

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE: TORONTO

CAPITAL, \$10,000,000 REST, \$7,000,000

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
ALEXANDER LAIRD, General Manager A. H. IRELAND, Superintendent of BranchesBRANCHES IN EVERY PROVINCE OF CANADA AND IN
THE UNITED STATES, MEXICO AND GREAT BRITAIN

BRANCHES IN ALBERTA

BASSANO	HIGH RIVER	PONOKA
BATTLE	INNISFAIR	PROVOST
CALGARY	INNISFREE	RED DEER
CARMANGAY	LETHBRIDGE	STAVELY
CLARESHOLM	MACLEOD	STONY PLAIN
CLEVERVILLE	MEDICINE HAT	STRATHCONA
CROSSFIELD	MILK RIVER	STRATHMORE
EDMONTON	MONARCH	VEGREVILLE
GLEICHEN	NANTON	VERMILION
GRANUM	NEW DAYTON	WARNER
HARDISTY	OLDS	WETASKIWIN
	PINCHER CREEK	

BANKING BY MAIL

Accounts may be opened at any branch of the Bank and deposits made
or withdrawn by mail. Every attention paid to out-of-town accounts.A SAVINGS BANK DEPARTMENT IS OPEN AT EVERY BRANCH OF THE
BANK IN CANADA EXCEPT IN THE YUKON TERRITORY

The Toronto General Trusts Corporation

Established 1882

The Pioneer Trust Company of Canada

Paid-up Capital	-	\$ 1,000,000
Reserve Fund	-	500,000
Assets under Corporation's Care exceed	-	37,000,000

Chartered to act as Administrator, Executor, Trustee, Guardian,
Liquidator, Committee, Agent, &c., &c.Money to loan on improved Farm and City properties at
lowest current rates.

Winnipeg Office:

Bank of Hamilton Building, Main Street
John Paton, Manager

Ship Your Grain

To a strictly commission firm and have it handled
to your advantage. We handle strictly on com-
mission; look carefully after grading; obtain best
prices and furnish prompt settlements.Write for market prospects and shipping
directions.

Thompson, Sons & Company

Grain Commission Merchants

703D Grain Exchange

Winnipeg, Man.

by the way in which he performed his
duties.Before the steamer put in at London,
the doctor made arrangements by tele-
graph for the reception of Captain Hay-
man at a private hospital in the west-
end, and the Tertius was no sooner
berthed than he set out in a cab for his
destination.

Chapter III.—The Deepest Depth.

On the day following our arrival, Cap-
tain Hayman underwent the painful op-
eration which the ship's doctor told me
was the only chance the old man had
of remedying his defective vision. Be-
fore the Tertius started on her next run
I went out to the hospital to learn how
the patient was progressing. I was not
permitted to see him, however. The
strain had been too great for even his
vigorous constitution. Doubtless the
worry consequent upon the ill news
which Brimlow's note contained was in
some degree accountable for his com-
plete prostration. I was assured, how-
ever, that the operation had been emi-
nently successful; so far, at least, as it
was possible to judge at that early
stage.Contrary to my expectations Matt
Grimm did not return to the Tertius.
Considering that he had expressed his
determination to follow the sea, and
that he would have had no difficulty in
securing his berth, I thought this rather
strange. Burgin seemed specially dis-
appointed, and blamed himself several
times for having lost sight of the "kid."
For my part I concluded that Matt had
had enough of the sea, and that perhaps
it was London that had lured him after
all.mate of the captain's I resolved to look
him up on the mere chance of receiving
a suggestion as to where I might prose-
cute my inquiries. The commission
agent was working industriously at his
desk when I entered. I told him my
errand at once, and frankly admitted my
fears regarding the old man's physical
and financial state, thinking, thereby, to
stimulate his sympathy to the extent of
some pecuniary assistance."Good heavens! man!" said he, catch-
ing my drift at once. "Captain Hayman
is not in need of anybody's help—you
take my tip for it. He holds a consider-
able number of shares in the most re-
markable venture that has been heard
of 'change for many years. I wrote him
full particulars last mail, so that, if the
newspapers have not already supplied
him with details, he will have them in his
possession by the time you arrive home.
Some years ago I induced the captain to
invest heavily in a tobacco plantation.
But it was an unmitigated failure from
the very start. Indeed, things came to
such a pass in May last that we resolved
to go into liquidation. Before any ac-
tion was taken, however, I received a
visit in this office from a mining en-
gineer named Gilbertson, who had been
over the estate with a friend. After
binding me to one or two promises, he
told me that one of the chief reasons
why our Koolenben tobacco venture had
failed was the fact that the soil was
so saturated with oil that plants could
not possibly thrive in it. If we would
sink a well or two, however, he had not
the slightest doubt that we could not
only recover what had been lost, but
make a handsome profit into the bar-

An Editor's Appreciation of the Western Home Monthly.

The Editor, Western Home Monthly,
Winnipeg.

Sir,

Your magazine is a splendid one, brimful of valuable
information, and we assure you that we appreciate it greatly.

Yours sincerely,

(Miss) RALPHIA STILL,

Editor, Woman's Department,
Dipper Office, Ottawa.On our return home again, I found
that Captain Hayman had remained at
the hospital till only a day or two be-
fore our arrival. From what I could
gather, the operation had, after all,
failed to effect even the slightest cure and
he had passed out with the assurance
that nothing more could be done for him.
Knowing his circumstances as I did,
there was something distressingly piti-
ful, I thought, in this announcement. He
had talked of going to some place in
Cornwall, but just exactly where nobody
had thought it worth while to inquire.
As he had sold the little cottage in Pen-
zance in which his wife resided before
her death, it did not seem at all likely
to me that he would go there. I knew
he was not the kind of man to court
his acquaintances in time of trouble. I
was left, therefore, without further trace
of him.On the next run to Sidney my mind
was so much exercised with the old man's
unhappy position, that I resolved to call
upon Brimlow and inquire if he had any
knowledge of the captain's movements,
or if he could suggest where he was like-
ly to be found. But he was unable to
give me the slightest clue. He was good
enough to inform me, however, that I
might draw on him for £50 should I find
the skipper in need of assistance. This
naturally had the effect of making me
more anxious to trace his whereabouts.
Indeed, I promised the agent to do all I
could on my return.As chance would have it, we called
in at Singapore on the run home. Re-
membering that one Schofield, of this
city, was like Brimlow, a former ship-gain. I called a special meeting to con-
sider Gilbertson's proposals. But it
didn't take much talking over. We were
already so deeply involved that another
hundred pounds or two didn't seem to
matter. Well, the upshot was that in
little over six weeks we struck oil. Since
then we have sunk several shafts, the
oil is already on the market, and the
shares are being quoted at sixty above
par. I was going over the dividend re-
turns for the first quarter when you
came in. At the very lowest estimate
these will go out at fifteen per cent. By
all means, then, Mr. Officer, make in-
quiries about Captain Hayman as soon as
you get back, and advise him to hold on
to his papers, for this is something that
is going to make all kinds of money for
us.I returned to the ship highly delight-
ed with the news I had received, and de-
termined, even more than ever to find the
captain. To think of him hiding away
in some corner, blind and helpless, and
living in the belief that he was a ruined
man, was pitiable in the extreme.On reporting myself at the office of our
company in London, I inquired whether
Captain Hayman had been heard of
lately. For answer, the cashier pointed
to several letters and newspapers which
were waiting for him. Among them, of
course, was Schofield's, so that it was
quite apparent the old man had not heard
of his own good fortune.We were ten days in port on this oc-
casion, and I spent every spare hour of
it in my search. I advertised in the
Times and the Telegraph. I looked in
at every likely and unlikely place in