ST. PATRICK AND THE its background of rose glory. To have the gown, to gaze at and touch with PINK GOWN

(Benziger's Magazine.)

Margherita stopped at St. Francis Xavier's to light a candle. Duskyeyed, pink-cheeked, with a piquant Etalian Margherita possessed what saints on the pictured windows.

ering flames showed before St. Joseph and the Virgin. A black.clad voman Uknelt silently in a pew, the only figure In the vast edifice, and Margherita, a every splendor of happiress filling her own heart to bursting, felt a rush of pity as she caught the woman's chokwhose eyes were blue as the saint's silk, and Margherita sorrowed for her, "a rich lady, but unhappy."

thim, looking upward with reverence fronted her from out of the door set and awe. Also men looked at her Patricio like that, when he strode past, and cheerful and strong, every labeled and strong every labeled every labeled and strong every labeled every big and cheerful and strong, every prass button on his blue coat winking estly. a warning to the unwary that the eye of the law was upon them. Like astonishment. quicksilver, the girl's thoughts ran from Patrick Mullen to the pink gown which had come to be indissolubly clusion of all else.

Tony was the first chapter in Margherita's life, and she loved him de- Tony, and Patricio's with him this gherita's life, and she loved him devotedly. Tony, too, had a rare affection for the little, brown-eyed sister. He had left her with the old grandmother in Ifaly when he came to the shining land of his dreams, and the when the grandmother died Martin the to the shining land of his dreams, and then when the grandmother died Margherita had come across to his gladly welcoming arms. A little maid of this land of free and equal." Ann when the grandmother died Margherita had come across to his gladly twelcoming arms. A little maid of this land of free and equal." Ann McGuinese grown arcterical in her welcoming arms. A fitter than the of this fand of free and equal. And McGuiness, grown oratorical in her brought thread, matched scraps of silk in the big stores, and looked enviously at lustrous, gleaming fabrics in the shop of the great Madam where she was the smallest satellite, smoothing them tenderly with surreptitious fingers. At nineteen she was the satisfactory of the great Madam where she was the smallest satellite, smoothing them tenderly with surreptitious fingers. At nineteen she was the structure assistant, with a recovered but slowly from his wound.

"The little Italian one shall be my successor," the great dressmaker dressmaker time it seemed de ever walk again. diste to the exclusive.'

But Margherita, sweet, simple, lov-But Margherita, sweet, simple, lovable, longed not for such glory. When Patricio had smiled on her, she gave not a passing thought to the greatita knew who could pay the high price sals who thronged the bridge corner, big sum came from. And if he had were not in little Margherita. Kneel-known, a pirk gown was but a pink

many as fve years since the vision smile. days among-loved them for their eluwive shimmer, their satiny softness, havior?" their lovely, soft-hued shading. Sighing with delight one day over a miraculous creation of gossamer chiffon point. and silk, ready to leave Madam's shop, she resolved with awed daring to make for herself a dress like it—one she need never part with. Sil-one she need never part with. ently she pondered on the idea. un- bit?" til it possessed her mind, and she hoarded her savings for it. On the day when she walked proudly into the biggest of the monster department shops where sections are the monster department. with practiced, knowing eyes, selected the saleswoman. Sure I'll be a sergeant in a month or two-expense is noth-

"Funny what good-lookers some of them Ginnies are," she remarked to ther neighbor when Margherita had dengated the merital that the saleswoman. In the control of two-expense is nothing to me."

"Toot, toot, what a blower!" laughed Margherita, forgetting the seriousness of the merital than the seriousness of t

It rose before her inner eye in all its perfection of examisite creation of silk, but a shimmery, fra-

drooping softly to her feet. It enfolded her like the petals of a huge and wept the whole night through.

"Flirt and coquette." But how pink rose, the dark braids of hair crowning her small head, and the soft could she explain to him the loss of

the joy of possession, was sufficient then for Margherita. It was only after Patrick Mullen appeared that she the gown she felt less her unworthiness of Patricio. His family were very rich and without doubt "of smartness in her tailored suit and Patricio had laughed at her when she gauntily-tipped toque-slender, young, feared they would scorn his Italian wife-but she, herself, with the intui-Madam, head of the great dress-mayvaguely termed "an air." Yes, despite the alert smartness of her appearance, Margherita was as alien in spirit as in blood from the rush and gown, her fear of Patricio's haughty She loved the loity, domed spaces of St. Francis' great interior, filled st. Francis' great interior, filled brightness of a summer day illumined and cents, she knew instinctively it the stern, sweet countenance of the was from this viewpoint the family of was glad that Madam had said it was weither side of the altar, ruddy, flick- more wonderful than anything her "studio" had produced, for Madam's frocks were almost world-famous now, vieing with the creations of the great

French makers. Softly the brightness departed from the faces of the saints, and Margherita arose with the start from her ed sobs. At the window of St. Pat- dreaming to find the gloom deepen-Tick she knelt, and with shining eyes ed to darkness, touched only by the ruddy, watching eye before St. Joston the share of the share for her own Patricio. The saint looked down at Margherita benignly and her thoughts fled away to the other one,

Taughed at her and loved her. St. Patricio was tall and strong in his trailing robe, but not stronger, she thought provide the stronger in the soft with the thought proudly, than her own Patri-cio, who could put his arms about her waist and lift her into the air like own noisy street, where patient Tony would be wondering at her absence. Margherita knew St. Patrick was wery great and powerful. She could flight of dragy stairs did she feel that anything was wrong. Then the troubles and crowns who clustered about bled face of Ann McGuiness confronted her from out of the deer set.

Margherita gazed at her in puzzled

"But it's plenty you have to be thankful for that it's not killed he is," continued Ann McGuiness, with connected with him in her mind. Patricio and the gown and her brother a sudden tugging at her heart strings, Tony were her world absolute, and a queer, crushed feeling of breathfilled her heart and mind to the ex- lessness. She gasped faintly, her face chalky and breathing labored, "Pat-

"Sh," said Ann McGuiness, "'tis

Madam's trusted assistant, with a deft touch and discerning eye, for which Madam prophesied a triumphant future.

Three weeks passed by, and tony recovered but slowly from his wound. The knife aimed at a more vital part had landed near the knee, and for a time it seemed doubtful if Tony would was appointed to fill the vacancy on the Board. The Directors, as is customary, have verifications one shall be my

Then Margherita, with dry eyes, factoinette Guere was going to be mar-

you want to be fined for impudent be-

"But, mia cara, I mean it," she

shops, whose sections she knew like leave my brother Tony to me. He'll the corners of her own tiny flat, and have a room hung with rose-colored

seriousness of the moment.

Dreamily the girl thought now of the stitches and love and sacrifices that had gone into the pink vision of Patrick.

The audacity of her saucing the police force, the Dago darling, 's said Patrick.' But Margherita persisted, and re-

turned to the subject again and again. daintiness, not an inanimate, soulless At last Patricio, in sudden anger at her refusal to give him "one decent gile, delicate thing of beauty, to be reason," had left her, furiously affirming that he didn't doubt but she had "Brayo min cared Fish.

she stood before him, shining-eyed and before he flung the door to and poor pink-cheeked, with its manifold ruffles drooping softly to her feet. It en Margherita had fallen on her little cot

darkness of her eyes thrown against the pink gown and the herry lin her heart, where hitherto happiness had welled up unconsciously, there was now a dull, smoulder-

Passing St. Francis' one day, she remembered how she had gone in radiant with happiness that summer af- Toronto, 31st December, 1967. ternoon, and again she turned her lagging steps toward the great en-

The DOMINION BANK

knew wherefore her gown had been from the beginning destined. With Meeting of the Shareholders

> The Thirty-seventh Annual General Meeting of The Dominion Bank was held at the Banking House of the Institution, Toronto, on Wednesday, January 29th, 1908. Among those present were noticed :

F. P. Phillips, C. B. Powell, Capt. Jessopp, W. J. Elliott, Hon. J. J. Foy, Dr. Andrew Smith, J. Stewart, Wm. Davies, W. C. Harvey, R. H. Davies, E. B. Osler, M.P.; H. L. Lovering, Archibald Foulds, H. W. A. Foster, H. Gordon Mackenzie, David Smith, Wm. Glenney (Oshawa), Dr. Grasett, Gordon Mackenzie, David Smith, Wm. Glenney (Oshawa), Dr. Grasett, Rev. T. W. Paterson, J. Bell, A. Munro Grier, W. C. Crowther, Ira Standish, Richard Brown, R. M. Gray, Barlow Cumberland, W. D. Matthews, Jas. Carruthers, G. N. Reynolds, Jas, Matthews, J. C. Eaton, H. S. Harwood, Dr. C. O'Reilly, W. R. Brock, W. E. Booth, A. W. Austin, J. Dixon, S. Halligan, L. H. Baldwin, Percy Leadlay, Wm. Ross (Port Perry), Dr. J. F. Ross, H. N. Evans, F. H. Gooch, A. C. Knight, Andrew Semple, H. G. Goodenbam, R. T. Goodenbam Gooderham, R. T. Gooderham H. B. Hodgins, S. Samuel, F. D. Benjamin, James Scott, F. J. Harris (Hamilton), A. H. Campbell, Wm. Mulock, Chas. Cockshutt, W. G. Cassels, C. H. Ritchie, K.C.; C. C. Ross, A. R. Boswell, K.C.; A. C. Morris, F. E. Macdonald, Thos. Walmsley, Colonel Sir Henry M. Pellatt, C. A. Bogert, W. Crocker and others.

It was moved by Mr. L. H. Baldwin, seconded by Mr. A. W. Austin, that Mr. E. B. Osler do take the chair, and that Mr. C. A. Bogert do act as Secretary.

Messrs. A. R. Boswell and W. G. Cassels were appointed scrutineers. The Secretary read the report of the Directors to the Shareholders and submitted the Annual Statement of the affairs of the Bank, which is

The Directors beg to present the following Statement of the result of the business of the Bank for the year ending 31st December, 1907: Balance of Profit and Loss Account, 31st December, 1906 \$ 28,798 33 her, "a rich lady, but unhappy."

She hastened out of the church and Profits for the year ending 31st December, 1907, after deducting

charges of management, etc., and making provision for bad and doubtful debts 635,235 51

\$1,597,490 71 Dividend 3 per cent., paid April 2, 1907.\$ 95,149 79 Dividend 3 per cent., paid July 2, 1907. 107,978 20 Dividend 3 per cent., paid Oct. 1, 1907. 111,351 61 Dividend 3 per cent., payable January 2, 1908 114,413 63

Transferred to Reserve Fund 933,456 87

RESERVE FUND. Balance at credit of account, 31st December, 1906\$3,900,000 00

Transferred from Profit and Loss Account 933,456 87 \$4,833,456 87

In view of the financial stringency which prevailed throughout the world in 1907, and the unsettled monetary conditions existing in the United States, it has been necessary to exercise unusual caution and prudence in administrating the affairs of the Bank. Our policy has been to restrict advances without interfering with the proper requirements of the customers of the Bank and to assist in marketing the products of the country-more especially the crops of the Northwestern districts-at the

same time maintaining strong Cash Reserves. Having reference to our announcement at the last Annual Meeting that one million dollars of new Capital Stock would be offered to the Shareholders in 1907, we have to inform you that on December 31st \$983,700

of this amount was subscribed for, and \$848,597.50 paid up.

During the past year it was considered advisable to establish Branches of the Bank at the following points: In the Province of Ontario, at Berlin, Hamilton, Ottawa, and at the corner of Queen and Victoria streets, Toronto; in the Province of Quebec, at the corner of Bleury and St. Catherine streets, Montreal; in the Province of Alberta at Strathcona, and at Vancouver, British Columbia.

The opening of our Vancouver Office not only marks our entrance into British Columbia, but completes a chain of Branches at all important centres from Montreal to the Pacific Coast, including the Capitals of the Western Provinces. Results so far indicate that these extensions will be

We have to record with regret the death in January last of Mr. Timothy Eaton, whose varied business knowledge and sound judgment made him a valued member of your Directorate. Mr. John C. Eaton, his son,

The Directors, as is customary, have verified the Head Office Balance Sheet, as on the 31st of December, 1907, including therein the auditing of would say, with the dignity of "mo- ed the first tragedy of her life. Anand Investments.

The usual careful inspection of the various Branches of the Bank has been made during the past twelve months. E. B. OSLER,

not a passing thought to the greater and the future she was losing.

The commercial instincts that were emaking Tony a leader in the "banan" Tony's leg so that he could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services. The famous doctor did not ask where the could walk again had placed on his services.

The following gentlemen were elected Directors for the ensuing year: Messrs A. W. Austin, W. R. Brock, James Carruthers, R. J. Christie, J. C. Eaton, J. J. Foy, K.C., M.L.A.; Wilmot D. Matthews, A. M. Nanton and E. B.

ing now before St. Patrick, her heart projected in the wonder of his loving meritary and the pink gown! It was as many as five years since the vision many as five years and the first the same was five years and the first the first three years are

LIABILITIES.

before Margherita's dreamy dark eyes.
Her artistic, untutored soul loved the rich and beautiful silks she spent her of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits not bearing interest including interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest (including interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest (including interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest (including interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest of the police, Miss Trevano," he had informed her with mock sternness. "Do Deposits bearing interest of the police, Miss Trevano, "Do Deposits bearing interest of the police, Miss Trevano, "Do Deposits bearing interest of the polic

| est accrued to date) 29,781,858 12 | 34,242,155 | 72 |
|--|-------------|----|
| Deposits by other Banks in Canada | 219,596 | |
| Balance due to London Agents | 1,854,408 | 72 |
| Balances due to Banks in the United States | 38,792 | 68 |
| Total Liabilities to the public | 39,268,351 | |
| Capital Stock paid up | 3,848,597 | |
| Reserve Fund | 4,833,456 | 87 |
| Balance of profits carried forward | 235,140 | 61 |
| Dividend No. 101, payable 2nd January | 114,413 | 63 |
| Former Dividends unclaimed | 69 | 75 |
| Reserved for Exchange, etc | 54,204 | 34 |
| Reserved for rebate on Bills discounted | 142,983 | 15 |
| | 040 407 017 | 07 |

\$48,497,217 67

| 3 | ASSETS. | | | | |
|---|---|-------------|-------|--|--|
| t | Specie | 1,146,474 | 77 | | |
| - | Dominion Government Demand Notes | 4,536,579 | 00 | | |
| , | Deposit with Dominion Government for Security of Note Circulation | 150,000 | 00 | | |
| 9 | Notes of and Cheques on other Banks | 1,493,097 | 02 | | |
| | Balances due from other Banks in Canada. | 881,867 | 37 | | |
| 2 | Balances due from other Banks elsewhere | | | | |
| i | than in Canada and the United King- | | | | |
| | dom | 924,940 | 77 | | |
| - | | ** *** | | | |
| | | \$9,132,958 | | | |
| t | Provincial Government Securities | 237,532 | 44 | | |
| t | Canadian Municipal Securities and British | | | | |
| _ | or Foreign or Colonial Public Se- | | | | |
| 1 | curities other than Canadian | 562.079 | 52 | | |
| | Railway and other Bonds, Debentures | | 34.34 | | |
| | and Stocks | 2,568,425 | 38 | * | |
| | 2 11 | _,_,_, | 200 | THE PARTY OF THE P | |

3,499,083 88 -\$ 16,000,080 15 Bills Discounted and Advances Current. . \$ 31,447,382 80 Overdue Debts (estimated loss provided for)..... Mortgages.
Bank Premises. 38.274 42

Other Assets not included under forego-

\$48,497,217 67 C. A. BOGERT, General Manager.

trance. A girl, ta'l, handsome, in luster eyes. Her thoughts were al- But even when Margherita's heart furs and velvet, coming out red-eyed ways with Patricio, now—the other ached most bitterly, when the tugging and moving toward the great motor one. The week since she had lost within seemed intolerable, when her car waiting at the door, looked at him stretched out behind her, a period whole being seemed to cry out for Pa-Margherita curiously. She, too, had of intolerable ache and pain, and bebeen seeking consolation in the church fore her the future without Patricio the proud family of the Mullens. She, and she wondered curiously if she would be happier if she were the dark-eyed Italian girl, while Margherita felt a sudden quickening of rebellion she could not shed. She rehearsed the could not shed. She rehearsed the ground family of the Margherita the proud family of the Margherita. She, many-pieced window, abetted by her imagination, deceived a mind wonder-eyed Italian girl, while Margherita the good God had spoken the strong of that this girl should have all and she nothing. Unconsciously she sought the wirdow of St. Patrick and gazed up at the saint solemnly, with black-

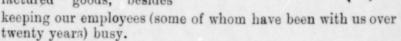
FEBRUARY STOCKTAKING

"We Need the Money"

Ready cash is at a premium all over the world, and the problem is how to find money enough to carry on the ordinary routine of business.

We're meeting the situation by selling reliable Furs with absolutely no regard for original cost or value.

During the February Stocktaking Sale, as fast as special lots are sold others will take their place. Our Fur workrooms, which are the largest and best equipped in Canada, are being kept going overtime turning out very heavy stock of skins into manufactured goods, besides



There is enormous enthusiasm in the prices, but you must see the styles and examine the qualities to properly appreciate the saving.

Natural Alaska Sable Muffs, \$7.25

Natural Alaska Sable Muffs, Empire shape, best satin lining, eiderdown

Coon Muffs, \$6.59

Coon Ties, \$7.45

Muskrat Muffs, \$4.75

Natural Muskrat Muffs, best satin lining, eiderdown beds, Empire shaped, regular \$8.50, for \$4.75

Western Sable Muffs, \$5.25

Western Sable Muffs, Empire-shaped, best satin lining eiderdown bed, regular \$10.00, for......\$5.25

Blended Squirrel Ties, \$9.19 Blended Squirrel Ties, 70 inches long, satin lined, regular \$15.00,

Bleaded Squirrel Muffs, \$11.57

Blended Squirrel Muffs, best satin lining, eiderdown bed, Empire shape regular \$16.50 and \$18.00, for......\$11.57

Grey Squirrel Ties, \$9.59

Grey Squirral Ties, 70 inches long, satin-lined, regular \$12.50 and \$15.00,

Grey Squirrel Muffs, \$9.59

Grey Squirrel Muffs, best satin living, eiderdown bed, Empire-shaped,

Alaska Sable Ties, \$9.19 Natural Alaska Sable Ties, 70 inches long trimmed with six tails and two

Pony Coats, \$57.75 Russian Pony Coats, in brown and black, semi or tight-fitting backs, plain or with braid trimming, plain or fancy buttons, 24 and 26 inches

ong, regular \$80.00, fer\$57.75

Automobile Muskrat Coats, \$89.00 Dark Muskrat Coats, sizes 38 and 40, lengths 48 and 50 inches, regular

\$140°00, for.....\$89.00 Muskrat Coats, \$34.75

Muskrat Blouses, Natural Canadian Muskrat, 24 and 26 inches long,

Near Seal Coats, \$27.75 Best Quality Near Seal Coats, in blouse or straight-front styles, regular

\$40.00 and \$45 00, for.....\$27.75 Mink Stoles, \$109.75

Large Mink Stoles, full cape effect over shoulder, plain stripe or animal effects, long tab fronts, regular \$150.00 and \$160.00, for \$109.75

The W. & D. DINEEN Co., Limited

Cor, Yonge and Temperance Sts. - Toronto

"Sure, there's plenty he'll find to On the orayer. she did not want to lose Patricio. "Sure, there's plenty he'll find to comfort him," Mrs. McGuiness had assured her. "And a finer-looking man nor a better there's not on the force."

"Sure, there's plenty he'll find to on the crossing, deep in slush, Policeman Patrick Mullen gloomily assisted pedestrians to cross. His heart was like lead, and his cherry words of encouragement were missed.

Margherita fancied she could see their lips move in questioning. Surely he would settle all her trou-

bles and perplexities could he but speak to her—this great St. Patrick.
Her proud little heart shrank in alarm from the seart shrank in arguments and become Her proud little heart shrank in arguments and beseechings had fallen alarm from the scorn he might offer like snow against her adamant re-

on.

"Oh, say, kind St. Patricio," she prayed; "oh, say can I marry Patrishe whispered. "When is it he is 32,497,137 52 cio that I love as you love her?" with an earnest nod at the green sprig in his upraised fingers. The sun touched her upturned, tear-drench- midst of the hustling traffic of road-

face of the saint. And then the miracle happened—St. Patrick nodded, and nodded again. There are the doubters, of course, who will say the setting sun dazzled the eyes of the little Italian girl, that the rays fitering through the

if he could but speak he would com- with a little moan she dropped her for ther, perhaps even tell her what to do. Would St. Patrick say, like Ann McGuiness, that she, Margherita, had a "fool's pride?" That was what she wanted to know—and oh, was satisfied—St. Patricio had answars satisfied—St. Patricio had answars satisfied—St. Patricio had answars satisfied—St. Patricio

words of encouragement were missed The setting sun reddened the robe by the passers-by. A slender little of St. Patrick with wonderful colors.
Kneeling on the ground at his feet, braids under a saucily perched sailor, the kings of Ireland looked upward, surveyed him anxiously from the optheir faces alight with admiring awe. posite side of the street. He looked so cold and fierce and unapproachable

-a veritable son of a hundred kings. Patrick Mullen saw the slender figher. But the gentle eyes drew her solve. She peered up into his face

coming back?" With a shout Patrick Mullen caught

way, and placed her pink and speechless on the opposite sidewalk.

"You'll be ready to marry me next Sunday," he announced, with the masterful air of a victor. "It is as Patricio

returned shyly, and then she turned and fled, and the radiant happiness she had almost lost forever bubbled fresh again in her heart. Ellen Far-

