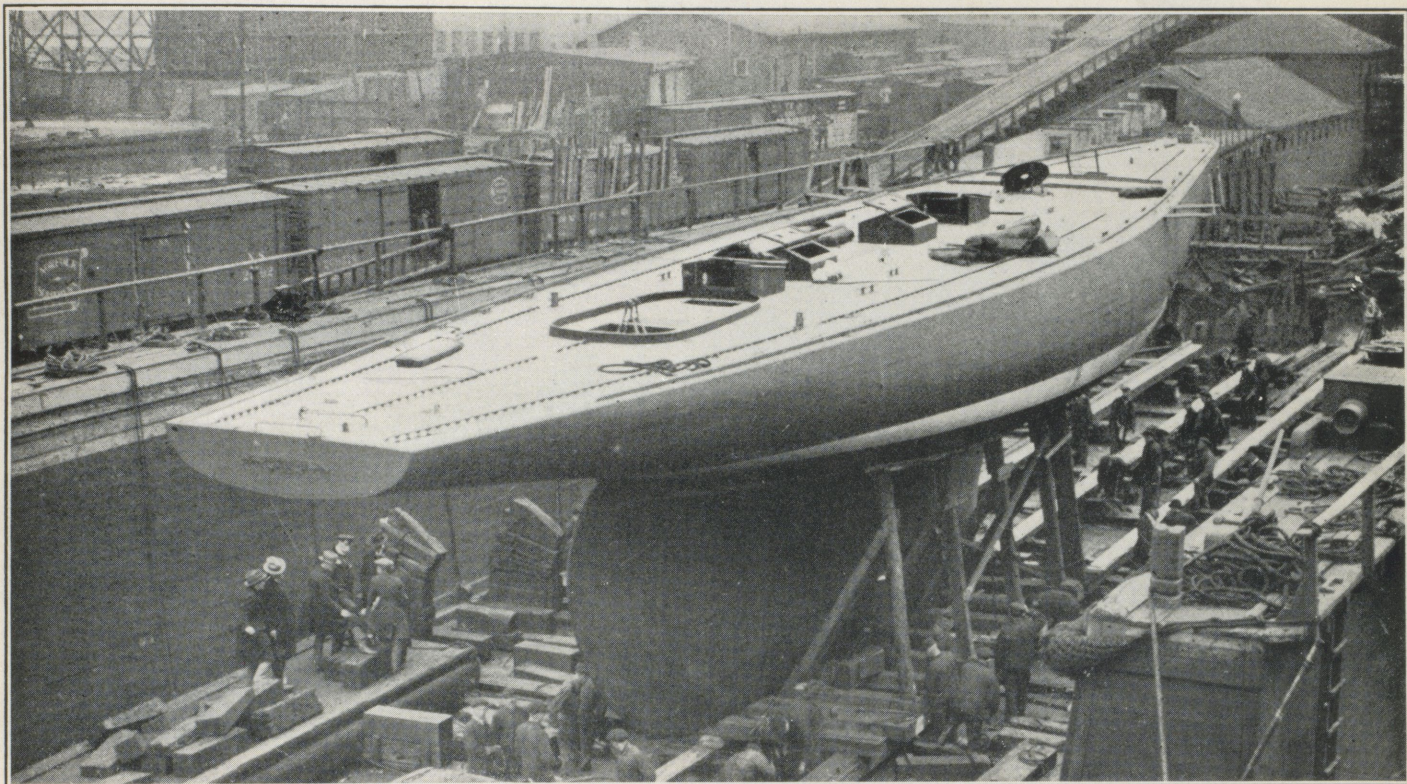
“CONFERENCES of bankers and politicians will not find any short-cut out of the exchange bog,” says *The Toronto Globe*. “The people of Canada are exporting more goods than they are importing. Were this international trade carried on under normal conditions Canadian exchange should be at a slight premium instead of a discount of seventeen per cent.

“But conditions are not normal. We are selling a large part of our products to Britain and other European countries on long-term credit, and we are buying a large proportion of our imports of raw materials and manufactured products from the United States, paying cash or obtaining the usual thirty-days' accommodation. The result is that when our merchants have to settle their accounts across the border there is a wild scramble for exchange. Were we able to draw upon our debtors in Europe month by month to pay our creditors in the United States, matters would be greatly simplified.

“There are a lot of things we can export to the United States in far greater volume than we are now producing. The get-to-work cure is the only lasting one for the conditions that now exist. If we trade goods for goods on a parity we shall soon see the Canadian dollar hold its own in value with that of the United States.”



The World through the Camera

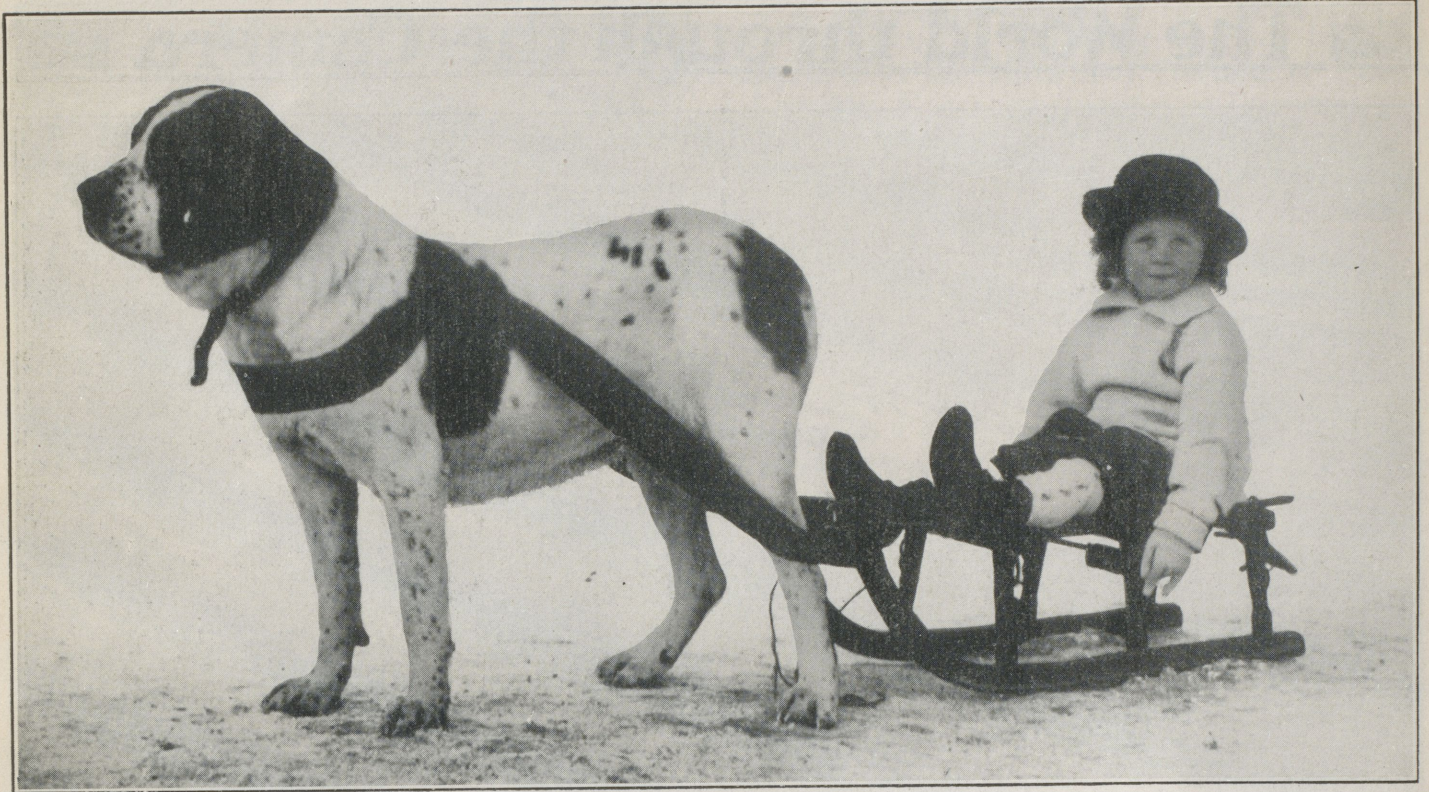


Photograph, copyright, Underwood & Underwood, N.Y.
Sir Thomas Lipton's challenger, "Shamrock 4," being made ready in a New York drydock for her race next summer for the American cup.



An especially good photograph of Admiral and Lady Jellicoe

Photograph, Copyright, Central News, New York.



Photograph, copyright, Central News, New York

One of the numerous modes of winter travel in Switzerland.



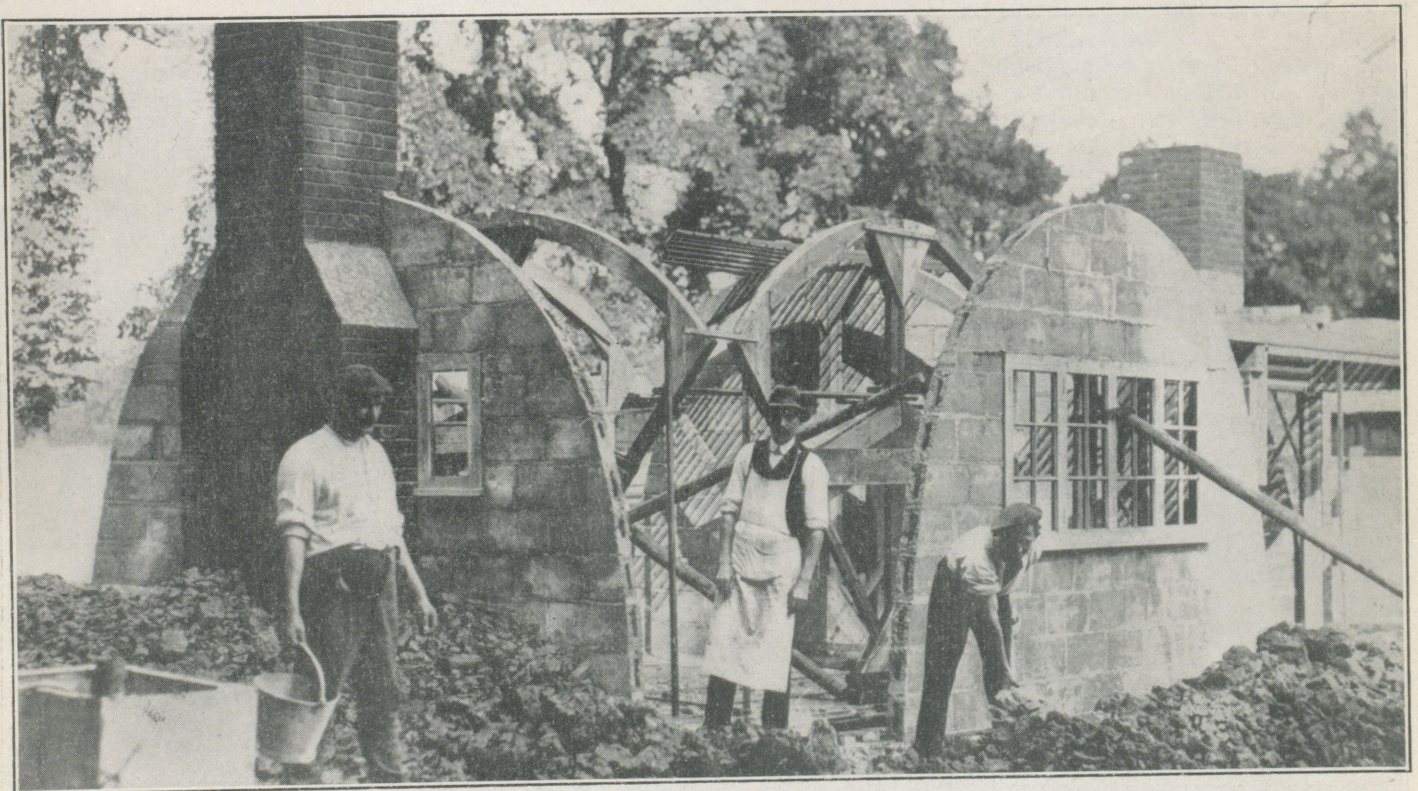
Photograph, copyright, Underwood & Underwood, N.Y.

King Christian of Denmark and his son Prince Knud leave Copenhagen on a long yachting cruise



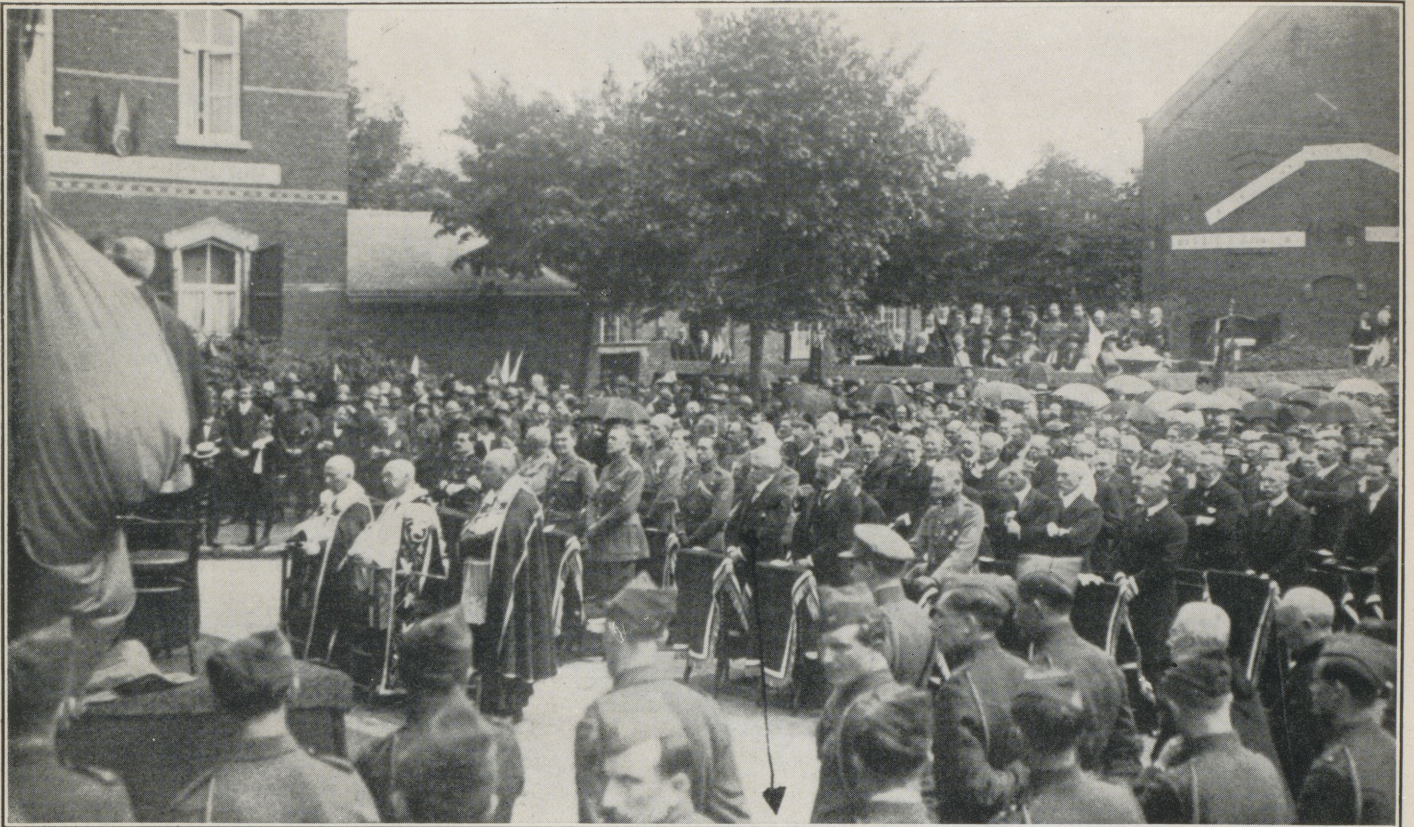
Photograph, copyright, Central News, New York

One of the armoured cars that are doing patrol duty in County Clare, Ireland



Photograph, copyright, Underwood & Underwood, N. Y.

Concrete houses, whose construction requires only a fortnight, are being built at Ruislip, England, in an attempt to solve the housing problem



The City of Tamines, Belgium, holds a memorial service for 383 of her unarmed citizens who were ruthlessly shot down in the German advance
Photograph, Copyright, Underwood & Underwood, N.Y.



In the war-devastated regions of France the Sisters of Mercy are conducting their classes amid the ruins
Photograph, copyright, Underwood & Underwood, N.Y.

The Future Policy of the United States

THE Shipping Board has felt and now feels the keenest interest in bringing South America so close to the United States that we may shake hands almost daily, and we keenly realize that this can only be done by ships, and more ships.

Indeed, the great desire of the Shipping Board to inaugurate and establish an adequate service to the important cities of South America has sometimes manifested itself in an optimism which the cold logic of fact has not justified.

This has not always been the fault of the Shipping Board. For instance, our great desire inspired Chairman Hurley to plan the inauguration of this service by sending the "Mount Vernon" to South America with a passenger list of representative business men. It was then assumed that the "Mount Vernon" and other ships would speedily be delivered to the Shipping Board for use. In this we were disappointed. The "Mount Vernon" is still in the possession of the War Department and is out on the Pacific, and the Government has found it necessary to retain the use of others of these ships for a much longer time than was then supposed necessary.

You, of course, know that prior to our entrance in the war in April, 1917, we had few ships, few shipyards, and only a small number of people in the business of shipping, and I am certain you will be interested to know our actual progress since then, for, by our actual accomplishment we can best show you that, while we have been slow in starting, you can confidently rely on the fact that when the United States enters upon the business of shipping as it now has, it will go forward and establish a permanent merchant marine service.

In April, 1917, there were in the United States only 61 shipyards with 234 ways in which vessels of 3,500 deadweight tons could be constructed. In November, 1918, when the armistice was signed, this number had increased to 223 yards with 1,099 ways.

In 1917, the United States Shipping Board Emergency Fleet Corporation launched 106 ships, totalling 708,970 deadweight tons. Of these it delivered complete 49 vessels, amounting to 302,115 deadweight tons. In 1918, the Emergency Fleet Corporation

Shipping Board*

By Hon. John Barton Payne
Chairman, United States Shipping Board

launched 812 ships, amounting to 4,244,126 deadweight tons, and delivered to the Shipping Board 532 of these ships completed, representing a tonnage of 3,026,006 deadweight. In 1919, we have launched 1,065 ships, representing 5,982,277 deadweight tons, and actually delivered 1,181 ships with a tonnage of 6,385,123 deadweight. There remains of the War Construction program, 534 ships of 3,661,767 deadweight tons. These will be completed and delivered by August, 1920.

Besides this, we purchased or contracted with Japan for the building of 45 ships of 372,023 deadweight tons. The total of these Japanese ships actually received and in service is 18, of 148,323 deadweight tons.

These activities and the taking over of German and Austrian cargo tonnage have given the United States 8,700,917 deadweight tons of steel ships, 1,799,123 deadweight tons of wooden ships, 63,000 deadweight tons of composite and 10,000 tons of concrete ships, a total tonnage of 10,573,040 deadweight, excluding the 3,661,767 tons to be completed in 1920.

We have lost, reconveyed to former owners or sold 194 ships, representing 1,274,371 deadweight tonnage. Some of the ships now in operation we will sell for use by foreign flags, but the fleet as a whole, representing 1,688 ships of 9,298,669 deadweight tons, will be operated under the United States flag as a permanent merchant marine, and will be available to serve the trade routes to South America and other countries.

The demand for ships to win the war—ships to carry men and food to France—was so imperative and so pressing, that passenger ships, as such, were not considered. Questions of this kind, however important, were compelled to wait.

The result is we have much less passenger tonnage than we need, and much less than we could have had, had our fleet been built under peace conditions.

It is not, of course, possible to inaugurate a passenger service to

South America without an adequate number of passenger ships.

We are building 26 new passenger ships for delivery this spring, The War and Navy Departments have

turned over to us 27 ex-German passenger ships, but these having been made into troop ships, are not in condition to be used for a passenger service until reconditioned. The first of these was the "Moccasin," a small ship of only 4,630 deadweight tons. This was immediately placed under contract service, is now completed, and on its way to South America, and will be followed by other and larger ships as fast as they can be made ready for service.

You doubtless wonder why we inaugurate our South American Service with so small and modest a beginning. You now understand that this was not so much due to our modesty, as to the fact that we could not do better in the present circumstances.

Our present plans for the passenger service to the East Coast of South America are:

Five steamers, maintaining a two-weekly service between New York, Rio de Janeiro, Santos, Montevideo and Buenos Aires.

South-bound, these vessels will proceed directly to Rio de Janeiro; North-bound, they will call at St. Thomas for fuel. The five vessels selected for this service are all ex-German steamers of 15 knots speed—the "Aeolus," "Huron," "Pocahontas," "Dekalb," and "Princess Matoika." The "Huron," "Dekalb" and "Aeolus" have been returned from the Army and are now being reconditioned. The "Huron" is expected to be ready for service in April, and the "Dekalb" and "Aeolus" in May. The "Princess Matoika" and the "Pocahontas" will be returned from the Army shortly. They are all being completely remodeled, and will be converted to burn fuel oil. Their accommodations will be first-class in every respect, and part of their cargo holds will be refrigerated to care for the movement of perishable products.

The Board regards the passenger service to South America as of paramount importance, and, pending the reconditioning of the five steamers mentioned above, is doing what it

*Address before the Pan-American Congress, Monday evening, January 19, 1920.

can to provide a temporary service. The "Moccasin," a 12½-knot ship, sailed from New York December 29th. The "Callao" will follow early in March, and it is hoped to secure temporary use of one of the vessels now in the Army Transport service to fill the gap and maintain for the present at least a monthly sailing. It is recognized that vessels of the "Moccasin" and "Callao" type are not suitable for this service, but it seemed to us wise to begin by even a temporary expedient. Our friends would at least know we are thinking of them.

For the calendar year of 1919, 100 Shipping Board steamers were dispatched from United States ports to Brazil, carrying a total of 444,400 tons of cargo. To the River Plate, 129 steamers with 689,600 tons of cargo. Of these steamers 21 proceeded from the Plate to Europe on their homeward voyages, carrying approximately 160,000 tons of cargo, and the remainder to the United States with homeward cargoes totalling 588,000 tons. We are planning to inaugurate a regular monthly service between the River Plate, Antwerp and other European ports in February, and will place on this run refrigerated cargo steamers capable of lifting approximately 3,000 tons of frozen beef, loading such general cargo as may be available.

Further, cargo steamers will be added to this service from time to

time, there being an ample reserve to care for cargo offerings.

Following its policy of encouraging established American steamship companies rather than competing with them, the Board will place in service, under the management of Messrs. W. R. Grace & Co., the "Santa Theresa" and the "Santa Elisa," both 13-knot ships, now reconditioning after release from Army service. These, together with the "Santa Luisa" and the "Santa Ana," now operated by Messrs. W. R. Grace & Co., are combination freight and passenger vessels built especially for this trade. They will call at Callao, Arica, Iquique, Valparaiso, and will furnish a sailing every two weeks from New York. A sister ship, the "Santa Leonora," still in the Army service, will be added to these as soon as possible.

During the calendar year 1919, 62 Shipping Board steamers loaded from United States ports to the West Coast, carrying 179,000 tons southbound and 196,000 tons northbound. Such additional cargo steamers as this business requires will be allocated as needed.

We are asked why we do not allocate the ocean greyhounds like the "Leviathan" to this service.

There are certain physical difficulties, such as the fact that at Rio the depth of water is only 26 feet, that makes this impossible. Our friends from South America will

know from this frank statement that if our own ability to supply this service could keep pace with our desire, they would have nothing to desire, and if they have any suggestions which they desire to have us consider, they will find the members of the Shipping Board receptive and appreciative.

The question of national policy involved in the ownership and operation of passenger and cargo steamers constituting a merchant marine is one now occupying the earnest attention of the President and the Congress.

It is hoped that the merchant marine may be owned and operated by private persons and corporations rather than by the Government. As a step in this direction, we have advertised for sale 30 of our ex-German passenger vessels, and if these are sold, we hope to follow this by the sale of our remaining passenger vessels.

This, however, will not affect the shipping program which is here discussed. It is provided that the ships if sold are to be sold with reference to the particular routes selected and assigned by the Shipping Board, and whether we sell the ships to private persons or operate them by the Board, the service here indicated will be carried out, and the Board will see to it that the growing needs of South America are served by the United States.



British & Colonial Press Photograph

A remarkable photograph of the water front section of Montreal, showing the yards of the Canadian Pacific Railroad and the Harbor Commissioners Belt Railroad that serves the docks

The Gold Mine

ON a certain summer afternoon in the year 1895 two men were sitting opposite each other, a broad double-desk between them, in the handsomely furnished private room of an office not far from the Bank of England. They were occupied in signing their names, a simple enough occupation, yet in this case an apparently arduous one. The elder of the two was large, fat and florid, and a big diamond on his little finger glistened with the movements of his pen. His companion, whose age might have been five and thirty, carried an air of good-breeding and refinement, though his countenance was marred by a furtive expression. The twain were engaged in appending their signatures to share certificates of the Morning Glory Gold Mining Co., Limited, for they were directors of that recently floated concern, the shares of which had been applied for over and over again.

A Stockholder's Story

By J. J. Bell

Suddenly the younger man rose, laid down his pen and crossed to the window. With brows knitted he stood gazing at the busy street below. "I say, Richardson," said the large man, "I'm getting ahead of you." He laughed genially. "Come along and finish the job, and let's go out for something to drink. It's dry work even making our fortunes in this weather."

Richardson came slowly back to the desk. For a full minute he stared reflectively at the piles of certificates, signed and unsigned. Then, muttering something which his fellow director either did not hear or else ignored, he dropped into his chair and took up his pen.

He had been poor. He was going to be very rich. And yet he was not satisfied.

II.

Old Donald Darroch hobbled up the short hill leading from the shore-road to the gates of Lord Glennan's grounds. It was fine April weather, and the afternoon sun beating on his back gave him a sense of comfort despite the rheumatic twinges engendered by his exertion. For old Donald was moving more quickly than he had done for some years. His mind was excited, and so, maybe, was his very blood, for he was hobbling to his last afternoon's toil in his lordship's garden, and all his afternoons in the

future were going to be full of rest and without care. He was seventy-four years of age, and none knew better than himself that he was past work. It was not right, he had told himself, that his lordship should continue paying wages to a man whose eyes and sinews were well-nigh useless; nor was it fair to the younger men of Fairport who so often had to go far away to find work. Donald could afford to think thus generously. His old age was provided for. Ten years ago he had dreaded old age, and then suddenly a thing had happened—a sad thing at the time, to be sure—which had left him nothing to fear but death itself.

As he passed through the gateway the wife of the lodge-keeper hailed him from the doorway.

"Weel, Donald, I hear ye're for retirin'," she said pleasantly.

"That's the truth," he returned, halting and smiling at her. "This is ma last day here."

"Ye'll be seein' his lordship afore ye gang?"

"Aweel, I've nae appintment wi' his lordship," he said, with a chuckle, for he knew the woman was curious, as were many of the Fairport folk regarding his retiral. He had kept the secret of his old-age provision for ten years, and was not going to make it public just yet.

"Maybe ye've seen his lordship a'ready," she remarked.

"Oh, ay. There's no' mony days he doesna tak' a walk roon' the gairden an' hooses."

"But I was meanin' in private."

"In private, Mistress Fergie? What wud me an' his lordship be daein' in private?" Donald spoke rather sharply. The smile had left his lips.

"Oh, ye needna flee up, Donald. We a' ken his lordship's gie'in' ye a pension," she said indiscreetly.

"It's a lee!" he cried fiercely. "Wha said I was gettin' a pension? I tell ye, wumman, I wudna tak' a pension frae ony man! I'm no'

needin' a pension! An' ye can tell the folk that frae me!"

He turned and hobbled up the avenue, muttering angrily. Somehow he had never expected the local gossips to associate a pension with his retirement. He did not realize that they had watched him growing old, and had wondered among themselves what would happen to him when he got past work, being without a relative in the world. He did not realize that they had noticed the little extravagances into which his sense of security during the past ten years had tempted him—the fine quality of bacon purchased at the village shop, the glasses of beer freely "stood" to neighbors in the taproom, the many pennies given to children, and all the other little extras, making his weekly expenditure identical with his weekly wage.

But ere long the anger left him.

"I intendid to tell them the morn'," he reflected, grinning, "but I'll maybe keep ma secret for anither year, an' mak' them a' fair mad wi' curiosity."

As he drew near the extensive gardens he perceived his lordship standing with Mr. Brown, the head gardener, beside a bed of tulips. But apparently they were not discussing tulips in particular, for their backs were to the bed.

On observing the old man Lord Glennan advanced to meet him. He and Donald had often spoken together, and Donald had a warm feeling toward his employer. Lord Glennan was a man of perhaps forty-five. He had come into the title and estate seven years ago, bringing even more money with him than awaited him as his uncle's heir. He loved his gardens and his home, and went little into society. Lady Glennan was beloved of the tenants on the estate, and Glennan encouraged her in all her kindly deeds though he almost always remained in the background.

"His lordship's a fine man, but he's rale shy," said the tenants.

Donald saluted respectfully and would have passed his lordship had not the latter stopped him.

"Brown has just been telling me that you are leaving, Donald."

"Ay, yer lordship. This is ma last day here—the last after near fifty year." The old man spoke with pride, yet there was a tremor in his voice. He was sorry to leave the gardens,

though his bones cried out at the labor there.

"Well, you deserve a rest. I hope it isn't that your rheumatism is forcing you to give up. You look fit enough," said Glennan smiling.

"Oh, I daursay I'm guid for anither ten year or so, but I'm no' needin' to work, yer lordship, an' I'm fine at the loafin'." Donald chuckled, and his employer laughed also.

"You will stay on at the cottage?" the latter inquired.

"Wi' yer lordship's permeesion. I'm thinkin' to manage a wee bit gardien o' ma ain doon yonder."

"That's right. Well, now, I've only one condition to make about the cottage, and that is that you pay no more rent, Donald."

The color of the old, weather-beaten face deepened. "Yer lordship," he began.

"And," continued Glennan, "a man who has served my house for half a century cannot retire without a suitable—"

"Yer lordship!" said Donald again in great distress.

"What is the matter?" Glennan gently inquired.

"Yer lordship, I—I think ye for yer terrible kindness, but—but I'm no' needin' onything. I'm fu' o' gratitude to yer lordship, but ye'll excuse me, please—"

"I'm sure I beg your pardon, Donald," said Glennan. "I didn't know—" He paused, looking uncomfortable and puzzled.

"Yer lordship," whispered Donald, "naebody kens yet, but I've got fower hunner pound, an' I'm gaun to Glesca the morn to buy yin o' thae—thae annuity things. Sae I'm no' needin' onything. I'll ha'e mair nor a pound a week, yer lordship. But I'm fu' o' gratitude for yer kindness."

The man whose income was a pound a quarter of an hour patted the gardener's shoulder very kindly.

"I'm sure I'm glad to hear you have done so well," he said, concealing his astonishment. "All the same, Donald," he went on, "you must not be too proud. You must try to oblige me by letting me do something for you, somehow. Don't answer just now. Think it over, and I'll drop in to see you at the cottage some day before long."

He held out his hand, gave the hard rough fingers a friendly grasp, and left Donald to himself.

"The kindest man I ever met," the old man murmured, "the kindest man!"

III.

Long before it was dark that evening Donald lit the lamp and closed the shutters. He also locked the door of his cottage.

Rubbing his hands, and now and then chuckling gleefully, he sat by the fire and made his plan for the morrow. On the deal table close to his elbow lay a tin box, and in that tin box was his provision for old age—a certificate for "four hundred ordinary shares of one pound each (fully paid) in the Morning Glory Gold Mining Company, Limited." How often he had gazed upon the tough paper with its bright blue printing and big impressed seal! How often had he rubbed his hands and chuckled gleefully to reflect that comfort for his latter days was assured without the need for harsh economy in the present! And how often he had sighed to think of the brother who had died so soon after making the generous gift.

Brother William had gone abroad while yet in his 'teens, and Donald, the elder, had heard little of him for nigh five and forty years. The brothers had been orphaned early in life. Donald was slow and simple; William was brilliant but erratic. During his life abroad he had made several small fortunes and—lost them.

Donald remembered very well the night that William came back to Fairport, a strong man still, though white-haired. He brought with him a few pounds and the share certificate.

"Take great care of it, Donald," he said. "And tell nobody about it. Keep it safe till I come back, and then we will divide the shares, and you will have two hundred and I will have two hundred. It is a great gold mine, but I will tell you all about it when I come back." For William was going to Edinburgh the following day to deliver a packet to an old woman from her son in South Africa.

And in Edinburgh a cable-car made an end of William.

Donald cherished his memory, and obeyed his instruction not to tell anybody. The Fairport folk were honest, but their tongues were loose, and one never knew what bad strangers might do if they heard of such wealth in a lonely old man's dwelling. So he took care of the certificate as if it had been a bank-note. To him it was as good as a note. He would not part with it until he actually required the cash. He knew naught about dividends, but he had heard of annuities, because in Fairport there resided an old woman who was the happy owner of one.

As for the method of converting this certificate into cash, he gathered sufficient information from a young gentleman who once spent his summer holiday in the village. They went out fishing together, and Donald, with infinite patience and caution, drew from the young gentleman the knowledge required, without going into particulars.

After all, it was very simple. In Glasgow there was a great place called the Stock Exchange wherein, every day, all manner of shares were bought and sold. These dealings, said the young gentleman, as he baited a hook, were all recorded in the daily paper. Donald walked ten miles one Saturday afternoon to purchase a paper—he was afraid to do so in Fairport lest the action should render the shop-keeper suspicious—and sat up late trying to read the small print and tiny figures of the financial page. It was a vain task, and at last he gave up, quite satisfied, however, that the Stock Exchange really existed and that it was capable of paying four hundred pounds for his shares.

* * * * *

On the eventful morning he hobbled down to the pier to await the steamer.

"Are ye gaun on the boat, Donald?" inquired the astonished pier-master, dropping the old man's penny. The pier-master was elderly, and had leased the pier for many years, but it was the first penny he had ever received from Donald Darroch.

"Jist that, Peter," said Donald, almost jauntily.

"Ye'll be for Greenock?"

"Glesca. I'm on business the day, Peter."

Someone claimed the piermaster's attention then, but he was a puzzled man for hours after.

Donald may be forgiven if he regarded his fellow passengers with suspicion and kept his coat tightly buttoned over the precious document which he had pinned so carefully within. But he reached the city without adventure, though in a highly nervous state, and after selecting a policeman who looked even more than usually honest, he inquired the way to the Stock Exchange.

It was not far off, the policeman replied, and indicated the direction, but Donald was a considerable time in finding it, having expected it to have a signboard like other places of business. He had to appeal to a second policeman, who showed him the entrance itself.

Donald, tremulous and shy, pushed

open the big glass door, and found himself in the hall, from which the stairway leads to the "Room." An official rose from the covered chair and came forward, eyeing the old man rather curiously.

"I was wantin' to sell ma share, sir," said Donald, whose appearance disarmed suspicion. He looked thoroughly respectable and altogether simple.

"Who is it you want to see?" the official asked.

Donald did not understand. "I was wantin' to sell ma share," he repeated.

"Yes, but you must get a stockbroker to do that for you," said the other, after some consideration. "Don't you know any stockbroker in the Room?"

Donald shook his head helplessly.

"You've got some shares you want to sell?" said the official, to make sure of his ground.

"Ay—ay!" Donald brightened a little.

"Then you ought to go to the office of a stockbroker and tell him what you want done. Here's a list of the members of the Stock Exchange. Now—"

At that moment a smartly dressed young man came running down the stairs and stopped to say something to the official.

"Mr. Meredith," said the official in a low voice, "this old chap says he wants to sell some shares. But he hasn't a broker, and doesn't know anybody in the Room. Can you help him?"

The young man turned to Donald. "Come over here for a minute," he said pleasantly.

Donald followed him to a corner of the hall.

"Will you tell me what shares you want to sell? And then, perhaps, I can help you."

The old man took confidence from the young one's friendly manner. With shaking fingers he unbuttoned his coat, unpinned the inner pocket, and drew out the certificate.

"I was wantin' fower hunner pound for it," he said.

"Quite so. May I look at it?"

Donald unfolded the rustling paper.

"Morning Glory," murmured the young man. "Let me see . . . We don't seem to have had a price lately . . . Wait a minute and I'll let you know. Take a seat here, please." He pointed to a chair and ran upstairs.

Donald sat down and waited, the certificate gripped between his fingers.

In about five minutes the young man reappeared. He came down the

stair slowly. For years to come he would remember the sight of the old man sitting there.

"I'm very sorry," he began, and cleared his throat, "but—er—well, you see, there is no market for Morning Glory shares. The fact is, the company was wound up nearly eight years ago. I'm beastly sorry—"

Donald did not understand in the least degree what the young man meant to convey.

"Ma brither gi'ed me the share," he explained. "We was gaun to divide it, but he got kill't wi' a caur in Edinbro', an'—"

"Is that your brother's name and address on the certificate?" inquired the young man, chiefly for the sake of saying something.

Donald nodded.

"That is why you have never received any report of the company. It—it was a bit of a—a swindle, you see."

The old ears caught the ugly word.

"A swindle?"

"Or very near it. There was no gold anyway."

"But," said Donald, "I've to get fower hunner pound for ma share, sir." He stood up and searched the young face with his sunken eyes.

"God!" he suddenly gasped.

IV.

About three in the afternoon Donald Darroch landed at Fairport, and people stared at him. For his hobble had become a stagger, and his countenance had aged ten years since the morning. His bronzed complexion had taken on a sickly hue, his eyes were feverish.

A neighbor stepped forward to assist him, but in silence he pushed past the outstretched hand, and his expression prevented others from offering help. Past the piermaster he blundered, giving no penny and being asked for none, and the staring villagers saw him take the road to the castle.

"What wey is he no' gaun hame?" they asked one another.

All the way from Glasgow Donald had lived in a hideous kind of dream. The young man at the Stock Exchange had been kind to him, had even sent a messenger to see him safe to the station. But in the train and on the steamer Donald had almost forgotten about the young man. What had actually happened he did not really understand; he only knew that by some evil chance his old age was not provided for after all; that for him there could be no annuity, no com-

fortable idleness, no little garden. At first the thing stupefied him; for an hour and more it tormented him in a vague fashion; and then, suddenly, it terrified him. The terror of poverty in old age.

And so, on reaching Fairport, his one idea was to find Lord Glennan's head gardener and beg to be taken back to work in his lordship's garden. He entered the avenue panting, fearful that his job had been already given to another man.

Lord Glennan, writing in the library, caught sight of the ex-gardener passing the French windows. Something in the old man's appearance—his stumbling gait, or his crushed look, perhaps—struck the rich man painfully.

A minute later he was leading Donald into the library.

"Sit down, man. Are you unwell?" he said, wondering at the wreck before him.

He rang the bell and presently Donald had a glass of whisky in his hand. The spirit that did not dribble down his coat revived him somewhat.

Glennan relieved him of the empty glass and seated himself at the writing table.

"I see there's something wrong, Donald," he said softly. "Can I help you?"

Donald did not reply at once. He sat on the edge of the chair, twisting his withered hands together and staring at the carpet. He was not ruined only; he was sorely ashamed.

At last he spoke, slowly, and with difficulty.

"Yer lordship—I—I changed ma mind about retirin', an'—an' I cam' to see Maister Broon if—if he wud tak' me on again."

"I'm sure there won't be any doubt about that," said Glennan. "But what has happened to you? Did you not go to Glasgow to-day?"

"I did, yer lordship. But—but d'ye think Maister Broon 'll be shair to tak' me on?"


"Don't trouble about that, Donald. I engage you now. You can begin work as soon as you wish. That will be all right."

"Yer lordship—I'm fu' o' gratitude to ye." The gray head was bowed low.

"Donald," said Glennan briskly, "would you mind answering a question? Did you get the annuity matter settled to-day?"

There was a sound of catching breath, but no reply.

"What went wrong? Tell me, if you feel you can. I can keep a secret."



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Donald was not proud enough to resist the gentleness in his employer's voice. With something like a sob he said:

"'Twas a' a swindle, yer lordship; 'twas a' a swindle."

"A swindle? Who would seek to swindle an old man like you? What was the swindle?"

Donald lifted his head. He began to unbutton his coat.

"There was nae gold," he replied, beginning to remember what the young man had told him. "Ma share wasna worth onything ava. I—I

believed it was worth fower hunner pound, yer lordship. I got it frae ma brither Weelliam, an'— Here it is, yer loraship. It's no' worth onything, for ye see it was a swindle, an' there was nae gold, an' the Stock Exchange wudna gi'e onything for it. But I'm fu' o' gratitude to yer lordship for gi'ein' me a job, an' for bein' sae kind to me. Ye'll no' tell onybody about this, please, for—"

"Certainly not, Donald. May I look at the paper? A gold mine, I understand you to mean. Well, some gold mines are good," said Glennan, taking the folded certificate which

Donald laid on the desk, "and some are—*Ah! what's this?*"

Richard Richardson, Director. The signature of a poor man who had first become wealthy and then succeeded to a title—his own signature!

All the good he had done since could not blot out that signature of ten years ago.

And the old frail man sitting there was "full of gratitude" to him! Ah! if the old frail man had read the scrawled signature and recognized it—if his simple wit had but whispered to him that Richard Richardson, director of a rotten concern called the Morning Glory Gold Mining Company, Limited, and Lord Glennan were one and the same person—would not his gratitude have become bitter hatred and contempt? Glennan saw himself as he had been a dozen years ago, and his punishment was not light.

"I suppose yer lordship can see it's a swindle," said Donald timidly.

Glennan started, and pulled himself together. He must think of the old man. His voice sounded strange to his own ears as he said:

"Well, Donald, it's perhaps not so bad as you thought. I—I happen to know something about this company, and if you will trust the paper to me you may depend on getting your four hundred pounds to-morrow afternoon. Will that do?"

He forced himself to look at Donald.

The old man's face was working painfully, the tears were on his cheeks. The simple soul did not for an instant doubt his lordship's ability to do as he had said. It was enough that his lordship was going to take charge of the matter. It was nothing now that the Stock Exchange had refused to purchase his "share," because there had been a swindle. The Stock Exchange had doubtless made a foolish mistake. His lordship knew about the company. The money was safe, and the provision for old age was sure.

Glennan rose, and before he could prevent it Donald was down on his knees.

"Yer lordship," he whispered brokenly, "May the Lord bless ye! I'm fu' o' gratitude to yer lordship for—"

The sweat of shame was on Glennan's brow as he gently drew Donald to his feet.

"Say no more, Donald," he said. "You had better get away home now, and—er—smoke your pipe, and don't worry about anything. If you wish, I'll arrange about the annuity also. I'll come to see you to-morrow afternoon and bring the money."

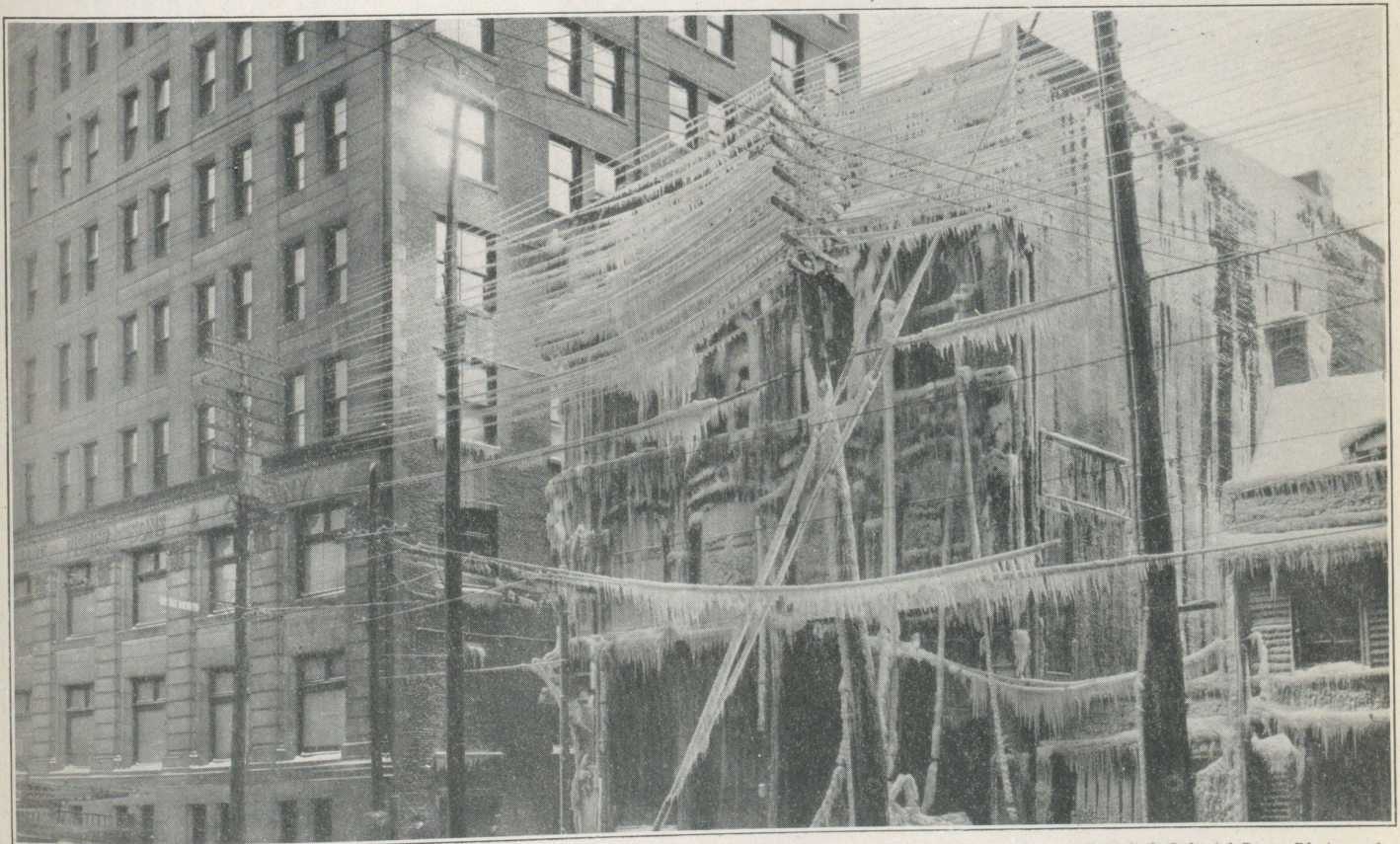
Continued on page 47

Canada Through the Camera



British & Colonial Press Photograph

The band of the Canadian National Institute, of Toronto, said to be one of the few organizations in existence composed of men wholly or almost totally blind



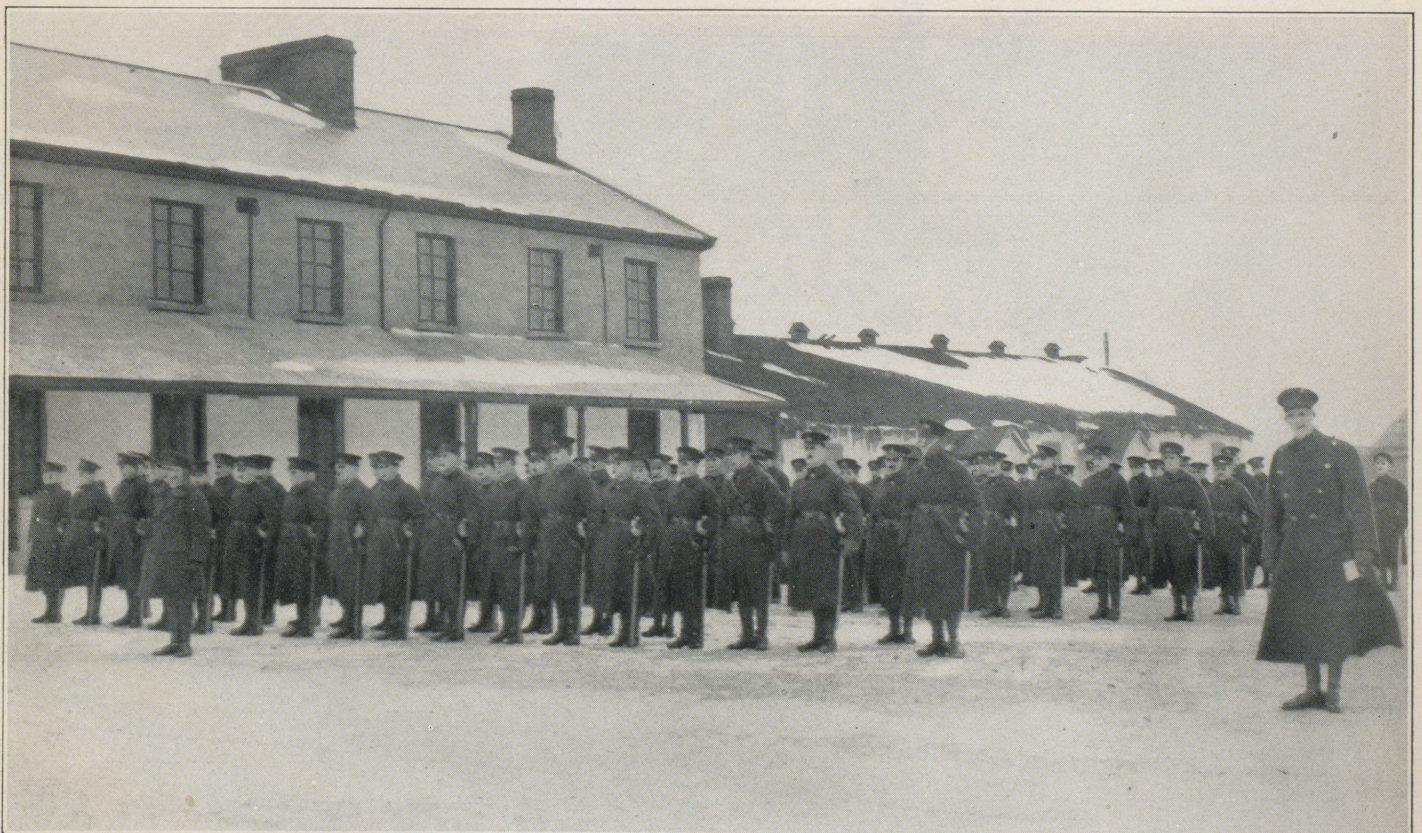
British & Colonial Press Photograph

"King Winter" leaves his impress on a Montreal building recently gutted in a spectacular fire



The hills of High Park, Toronto, afford natural toboggans for the youth of that city

British & Colonial Press Photograph



Lieut.-Governor of Ontario reviews at Stanley Barracks, Toronto, a squadron of Royal Canadian Dragoons, prior to its departure for its new post at St. John's, Quebec

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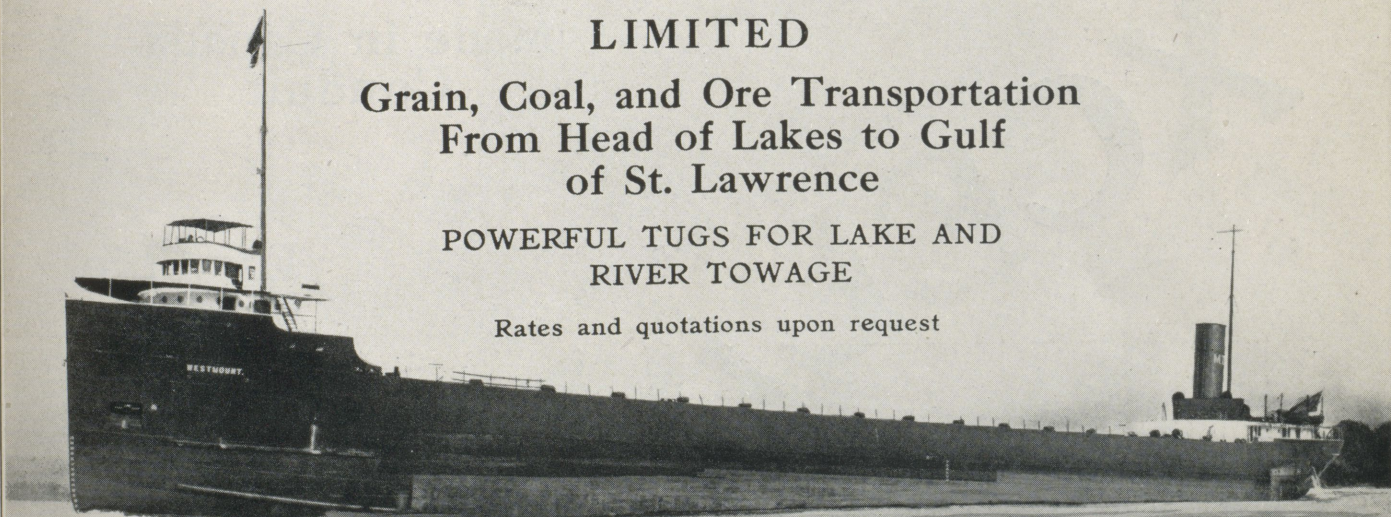
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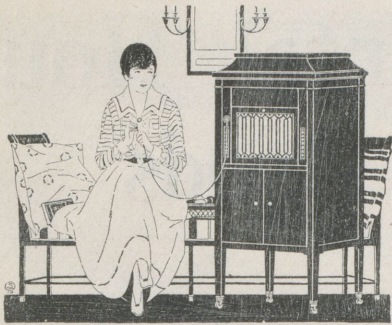
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Ski-ing in Mount Royal Park in the heart of Montreal



British & Colonial Press Photograph

Their Excellencies the Duke and Duchess of Devonshire, with a Central Council, Canadian Red Cross Society at Toronto. From left to right: Col. Noel Marshall, Lady Drummond, Major-Gen. Ryerson, Mrs. Colin-Sewel, Sir John Gibson, Lieut.-Governor L. H. Clarke, Their Excellencies the Duke and Duchess of Devonshire, Mrs. Wm. Dennis, Mrs. H. P. Plumtre, Mrs. H. Fleming. Back left to right: Col. Leonard, Dr. J. W. Robertson, Mr. C. D. Allen, Mr. Miller, Col. A. E. Gooderham, Mr. Pope, Commissioner Perry, Mr. T. D. Brown, Miss E. Saunders, and Captain Wallace, A.D.C.

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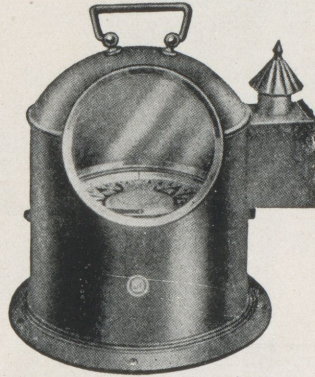
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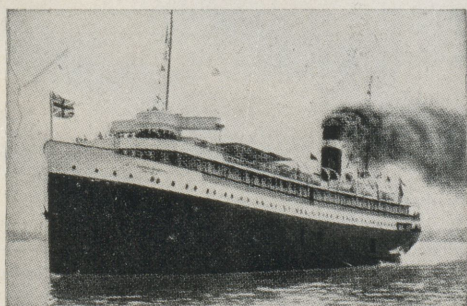


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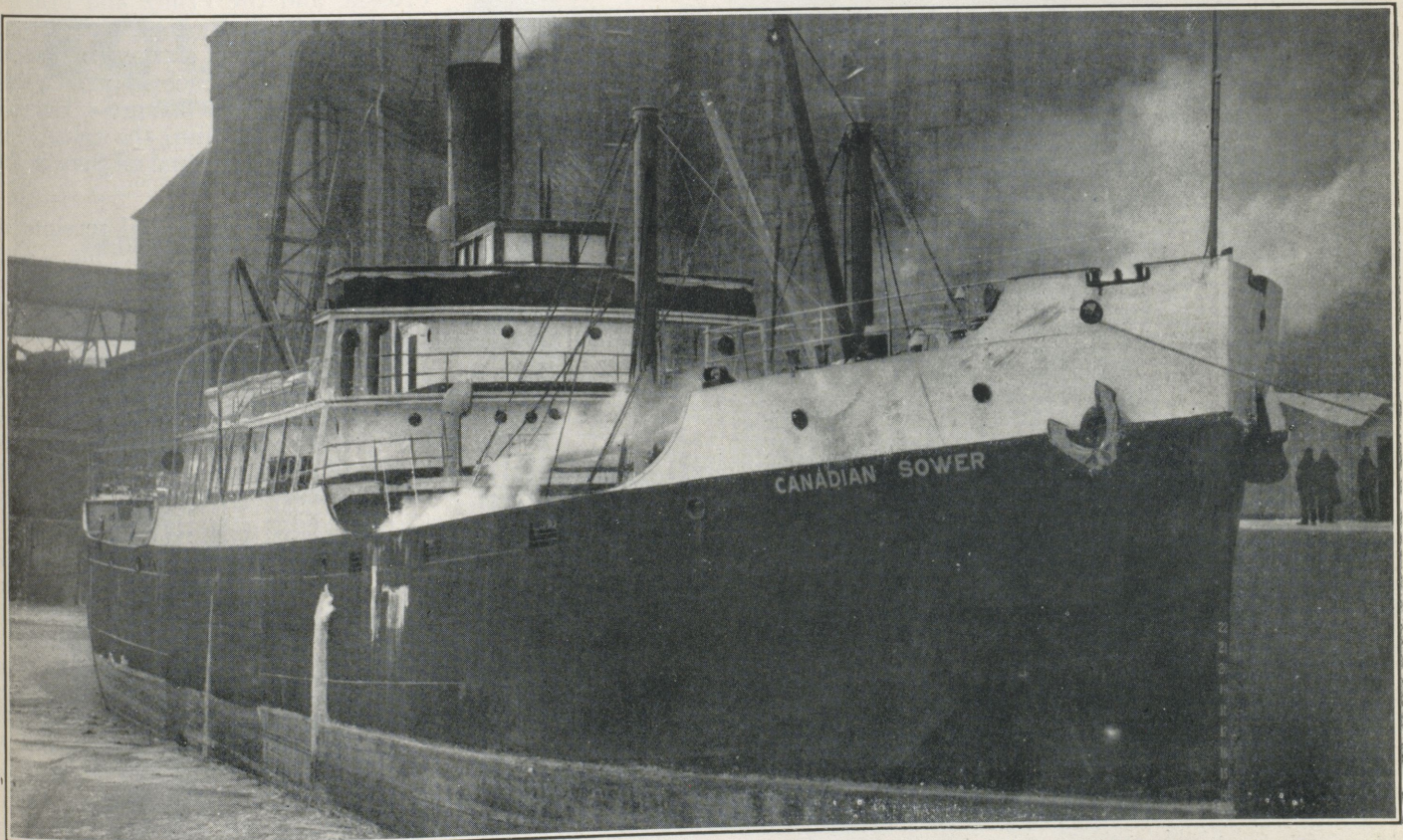


"THE opening of the Suez Canal fifty years ago, on November 17, 1869, constituted a notable event in the world's history," says the *Nautical Gazette*, New York. "Yet the digging of that canal only repeated on a larger scale the feats of the Pharaohs. Thirty-two hundred and fifty years before, Seti I built a canal up the Nile to Bubastis and across the desert to what are now the Bitter Lakes, a few miles from Suez, from which point goods were carried overland to the Red Sea. Pharaoh Necco, about 609 B.C. set out to dig a deeper channel all the way from the Nile to the Red Sea. Herodotus says that 120,000 men died before this work was completed. Necco

himself did not live to finish it. By Cleopatra's time (31 B.C.) the canal was again impassable. The Roman emperor Trajan repaired it, and Amr, the Arab conqueror of Egypt, dug it out again, in the seventh century of the Christian era. In A.D. 770 Abu Jafar, the founder of Bagdad, closed it to keep supplies from his Arab enemies. Then in 1861, after nearly 2,500 years of off-and-on service, French engineers followed its course in digging a fresh-water canal from the Nile to supply the laborers working in the desert at the transisthmian canal.

"Direct water connection between the Mediterranean and the Red Sea was, however, established for the

first time when the present Suez Canal was completed. The merchant adventurers of antiquity all sailed up the Nile before crossing to the Red Sea. Haroun al-Raschid dreamed of a canal across the isthmus, but he feared the Byzantine navy too much to attempt to open an eastern route for it. After the discovery of the Cape route to the East Indies the Venetians, whose trade supremacy was fast passing to the Dutch, began negotiations with Egypt for canal rights, but the capture of that country by the Turks put an end to any such project. Leibniz proposed such a canal to Louis XIV of France, and Napoleon had the route surveyed, but its realization awaited Ferdinand De Lesseps.



British & Colonial Press Photograph

The S.S. "Canadian Sower," built by the Port Arthur Shipbuilding Company, Port Arthur, Ont., loading grain in Montreal for her pioneer voyage across the Atlantic

"De Lesseps was a French engineer who grew up in association with a group of Saint Simonists, semi-socialist utopians, who included the digging of the Suez Canal in their program of universal regeneration. They were practical enough to send engineers out to take observations, who disproved the assertion of Napoleon's chief engineer that there was a difference of twenty-nine feet between the levels of the Mediterranean and the

Red Sea. De Lesseps made his own surveys on the spot, but found the old viceroy of Egypt impossible to deal with. It was not until 1854 that he obtained a ninety-nine years' concession for the canal from the date of its opening for the Suez Canal Company, after which it reverts to the Egyptian government.

"Work started in April, 1859. Labor was supplied by the Khedive, the company housing, feeding, and

paying the fellahs at a nominal rate. England, which had opposed the building of the canal from the beginning because her statesmen believed the project impossible of execution and that it would endanger the British Empire as well, persuaded the new Khedive Ismail, who succeeded Said in 1863, to protest to the Sultan against this forced labor. For several months work stopped. Then Napoleon III was called upon to arbitrate, and awarded the company eighty-four million francs damages in return for the abolition of the contract labor system, and the retrocession of certain privileges and special concessions. This change was the salvation of the project. Cheap native labor had been scooping out sand and mud by hand. Now dredges were brought in and work progressed more rapidly.

"Finally, in August, 1869, the dike at the Red Sea end was cut, and the waters of the Mediterranean and the Red Sea mingled in the salt-encrusted bed of the Bitter Lakes, which for a thousand years had been dry. On November 17 of that year the canal was formally opened with impressive ceremonies at Port Said. The Empress Eugenie of France, Emperor Francis Joseph of Austria, the Khedive of Egypt, the Crown Prince of Prussia, and the Prince and Princess of the Netherlands took part. Next day a procession of sixty-eight vessels, headed by the French imperial yacht 'L'Aigle' with the Empress Eugenie on board, sailed into the canal, and two days later anchored off Suez in the Red Sea.

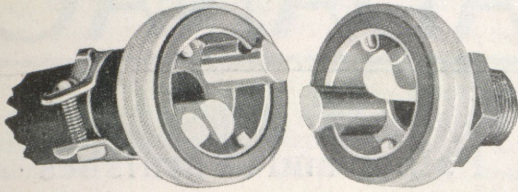
"Expenses overbalanced receipts in the first years of the canal's life. This coupled with the immense cost—\$432,807,882 as compared with an estimated total expenditure of \$200,000,000—made it impossible for the company to float a large loan in 1871. The stock, issued at 500, fell to 272 in 1870. Only a rapid increase in the revenues of the canal saved the company from bankruptcy. To-day its shares are quoted on the Paris Bourse at 6695.

"It was in the days when the stock was still hovering about par that Disraeli's quick action and political astuteness won for England control of the canal whose construction she had opposed. The Khedive of Egypt owned 176,000 out of the 400,000 shares issued by the company. A newspaperman brought to the British Foreign Office in November, 1875, a rumor that the Khedive, being in financial straits, was negotiating with a French syndicate for the sale of his shares. Disraeli immediately cabled



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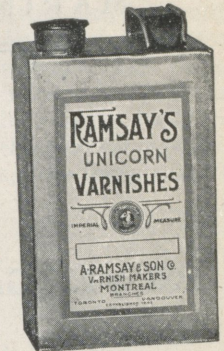
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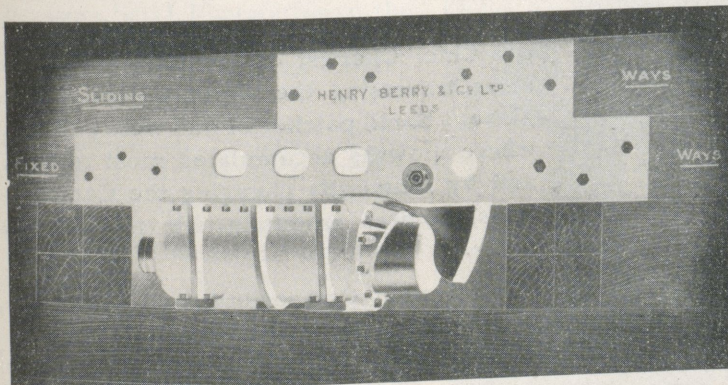


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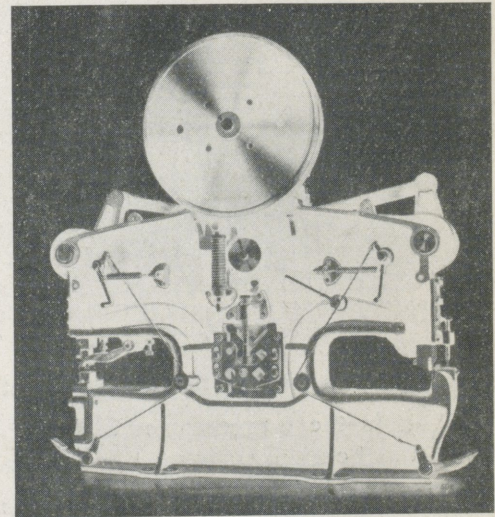
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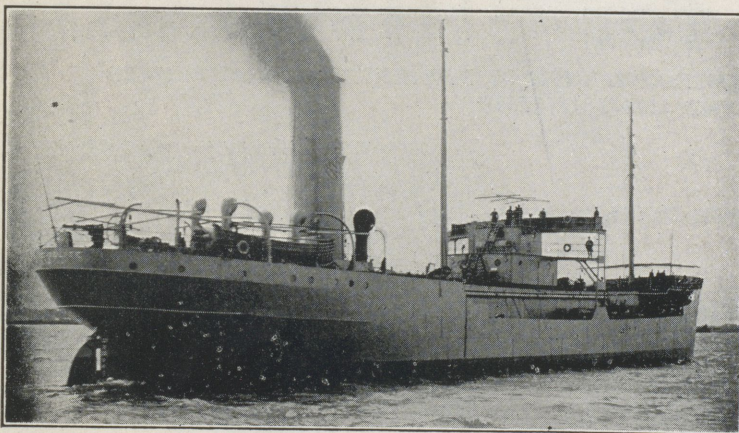
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the consul at Cairo to ask the Khedive point blank if the story were true, and if so, to buy. Forty-eight hours after the rumor reached the Foreign Office, Great Britain owned the shares, and Disraeli made a dramatic announcement to the British public. Since then the canal zone, despite a nominal neutrality, has been virtually a British colony.

"Five thousand miles was cut from the London-Bombay route by the building of the canal and over a thousand miles from the London-Melbourne voyage. British trade with Asiatic ports follows the Suez route almost exclusively, but high canal tolls have led fully half the Australian trade to take the longer route around the Cape of Good Hope. Indeed, protest against the canal tolls has been widespread. Nevertheless the company has maintained its own method of reckoning tonnage. While it reduced its tolls from 12 francs per ton in 1880 to six and a quarter francs just before the war, it has continued to pay extraordinarily high dividends. The war cut the tonnage passing through the canal in half, and tolls were accordingly raised to 8.50, so that the stockholders did not suffer greatly.

"Various improvements have been effected since the canal was built. The original depth of 26 feet has been increased to 36, and the width from 72 to 100 feet. Large vessels can now pass en route. A system of night lighting, installed in 1887, doubled the traffic capacity of the canal, and materially reduced the time of passage.

"An immense statue of De Lesseps now stands at the Port Said end of the canal, commemorating his achievement, but there is no memorial to his predecessors, Seti I, Pharaoh Necco, the Emperor Trajan, and the Arab Amr, the real pioneers of the Suez Canal."

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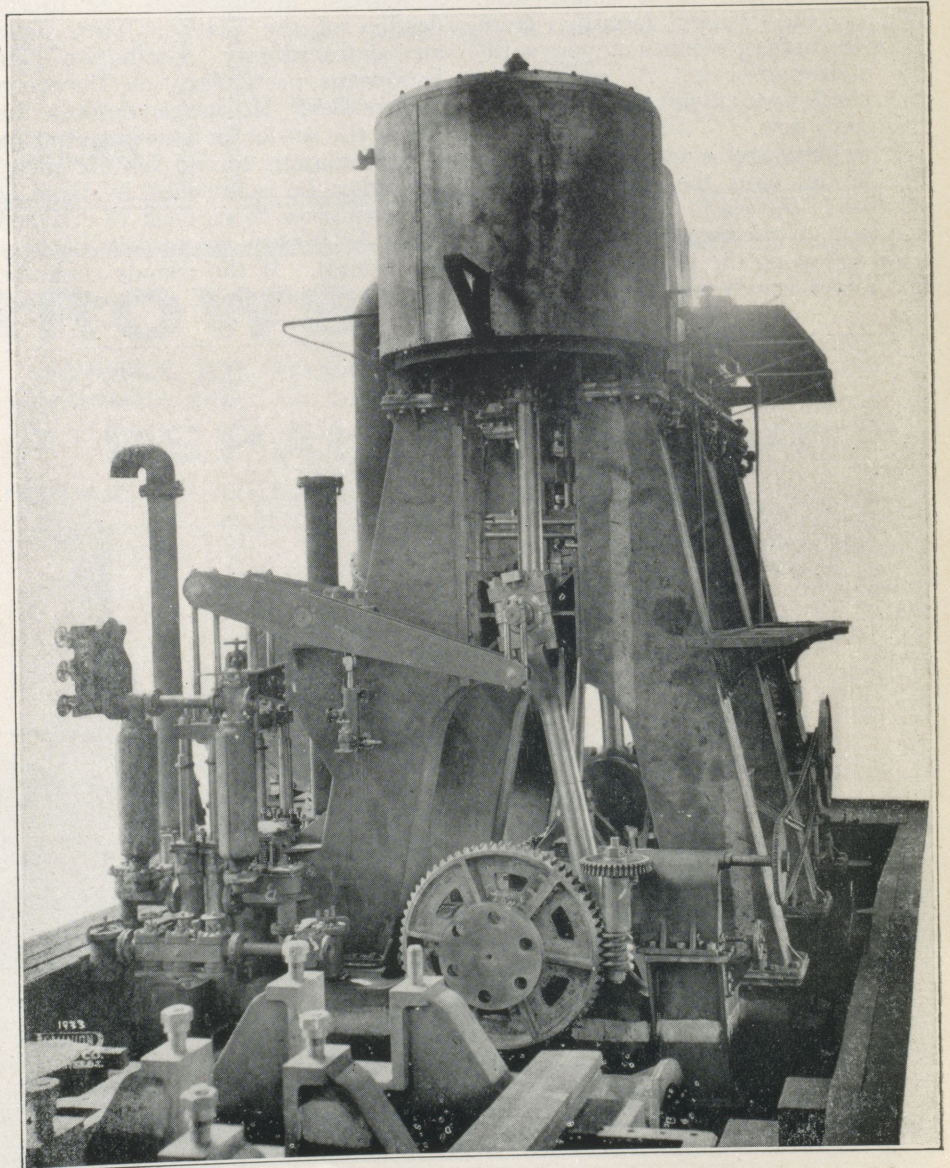
In a lecture on Problems of the Pacific, Mr. Basil Thompson remarks that the South Sea Islands cover an area of about 4,000 miles from east to west, and 3,000 miles from north to south. Their physical conformation is infinitely varied. Many of the smaller islands are built of coral, either as atolls elevated but a few feet above high-water mark and enclosing a lagoon, or as elevated plateaux of dead coral heaved eighty feet above the sea. The formation of all these archipelagoes may be traced directly or indirectly to volcanic agency, perhaps at a not very remote geological period. In certain islands there are active volcanoes, while hot springs

are found in Fiji and elsewhere. Changes of level have taken place in historical times.

"Detachable coral barriers, like the Astrolabe and Indispensable Reefs, stretching like nets across the path of shipping, have destroyed many vessels," says Mr. Thompson, "for at night there is nothing to warn the approaching ship of her danger, except the sound of the breakers, inaudible in heavy weather, or, when the wind is in the right direction, the smell of the reef itself. In coral seas, however, there is a compensation for the dangers of sunken reefs in the multitude of safe harbors to which the reef forms a natural breakwater. It is the peculiarity of coral that it cannot build in a sea diluted with fresh water; consequently, there is a break in the reef opposite the mouth of every stream, and through these openings vessels can pass to a safe anchorage

and find fresh water to replenish their casks close to their moorings.

"The scenery of the islands is of extraordinary beauty and variety. When the volcanic islands are of any size, they are heavily timbered, on the windward side almost to the highest peak, and the rainfall is sufficient to feed cascades and streams of limpid water even in the driest season. On the lee side, the slopes are clothed with grass and dotted with clumps of timber like an English park. The course of the mountain's streams here dashing in cascades from rock to rock and filling deep pools so clear that every rounded pebble on the bottom may be counted; there, foaming through a deep ravine, arched with branches and dappled with shafts of sunshine, is a fairy land. Great vines trail from the leafy vault or twine about the smooth columns of the dakua trees, tree-ferns rear their



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coronets in every glade, feathery bamboos sway nestling in the breeze. At a break in the foliage, there is a glimpse of the ocean and the undulating line of the barrier-reef white with foam.

"Nature is not always in sunny mood. There are days when the rain descends in cataracts, and the mountain masses are veiled in cloud and sodden with water. Then the tinkling stream is transformed into a roaring torrent; water-worn boulders are torn from their beds and washed down the channel; the large rivers overflow all the low-lying lands in their deltas and deposit their sediment over the roots of the mangroves, converting the swamps into dry and very fertile land.

"The rainfall in the islands is high, but a high annual rainfall does not connote an excessive number of wet days. The rainfall varies from 81 to 130 inches, but more than eight inches may fall in a single day. During the winter months, from June to August, weeks may pass without a drop of rain. At such times the plants get their moisture from the heavy dew.

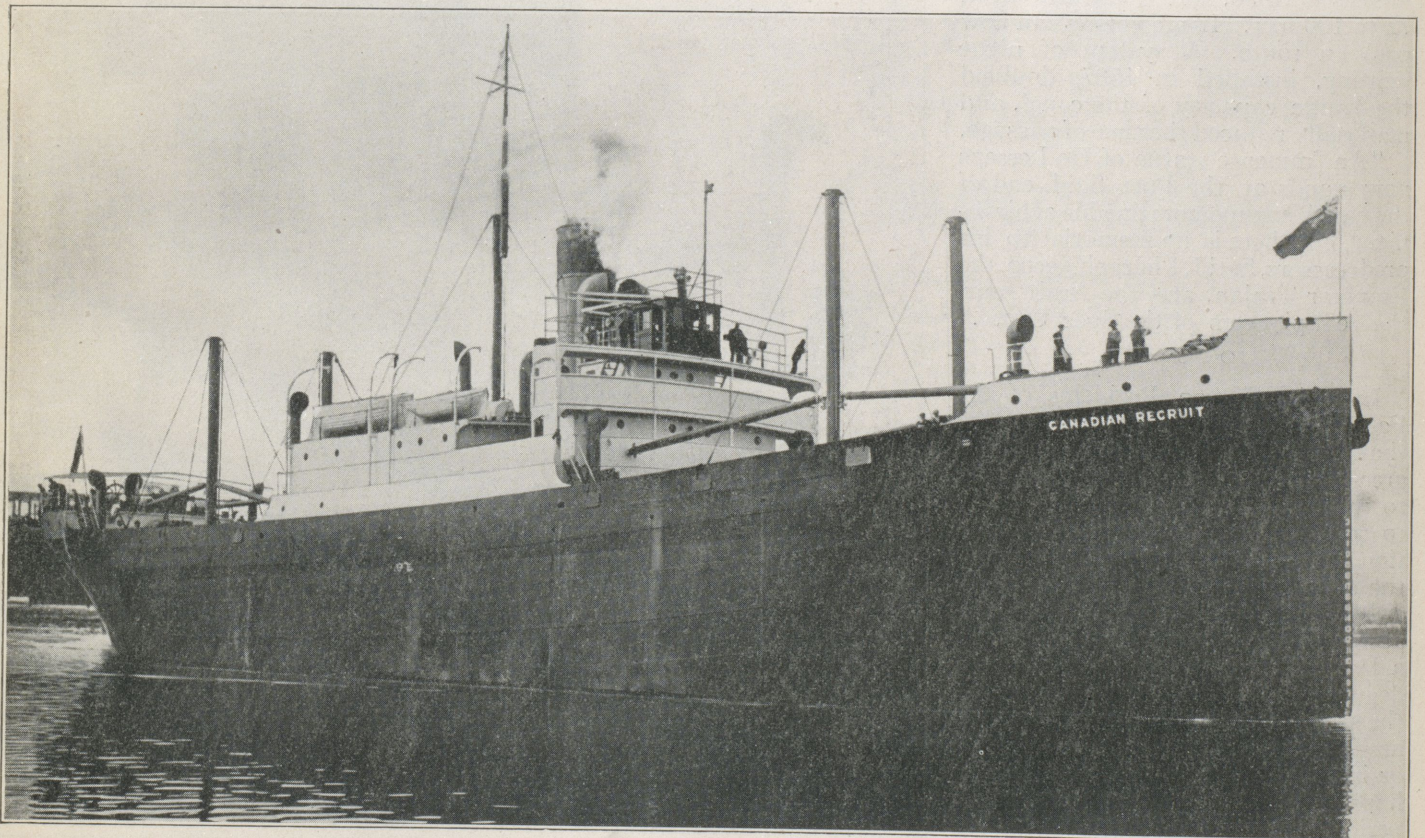
"No picture of island scenery in the Pacific can omit the reef. In every glimpse of the sea it lies in the middle distance as an irregular line of white foam following the trend of the coastline about a mile out to sea. Night

and day the roar of the 'league long roller' is heard in a muttered undertone, and when the undertone rises to a booming roar, the natives foretell bad weather. When a heavy sea is breaking, the line of the reef may be traced by the bank of spray that shrouds the breakers in a shimmering mist. When the wind is blowing from the shore, the rollers take on a new beauty, their white crests stream backward like horses' manes as they fling themselves impotently on the sullen barrier of coral. Above high-water mark, there is a belt of dazzling white sand, composed of minute particles of shell, and beyond, without any intervening region of dune or grass, the forest begins suddenly. Wherever the shore slopes down to the water's edge there is always a luxuriant growth of trees, whose roots must be drawing their sustenance from the salt water.

"The climate and scenery will have a marked influence on the future destiny of the islands. They have an extraordinary fascination for Europeans, particularly the European city dweller. No one can describe the life of the settler as luxurious; but he is well content to end his life there, and when he is impelled by force of circumstances to go back to civilized lands, he is very apt to drift back to the islands. If the islands could be unmoored and towed, climate and all,

to a day's steam from Europe, all other holiday resorts would be deserted.

"Copra (the sun-dried kernel of the coconut, from which the oil for soap and candles is derived) is a staple industry in nearly all the islands; coffee flourished before it was attacked by disease; tea grows well on the highlands of Fiji; tobacco, anchona, maize, cotton, rice and ramil fibre have all been successfully grown. The valuable discovery of rock phosphates is quite recent. This chemical manure lies in beds from one to four feet thick over a number of remote islands which were otherwise commercially valueless. The geological history of these beds is not perfectly established, but they are generally supposed to have been formed by the filtration of a solution of rain water and guano, deposited by sea birds into the loose-grained coral of which the islands are composed. Except in the French island of New Caledonia, there is no mining in the Pacific Islands, though it is quite likely that when the Solomon Islands come to be fully explored, ores will be discovered. Manufactures have been neglected hitherto. Even in Fiji, which has been a British colony for nearly fifty years, and timber clay and building stone are plentiful, nearly all the buildings have been constructed of imported material.



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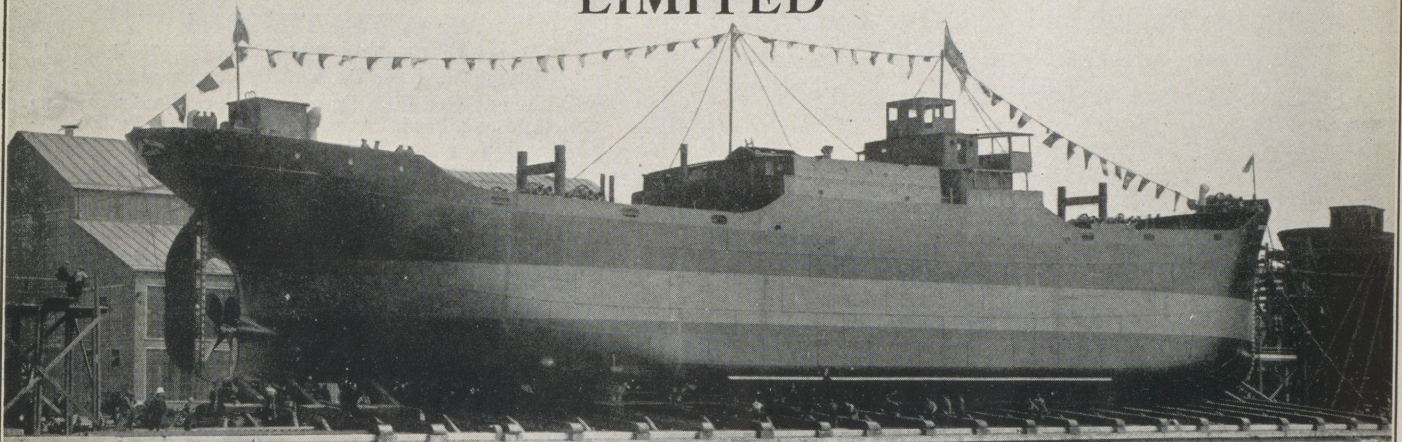
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"Since the world needs tropical products, which thrive luxuriantly in the islands, it is natural to ask why they are not abounding in material prosperity. The answer may be given in a single word—labor. The natives are agriculturists, and as long as their land produces all that they require, why should they work for foreigners at uncongenial occupations? It is difficult to see how the problem can ever be solved in our generation. The climate is too hot for field labor by Europeans, while the islands are too remote from markets to compete with produce grown by cheap labor in tropical countries nearer to Europe."

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In his treatise on Trade and Navigation between Spain and the Indies, Professor Clarence Henry Haring points out that marine insurance is an institution much older than the discovery of America, and was from the first applied to equalize the dangers and losses of the long Transatlantic voyages. In Spain, as elsewhere in Europe, the business was conducted by brokers who acted as intermediaries between insurer and insured. The broker obtained upon the policies the signature of merchants or bankers who were ready to take a risk, with the amount each ventured and guaranteed their signatures with his own; and he kept a complete record of each policy which passed through his hands. But no broker might assume any risks for himself or for another directly or indirectly, under penalty of a fine and exclusion from his profession.

The hull of a ship might be insured to two-thirds of its value for the out-

bound voyage and for the return to such amount as the authorities might indicate. But artillery, rigging and freight receipts might not be included without invalidating the policy; and if money was borrowed on the vessel, that amount was deducted from the insurable value. Yet merchandise, curiously enough, might be secured to its full value and embraced within the policy, provided the goods were registered in the ship's papers.

It may be of interest to note a few of the more general rules. Insurance ran from the moment the merchandise was embarked on barges for transfer to vessels in the harbor, and ended only when the goods were placed safely on shore at the termination of the voyage. Premiums had to be paid within three months of the signing of the policy, or the latter was void; but should all or part of the goods fail to be shipped, the owner might recover his premium if he made claim within fifteen days. Marine policies were in every case limited to a period of two years, and any claims for loss or damage had to be presented within that time.

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Belgrade, the capital of Servia, is situated on the right bank of the Danube just below Semlin in Austria-Hungary. As it was the great outlet for Servian products and received the bulk of the country's foreign imports, its commerce before the war was very extensive. Belgrade possesses a very changeable climate. The range of temperature is the same as in New York. The mercury sometimes rises to 100 degrees, at other times it falls to 40 below zero.

Concerning Belgrade's future as a

river port, the British Admiral Troubridge, in the course of an interesting report on Serbian waterways, points out that the favorable position of Belgrade marks it out as "one of the greatest ports of the future in Central Europe." The Danube flows past at its junction with the Save, a river which comes down from Zagrab (Agram), the capital of Croatia. The important River Theiss, which drains a large part of Hungary, joins the Danube some 25 miles from Belgrade, and is navigable for a long distance. The Save could, in Admiral Troubridge's opinion, be made navigable nearly up to Agram, and by means of a short canal could be connected with the Kluda, and thence with Baccari, near Fiume. Belgrade, though at present lacking wharfs, depots for goods, and dock equipment generally, stands at the centre of a great natural river system which must be an increasingly important factor in the commerce of Europe.

Serbia is well supplied with natural resources for water transport, and the existing waterways are capable of great development. For the moment, the shortage of coal has tied up the traffic on the Danube and Save, and steamers, lighters, and barges lie idle when their services are most needed. But this stagnation will pass; the waterways remain, and under a system of canalization and dredging may be very greatly improved.

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Much has been heard recently about congestion at the London docks, says *Common Sense*, and this week it has been stated that the Thames is now more choked than ever before. Warehouses are full, vessels with



Photograph, copyright, Underwood & Underwood, N.Y.

Port Arthur, Ont., which shares with Fort William the honor of being the Canadian gateway from the head of the Great Lakes to the West

enormous food cargoes cannot unload, and conditions grow worse every day.

It is interesting to note what Sir Joseph G. Broodbank, chairman of the London Dock Committee, says on the subject in a recent issue of the *Docks Gazette*. The fact seems to be that many kinds of foods are arriving in such vast quantities that in some cases a year's normal supply is received in two or three months. Sir Joseph says:

"Wool has been the outstanding case this year. In four weeks of this spring 400,000 bales came into London alone, instead of 225,000 bales anticipated for the kingdom. The port wine invasion has been many times referred to in the press, but it is not generally known that the imports from April to July were equal to those for three years. Again, tobacco has been imported at three times the ordinary rate. Tea poured in at the same time in double quantities."

Storage accommodation is much specialized. Wine vaults are not suitable for sugar, nor grain silos for tallow, and so on. Consequently, not much can be done by interchanging accommodation, but the Port of London Authority is having many new buildings erected to ease the pressure. Since the start of the war, 2,700,000 square feet of accommodation has been provided.

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Speaking of the future of Canadian shipbuilding, recently, Mr. A. A. Wright, President and Managing Director of Tidewater Shipbuilders Limited, and one of the best authorities on the industry in this country, said:

"Prior to the war, steel shipbuilding in Canada was practically confined to a few yards located between Port

Arthur and Quebec, which consisted mainly of the construction of freight and passenger ships, tugs, dredges, scows, etc., necessary to keep up with the growth of the country's commerce.

"After the beginning of the war, the necessity for patrol boats of all kinds to combat the submarines, and cargo ships to replace those sunk by the Germans, was felt, and the old yards between Port Arthur and Quebec increased their facilities and new yards were started in that district as well as on the Pacific and the Atlantic Coasts. Owing to the scarcity of men skilled in the construction of ships, the cost of these vessels was naturally high, as, with the exception of the older yards, the bulk of construction had to be carried on by men with no previous experience in ship construction. Working under the supervision and instructions of a few trained shipbuilders and foremen, in each yard, the majority of the men, however, proved very adaptable, and although the work had to be done over several times in many cases to meet the requirements of the classification societies, the ships turned out by all Canadian yards, on the average, compared very favorably with those built elsewhere, not even excepting many of the yards in Britain.

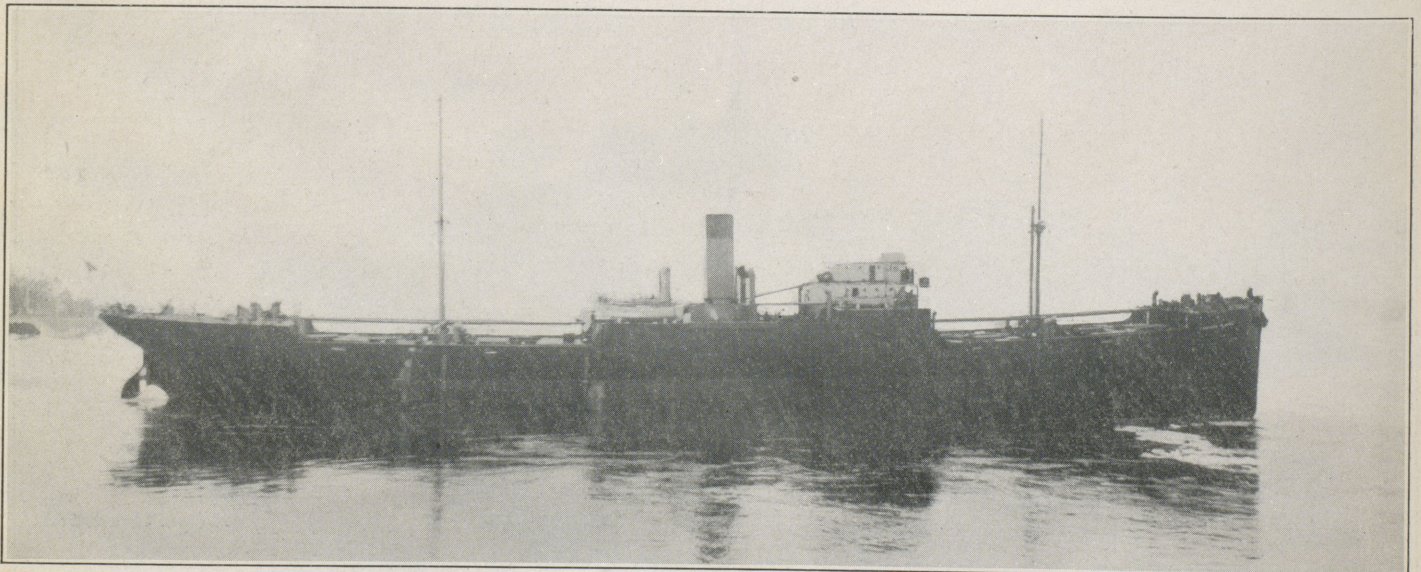
"After the armistice was signed, these yards, where approximately \$50,000,000 had been invested and employing between 20,000 and 25,000 men, were faced with the problem of providing work for the yards, to furnish employment for the men engaged in the business, and to avoid sacrifice of the capital invested. The Canadian Government, with commendable wisdom, came to the relief of the yards by distributing orders amongst

them for a fleet of freight ships to be operated under the Canadian flag, carrying the products of Canada to different parts of the world, and bringing back in exchange for them the products of other countries for Canadian citizens. By this action the yards have been kept in continuous operation, and the men have been gradually acquiring the necessary experience and expert knowledge required to build ships equal to those built anywhere.

"The building of ships is a complex operation since there is scarcely a trade which does not enter into their construction. In every self-contained shipyard there are approximately twenty different trades employed, and in addition to the men engaged in the shipyards and the shops connected therewith, the auxiliaries, fitters, and furnishings which go into the finished ship provide employment throughout the country for approximately an equal number of men.

"The problem facing Canadian shipyards to-day, and on which the future of the business depends, is mainly one of continued progress towards efficiency on the part not only of the men engaged in the shipyards but of the men engaged in the manufacture of the different articles of equipment and furnishings going into the ship.

"It is well recognized that men learn by doing. It is impossible for men to become experts in ship construction, or anything else, in any other way than by continuous employment at the same class of work. In the past, Great Britain has built the majority of the ships for the world, and as result has the largest body of thoroughly trained ship-builders of



S.S. "Canadian Planter," a product of Canadian Vickers and now a unit in the Canadian Government Fleet

any country in the world. Even before the war, however, Norway, Sweden, Holland, Belgium, Germany, Austria, Italy, the United States, Canada, and in fact nearly all civilized countries, built ships to a greater or less extent, and it is now a question of management and workers in Canada working in harmony to secure the necessary efficiency so that Canada can compete with Britain, Japan, the United States, or any other country. This cannot be done unless the present attitude of labor changes from a limitation of production and a shortening of hours through an effort to continue the maximum amount of work per day. The eight-hour day, where it has been tried between Port Arthur and Quebec, has proved a failure because there are only seven months out of twelve when ships can be launched and sent to sea. In addition to making it impossible to begin and finish a ship during the open season with the degree of skill which shipyards' workers have attained to date in Canada, the cost of construction is increased on account of the excess of overhead which goes against the construction of the ship. Overhead expenses in a shipyard, or in fact in any other business, is practically a fixed item, and if the production is decreased, the percentage of overhead naturally increases on the finished product. If the output of the yards could be increased 50% either from increased efficiency or working longer hours, the overhead expense applicable to the cost of the ship would decrease in proportion and the cost of the finished ship correspondingly reduced.

"As the best Canadian yards are now managed by men trained in Britain and thoroughly conversant with the best practice for speedy and cheap construction, the future of Canadian shipbuilding depends entirely on the hearty co-operation of the workmen. If the workmen will continue their efforts to attain the maximum of skill and efficiency so that the production cost will not be more than in Britain or other countries, there is not the slightest doubt but that shipbuilding will become a permanent industry.

"If wages in Canada are 25% higher than in Britain, then Canadian workmen will require to produce 25% more per day or go out of business. There is no way of evading the scriptural saying that man shall earn his bread by the sweat of his face? (brow or whatever it is), and it will only be by hard work and absolute harmony between men and management that shipbuilding will be a success in Canada."

The Gold Mine

Continued from page 30

In a little while Donald was fit to take his departure. He went home by a back way. On the morrow he would make some explanation of his behavior to his neighbors, but his secret he would keep till later, if he ever told it at all.

Lord Glennan stood by the hearth long after he had watched the worthless certificate being consumed.

"Is there nothing a man can do to make amends for the sins of the past?" he murmured. "Am I not merely giving to people to-day what I took from other people ten years ago?"

And he sighed heavily.

His wife came into the room.

"Why, Dick," she exclaimed, "you look as if you had seen a ghost!"

"I've been seeing old Donald Darroch," he replied, with a forced smile. "I want you to send a man to his cottage with some wine and good strong food—you know what to send. Afterward, dear, let us go into the garden."

When she had gone he bent and stirred the fire. A scrap of paper had escaped the flames. It bore his old signature.

"I wonder if there are others like Donald," he said to himself. "God

knows I repent and regret. Would to God I could restore also."

But to restore is beyond the power even of millionaires.

Canada's Present Financial Position

Continued from page 9

wealth of the farming community of the Dominion, and increase further the country's exports. Other grain production of the country is finding a ready market for export, while the demand for animal produce and dairy produce may be counted upon to increase on an even larger ratio than in the past.

Taken altogether the Dominion of Canada is facing a combination of circumstances which cannot help but redound to its greater prosperity and influence. True, the debt of the country has grown in rather amazing manner, but the wealth of the population, combined with the vastness of her resources, may be counted on to take care of the situation, especially as with a new loan which is bound to come this year, the country will be enabled to establish new credits, and give a further fillip to our trade and commerce, thus creating new wealth, and adding further to the prosperity of the people.



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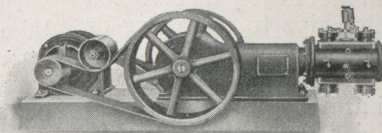
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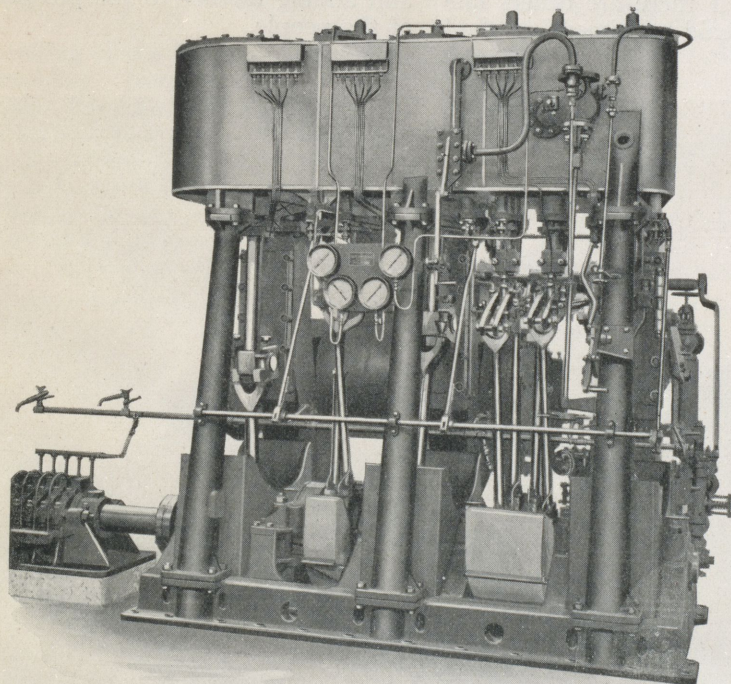
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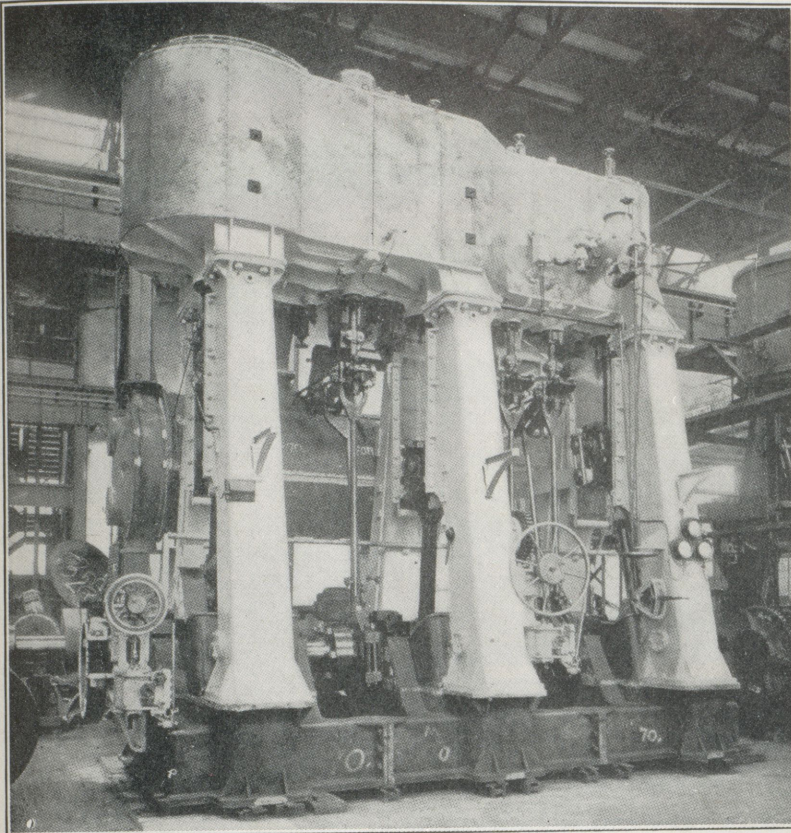
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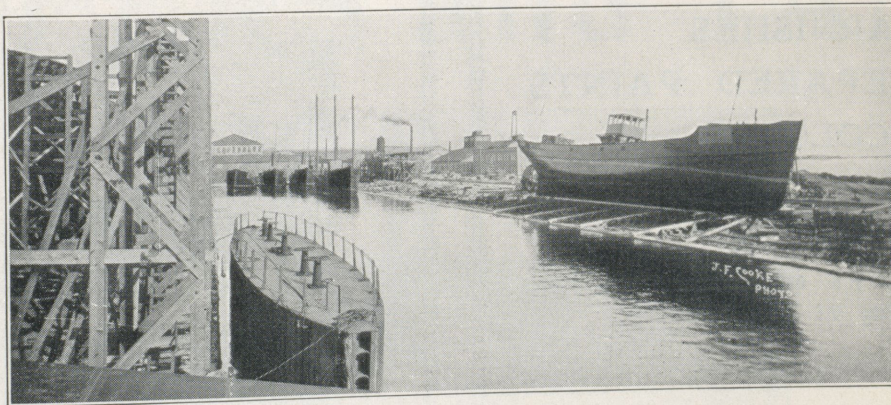
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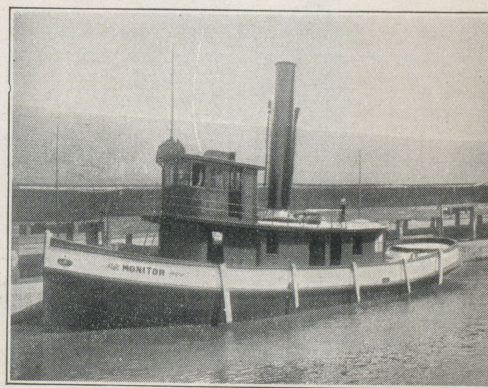
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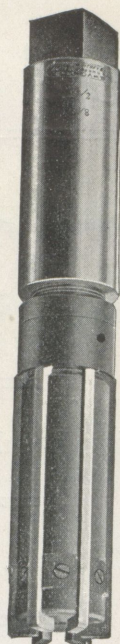
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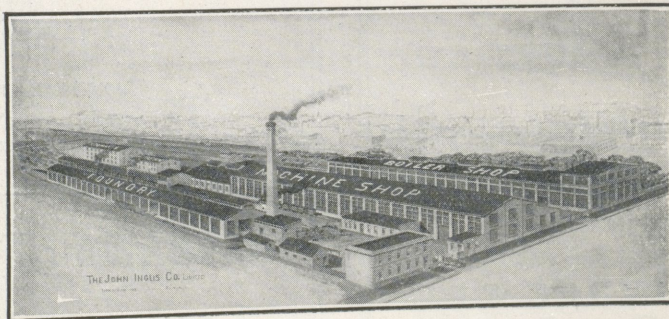
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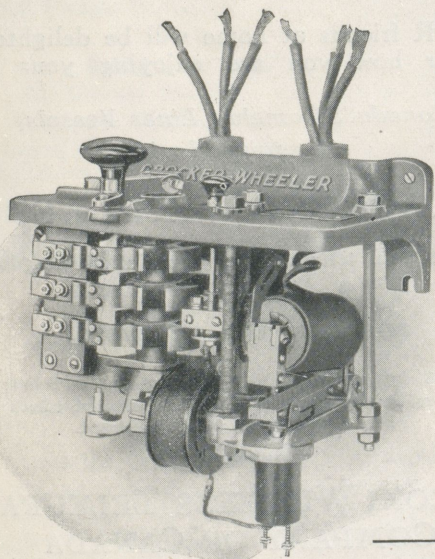
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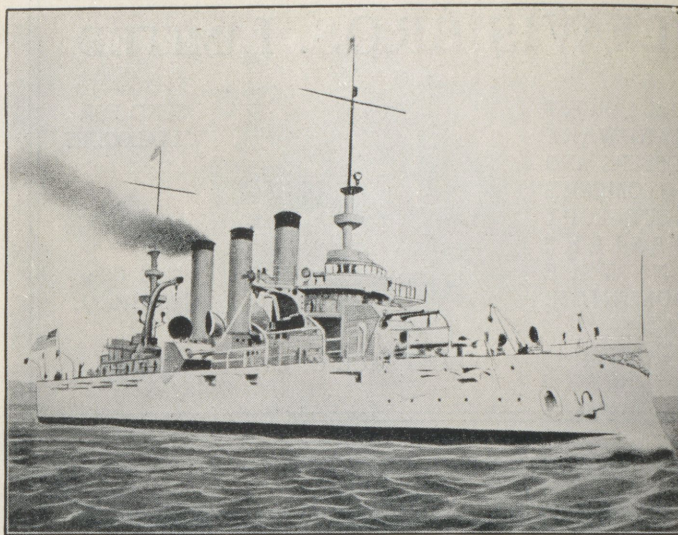
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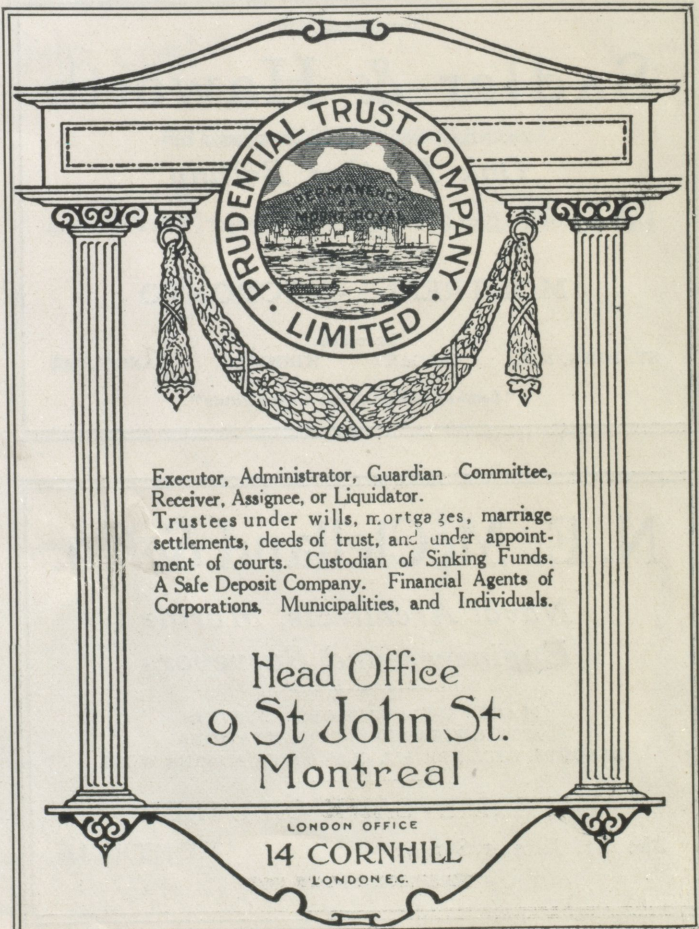
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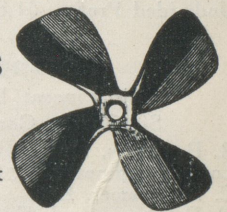
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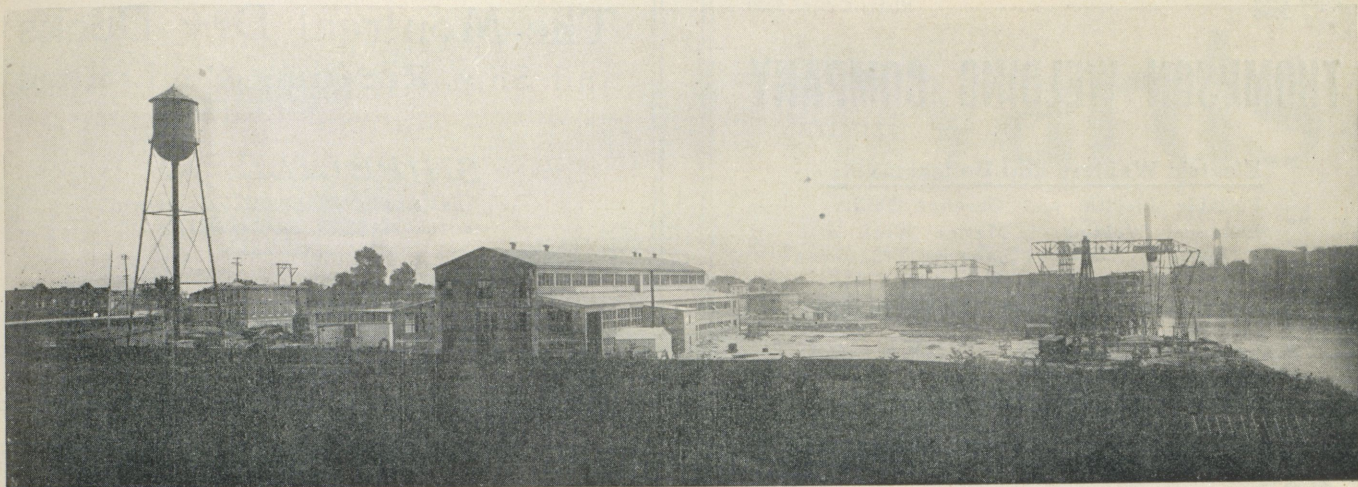
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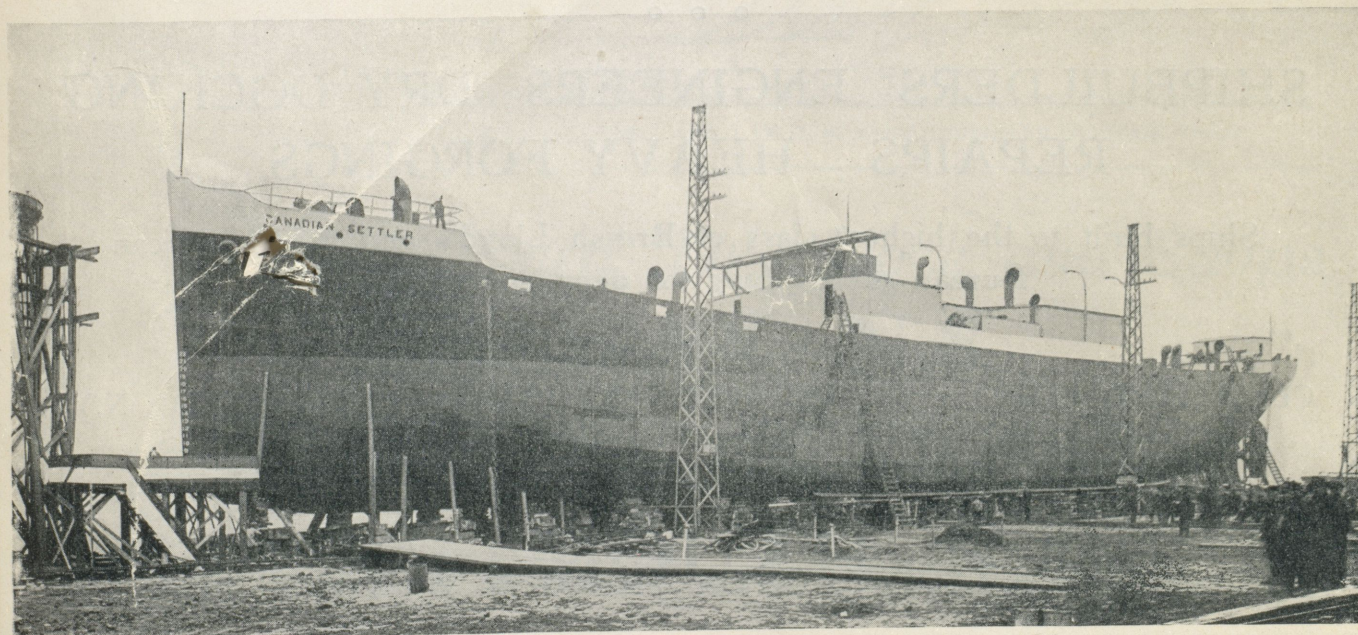
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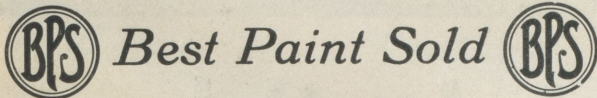
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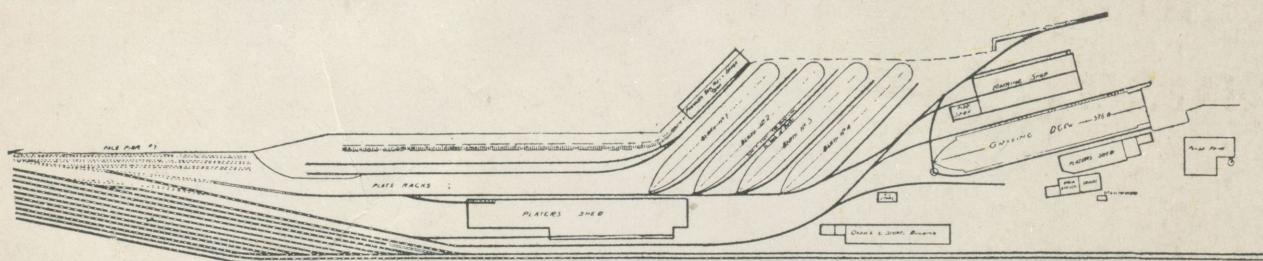
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