

Betty's Missionary Subscription

By MARGARET F. FORFAR.

PART II.
She had set out with no special destination in mind. Now, as she walked aimlessly along, she pondered, "Where shall I make my first call?" The names of several friends at once suggested themselves, and she paused involuntarily, trying to picture an interview with one of these. It would be, "Is Mrs. — in?" Then, after a moment's wait Mrs. — would enter, beaming hospitably. "Why, Betty, this is such an unexpected pleasure. Take off your things. Can you stay all afternoon?"

Instinctively she hugged the bundle of papers closer, endeavoring to conceal them from her mythical client. Not a word could she say to any of her friends. She could just imagine the surprised lift of the eyebrows and the probable answer, "Why of course, my dear, to oblige you, but it seems so funny." Obviously her friends and their neighborhood were out of the question.

Well, then, she determined to go as far away from them as possible. Boarding a car, she rode to the end of the line, picked at the first house. The district was one of those that spring up almost overnight, aping the high-class suburbs, the houses pretty enough in their ornate way, like shop girls decked out in cheap imitations of the latest styles. On some of the porches, the paint, never too generously applied, had begun to wear off in unsightly patches, and the glory of newness was fading.

Betty rang timidly, waited, rang again more vigorously, and, receiving no answer, turned to retrace her steps. As she did so, a great wail from the street to see a hand hastily withdrawn from the curtain of an adjacent window. It was quite evident that she had been observed and labelled an agent of some sort, thereby losing any chance of gaining an entrance. Betty's heart was stormy with wrath as she hurried away, but suddenly she stopped and gazed, struck by the humor of the situation. Times without number upon hearing the bell, she had tiptoed to the living room window, cautiously pulled aside a corner of the curtain and peeped shamelessly. Always, upon seeing a female person, laden with anything that looked like canvassing materials, she had departed just as cautiously, always avoiding the front hall, where she might be observed by anyone bold enough to venture a glance through the curtains.

Skipping several houses, she decided upon one bearing the number twenty-seven. Seven had always been her lucky number, she averred, so surely she would fare better here. The door was opened by a really personable woman, holding a baby in her arms. A wee toddler tugged at her skirts, and inside, over the stair-rail, peeped two touselled heads, both demanding, "Who is it, mother?" Betty presented her plea as urgently as she could, and the woman listened patiently. At the close she sighed and answered, "I wouldn't mind, miss, and I'm sure it's a lovely book, but my old man never reads anything but the papers, and heaven knows I never get any time to read," with a tired glance at her youthful progeny clustered about her.

"No, of course not. Thank you just the same," murmured Betty, with never a come-back, never an added word of persuasion. "How awful!" she thought. "The poor woman; never any time to read."

On down the street she went, and back up the other side, meeting with excuses, curt refusals, invitations to "Call again, I'm so busy to-day." One woman explained that she had renewed her subscription a week ago, and poor Betty felt this as keenly as would a motor car salesman on being informed that his client had just purchased a ten-thousand-dollar car.

Glancing at her watch, Betty was horrified to discover that it was nearly five o'clock. Graciously, she had a long car ride, beside preparing dinner, and John would be home at six. Just at this juncture she was passing an open coal chute in front of a store, and, yielding to a sudden inexplicable impulse, she dropped into it her whole armful of books, order slips, etc., and fled incontinently. An angry voice shouted, "Hey, there! watcha think yer doin'?" But Betty had signalled a passing car, and mounted the steps wearing a most relieved expression. Though her relief in her powers as a saleswoman was shattered, she marvelled to find herself extremely hungry.

"I'll get it yet," she resolved, no longer daunted by her afternoon's experience.

However, three more precious days slipped by and no inspiration came.

A favorite illusion was to imagine herself walking on the street and finding a purse containing exactly twenty-five dollars. Of course she would advertise it, but receive no answer, and would finally appropriate it. However, though she kept her eyes glued to the sidewalk, no purse miraculously appeared. The only result of her efforts was to bump violently into a poor, plump, harmless old gentleman, who guffawed and spattered, and finally succumbed to her charms and apologized himself.

When only three days were left Betty grew really desperate. Should she expect to John? No, never. Or

should she fail to pay her subscription? She knew people often failed to make their payments, and maybe she could make it up later on. Then the thought of the campaign, the work and enthusiasm, the glow she had experienced when she made her promise, made such a prospect unendurable.

At last, with a desperate courage, she made a parcel of the bargain clothes, which she had never worn, and started downtown. Timidly she approached a clerk and asked to see the manager of that department. Fortune favored her, for the manager stood near at hand, heard her request, and came forward smiling.

"What can I do for you, madam?" he inquired politely.

"Haven't you a private office?" stammered Betty, "it's rather private business."

"Certainly, madam," and he led the way.

When they reached the office Betty opened her parcel and laid the contents on his desk. Before she had time to speak he exclaimed impatiently, "Madam, if you have come to try to exchange these garments, I must remind you that it cannot be done."

"I know," answered Betty; "it was announced at the sale. But won't you please listen to what I have to say?"

"Have you any fault to find with the goods? Were they not satisfactory?"

"Oh! perfectly, sir. It isn't that at all."

And then, slowly, hesitatingly, Betty told her story. The manager, a rather elderly, severe-looking gentleman, listened, first nodding, then with an amused twinkle in his eye, and when she finished with her appeal to "Please take them back," he answered very gravely, "Why, certainly, Mrs. Burgess."

When the money once more rested securely in Betty's purse she put out her hand impulsively, and he took it in both his.

"You're a brave little woman," he said, patting her hand in a fatherly way. "I'm sure that was not an easy thing to do, and I wish the missionary society every success. They have one conscientious worker, I know."

"Thank you, sir," answered Betty happily, "and—good-bye."

Neither John nor the missionary society ever knew what that twenty-five dollars had cost Betty; but she never regretted it.

(The End.)

Brains Will Win the Prize.

Canadian farming has reached a point where brains, more than any other factor, are more so now than at any other time, are going to pay the biggest premium in agriculture. By brains I don't mean scholarly training particularly, but rather sound sense and good business judgment as a foundation for the capacity for progressing from learned facts and experience, whether one's own experience or that of others. The cost of producing farm commodities is on a rising scale. Labor, materials, everything entering into the running of a farming business are at unheard-of prices. The farmer receives for his goods as keeping pace in some cases; in others they are not.

In all cases, farming is on a new plane economically, and to cope with high costs of production, so as to come off with a profit and not a loss, will require wits and shrewd management. It means that poor farming will be less and less profitable. It means that headwork will be more and more profitable. It means that the man who has brains, and will use them, can beat the corn game, for instance, at the start by using better seed, and thereby assuring the increase in yield needed to make its production pay a profit. The live-stock man can play a surer thing by quitting his scrub stock lottery and taking to pure-breds. He can still further cut the corners and assure his profit by studying feeding rations, and by substituting the cheaper feeds for the expensive ones.

I believe we're going to profit by the high cost of producing. If the year 1920 doesn't see an increased practice of thrift and good farming on Canadian farms, I'll miss a guess. It takes a period of stress to bring our wits into play—a necessity to Mother Invention. The next season will seek out and reward brains. You'll be able to find them in that way.—J. R.

The Feather-less Bed.

Haggard and red-eyed, the visitor to the English country hotel came down to breakfast the first morning.

"Did you say last night that the great Duke of Wellington once stayed at this hotel?" he asked the manager.

"Yes, sir, he did," replied the lady promptly. "And, what's more, he actually slept in the room you are occupying."

"Was it the same then as it is now?" "It remains untouched since that day, sir," was the answer he received. "Each piece of furniture stands now as it did in his time."

"And the bed is the same?" "It is," repeated the lady, getting hurt as he seemed to doubt her. "That is the very same bed that the Duke slept in."

The visitor rubbed his aching bones and stared at her with weary eyes, as she groaned:

"Then no wonder they called him the Iron Duke!"

CROP AND TRADE CONDITIONS THROUGHOUT THE DOMINION

Bank of Montreal Annual Meeting.

Complete Reports Submitted on Conditions in the Various Provinces of the Dominion at Annual Meeting of the Bank of Montreal Will Be of Special Interest to Mercantile and Farming Communities.

At the Annual Meeting of the Bank of Montreal complete reports were submitted by the Superintendents of the Bank dealing with trade and farming conditions in the various provinces of the Dominion. These reports cover the particular operations carried out in the various sections of the country, and on this account become of very special interest to the mercantile and farming communities desirous of keeping in touch with the important developments that are occurring throughout Canada. Our Superintendent reports as follows:

Ontario.
Manufacturing in Ontario has been limited only by shortage of supplies and disturbances in labor. Government credits for goods sold to Europe have stimulated manufacturing, and domestic demands have been insistent. New industries have been started, and a number of successful manufacturing concerns in the United States have been making enquiries with the intention of locating in Ontario.

Ontario farmers have been steadily bettering their position in recent years, installing modern equipment and improving their modes of living. The past year has been one of fair crops and high prices. A wet spring was followed by an exceptionally dry summer, and grain crops, with the exception of fall wheat, fell below the average. Root crops were good; corn and tomatoes were a record yield; the season was poor for all fruit except grapes. Cheese production showed a falling off. There is a shortage of hogs; sheep raising is on the increase. The cattle situation is somewhat unsettled, owing to the limited amount of feed available for carrying through the winter.

The production of lumber has been seriously reduced owing to shortage of labor. 1919 has been an excellent marketing year, with heavy sales to Great Britain and the United States, and a steady domestic demand for all classes of lumber. Prices have been unusually high, there is no accumulation of stocks on hand, and notwithstanding the scarcity of labor and increased costs of operating, the year has been a successful one. Pulp and paper have been in large and increasing demand, with soaring prices for the latter.

Mining production during the year has been curtailed. The demand for nickel fell off, the Armistice strikes lessened the silver output.

Both these situations are improving and larger production has taken place at the gold mines.

Both wholesalers and retailers report it easy to sell goods. Credits are shortened and bad debts negligible. Larger expenditures were generally made by municipalities this year in an effort to overtake works postponed during the war.

Population shows a general increase, with a tendency to drift to urban and manufacturing centres.

There has been a continued extension in hydro-electric power during the past year, and works at Nipigon and Chippewas, as well as other places less important, will within the next two years add very largely to the available power for manufacturing and other purposes throughout Ontario.

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Prairie Provinces.
During part of the past season extensive areas in Saskatchewan and Alberta experienced, in common with the North-Western areas, severe drought and loss of crops, but owing to good yields in other areas—and to high prices, the value of grains raised exceeded that of the year 1918, when the greatest crops in the history of the West was produced.

Failure of pasture and hay in certain districts caused anxiety to ranchmen, and while autumn rains brought relief, the scarcity and high price of feed for winter use forced the sale of some unfinished cattle at prices adversely affected by worse conditions in the United States.

The West on the whole has had a prosperous year, exceptions being the districts in which crops were lost through drought.

British Columbia.
Grain crops were affected by drought and were below the average. Fruit and vegetables have been good crops with prices ruling high. More attention is being given to agriculture, and farmers and growers generally have had a profitable season.

Wholesale trade has been good and retail trade active.

The population has increased, and further immigration is expected during the coming year.

Conditions throughout the province on the whole are better than they have been for some years, and prospects appear good for continued business activity into the new year.

ever-present fire hazard. To be sure, they were a lot better than the candles and tallow dips of the generation before, but they left a lot to be desired, too.

In the barn it was a more serious matter. A lantern was the poorest kind of a makeshift. Large open passageways and open roofs without any papered walls to reflect the light made the lantern a mere point of light, the rays from which seemed to be immediately absorbed in the darkness. It was a case of holding the lantern close to the work in hand in order to make a man one-handed and consumed a lot of extra time. Finally in the barn the fire hazard was immeasurably greater than in the house. A lantern balanced unsteadily on a straw-covered floor had an excellent chance of being upset. And once turned over, the burning liquid kerosene had every chance for destruction.

What a difference there is now in many country homes. Instead of the coal oil lamp lighting just the centre of the living room, carried from room to room when light was needed, and cleaned and filled every day, we find elegant electric fixtures. On the living room table is a reading lamp with a shade that softens the bright rays of the electric bulb, but allows them to reach the farthest corners of the room. Bracket lights on the walls and a special lamp on the piano give plenty of extra light whenever it is needed.

Simpler but just as effective fixtures are in all the other rooms of the house, upstairs as well as down, in the hallways and basement and on the porches. Hall lights can be turned on from upstairs or down, and veranda lights are controlled from inside the house.

In the barn the old lantern is known no more. Electric lamps are strung everywhere they will do the most good and the switches are conveniently located. No more carrying lanterns or worrying about fire.

The farm of to-day is enjoying just as complete electrical service as the city home; because electricity on the farm affords power as well as light. Pumps, washing machines, separators, churns and a wide variety of other light power appliances are run to-day with small electric motors at a great saving of both time and labor.

All this service is developed right on the farm by a small electric plant

consisting of a generating unit and a set of storage electric plants in the last few years that to-day they are more easily taken care of than the average farm implement. They incorporate the best features of mechanical and electrical design.

Minister's Statement on Coal Supply

An estimate of the total wheat production for Western Canada for 1919 is 166,225,000 bushels.



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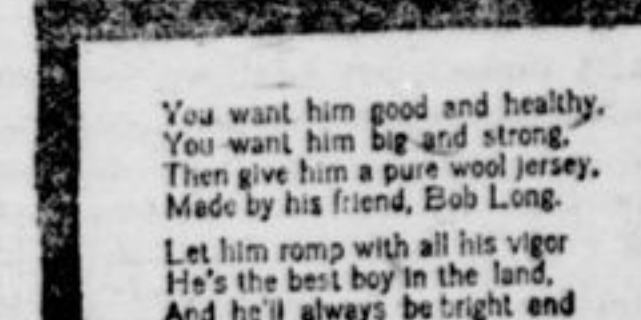
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CANADA AND THE COAL SUPPLY

MINERS' STRIKE IN THE UNITED STATES.

Dominion, Feeling Pinch of Shortage, Plans Enlarging Her Own Output.

The recurrent shortages in fuel give rise to a renewed movement to make Canada more self-dependent so far as bituminous coal is concerned. Officers of the mines department are authority for the statement that there is as much soft coal in Canada as in the United States. Half a billion tons, it is asserted, could be mined annually, if necessary. It all reduces itself to an economic question of getting labor to work the mines, equipment to develop them and, above all, a market for the product.

Last year Canadian mines produced 17,636,198 short tons of bituminous coal, 3,226,321 tons of lignite and 115,405 tons of anthracite. In the same period the country brought 22,678,587 tons from the United States, of which 4,785,160 tons were anthracite.

Where the economic problem arises, primarily, is from the fact that the Canadian mines are remote from those parts where the market is the largest. There are splendidly productive deposits in Cape Breton in the extreme east and in British Columbia and northwestern Alberta in the extreme west. The biggest consumption, however, is centralized in Ontario and Quebec. About two million tons of Nova Scotia coal finds its way annually to the Montreal market by way of the St. Lawrence route, but navigation opens only in April and closes early in November, so with limited shipping facilities this market never goes beyond a certain point.

American mines, therefore, have always been able to compete for Quebec business and, especially, for that of Ontario, situated as it is much closer to Pennsylvania and Ohio. The result has been that Nova Scotia coal does not get much west of Montreal, while the western coal does not come east of Winnipeg, whereas it is in the central provinces that the demand is the largest. To haul coal such long distances is regarded as impracticable unless worst comes to worst, and it presents special difficulties just now owing to car shortages.

Urges Canadian Development.

The question, however, is being discussed freely, and many people, while not discounting the geographical disadvantages, are urging that Canada should develop more fully her own mining deposits rather than face the currently suffering and partial industries and transportation paralysis whenever trouble develops across the border.

Great interest is displayed in the coming inquiry by the International Joint Commission into the proposed navigation and water power developments of the St. Lawrence, jointly by the United States and Canada.

The general idea is to deepen the St. Lawrence by a series of dams so that ocean shipping, which now stops at Montreal, may go to Toronto and Detroit and so on up the great lakes to Duluth, Chicago, Fort William and Port Arthur. Incidental to this expansion of navigation is the development of four millions of potential water power, to be divided jointly between the United States and Canada.

The undertaking would involve very heavy expense—at least \$300,000,000, but public sentiment, seemingly, is strongly in favor of it. The new Welland Canal, now in course of construction, will accommodate ships with a draught of 35 feet, and it constitutes really the first vital link in the scheme. The questions of reference are now before the United States and Canadian governments and it is expected that inquiry by the International Joint Commission will be begun very shortly.

Golf in the Royal Family.

There is a story told of a secretary at a well-known golf club in France who is notorious for his dry humor and his disposition to treat everybody and everything with the most pronounced nonchalance. One day during the war a young British officer presented himself at the club and inquired of the secretary, "Can I play golf?"

"How should I know," came the reply. "But here are the links." The face of the visitor relaxed into a broad smile as he remarked: "Very good, indeed." It was the Prince of Wales.

The Prince has spent many enjoyable hours on the private course at Windsor, and has said that as soon as he can spare the necessary time he intends to give more attention to golf than heretofore. There are now many golfers in the royal family, several of whom can afford to give the Prince a substantial handicap. The Princess Royal in her younger days was probably the best golfer the royal family ever possessed, but recently she has played little.

At present Princess Arthur of Connaught excels. She plays well, as does her sister, Princess Maud. Prince Henry is a fine player. Curiously enough, the King, who is fond of sports, has little liking for golf, while the Queen frankly confesses that she scarcely knows one club from another.