

As he said this the train ran under cover at London Bridge station, and the two got out. Finnimore cautiously crawled from under the seat, dusted his clothes, and breathed freely again in his joy at having escaped undetected.

When he arrived at his office he looked for the first time at his morning paper, and turned, not to the foreign or domestic news but to the financial page. Running down the list of mines, he came to Redtrust Deeps, and saw them quoted at two-and-a-half. He thought at first of plunging to the extent of twenty-five thousand shares, but concluded at last to go more cautiously, contenting himself with less than half that number. He wrote an order for the purchase of ten thousand Redtrust Deeps, at two-and-a-half, and signed it, sent his office boy to Messrs. Redwell and Herne with it, writing on the outside of the envelope that this was to be given to Mr. Herne as soon as he arrived.

A little after ten o'clock he was called to the telephone.

"Is that you, Finnimore?"

"Yes."

"This is Herne. I've got your order for ten thousand Redtrust Deeps at two-and-a-half. Is that right?"

"All right; yes. Didn't you recognize my signature?"

"I always move with some caution in these matters, Finnimore; and I thought, perhaps, my talk with you this morning might have led you astray. You said you weren't taking any, I remember. Now, have you inside information about Redtrust Deeps?"

"Oh, yes."

"There was some trouble about that company a year ago. An investigating committee was appointed, and an engineer was sent out. Did you know that?"

"Yes; certainly."

"Then you're not jumping blindly?"

"Certainly not; and I say Herne, if you take my advice, you will go in for ten thousand yourself. It will help to build that house in Purley before a week's over."

"Really? You seem very confident all at once!"

"I'm confident enough to secure ten thousand shares in this mine as you see."

"So I perceive. I take it you don't want to buy these outright, but will give your cheque to cover?"

"Oh; I don't mind whether I buy outright or play on a margin. I leave all that to you."

"Very well; I'll bring the bill over to your house to-night, after I've secured the stock. Good-bye."

Finnimore, as has been stated, was in the habit of arriving at Caterham rather late while he held his second-class season. On the evening of the day when he bought these shares his wife met him, with visible alarm in her face.

"Oh, John," she said, "I have had such a fright. There is surely something wrong Mr. Herne dropped in here an hour ago, and wanted to see you. He left this note with the servant, when she told him you would not be home until late, and I opened it, in case it was something that needed attending to at once. You surely never bought twenty-five thousand pounds' worth of shares in a mining company?"

"Why, of course not, Jenny. I bought to-day ten thousand shares. You're taking the number of shares as pounds. They cost twopence-halfpenny each. Comes to a little over a hundred pounds, that's all."

"Why then, Mr. Herne must have made a very great mistake. It's down here in the account that you owe him twenty-five thousand pounds, and he says in his letter that if you do not wish to buy the stock outright, you can send him a cheque for five hundred pounds for a margin, whatever that means."

"Oh, that's all right; that's all right," said Finnimore, taking the opened letter and thrusting it in his pocket. "You've mixed these things with the new house Herne's going to build. I'll explain it all to you later. I'll see Herne to-night, and get this put right."

The lady heaved a sigh of relief, while Finnimore went into his study and locked the door. He saw at once how the mistake had arisen. The two-and-a-half, which he took for twopence-halfpenny, really meant two pounds ten shillings. If this stock dropped but a few points within the next day or two, all his little margin in the bank would be wiped out.

Finnimore said nothing to anyone about his appalling error. He went over to the stockbroker's house that evening, and

placed a cheque for five hundred pounds on Mr. Herne's table. He learned during their short interview that Herne had not followed his lead and bought Redtrust Deeps. Next morning he seized a daily paper, and turned at once to the financial column. Redtrust Deeps remained at two-and-a-half; and one hair at each temple turned grey.

Finnimore looked up the London addresses of all his Caterham friends, and spent next day, not at his office, but going round to one after another of them, trying to unload. He thought in the morning he might perhaps get ten men to take a thousand shares each from him, and then he would be free of his awful burden. But he found that a man with whom he had played whist in Caterham in the most friendly manner was a different sort of individual in his London office.

He told the same tale to all of his friends, offering them a most valuable tip if they would buy the stock from him, and not in the market. In every case they smiled and thanked him, but, like himself the day before, they were not taking any. A man here and there wrote the name of the mine on a slip of paper, said he would think it over, and communicate with him later; but Finnimore never heard from any of them. For the next few days the young architect hung on desperately, because there was nothing else to do. He kept very much to himself, being afraid now to meet any of the friends to whom he had endeavoured to sell and who had refused. Those whom he did meet usually accosted him with the words:

"Well, Finnimore, how's that gold mine of yours coming along? I didn't notice any advance in the papers this morning."

Finnimore grinned in a sheepish sort of way, and said the week wasn't out yet. He had not promised an immediate rise. His friends smiled in a provokingly superior manner, and passed on.

The afternoon papers on Thursday printed the report of the Redtrust mining engineer with big headlines. The stock on Thursday morning had begun to rise, and even before the annual meeting and the reading of the report it stood at six-and-a-half. At closing time Redtrust Deeps was ten-and-three-quarters. On Friday morning it went by quick leaps to seventeen, and in the afternoon touched twenty-four, at which price Finnimore commanded Herne to sell, netting a small fortune, a few wrinkles, some grey hairs, and also the deep respect of Caterham.

Robert Barr.

### Conspicuously Beautiful

The old maxim, "Every man is the architect of his own fortune" is equally applicable to every business. With the latter however the evidence of "making good" is generally something of a very material nature.

One of the great privileges that befalls a publication like ours is the opportunity to survey at close range the growth and workings of our Industrial Institutions.

The occasion at this time for these remarks—is the arrival in our office of the large catalog of the Big Seed House, A. E. McKenzie Co., Ltd., Brandon and Calgary. This catalog, like in years past carries us back year by year in our reflections recalling similar occasions of soliloquy when we reviewed the annual growth of this enterprising firm.

Every person who has ever received a catalog knows that instinctively they form an idea of the magnitude, the integrity, or the growth of the house it represents. This habit of crystalizing ideas unconsciously is due almost entirely to the reflected advancement depicted in each new catalog issued.

McKenzie's Catalog this year is something superb, something radically different to any we have ever seen before in the seed business. The cover design—a rich magazine effect, has the earmarks of progressiveness written all over it, emphasizing as it were the remarkable progress this house is continually making.

There is something about "Enterprise" that brings a spontaneous echo from every individual—it is this in their catalog we believe that arrests our attention, carries us analytically backward focusing our minds on the remarkable evolution ever forward of the McKenzie people.

### The Cruel Cross of Life

What silences we keep year after year  
With those who are most near to us and dear;

We live beside each other day by day  
And speak of myriad things, but seldom say

The full sweet word that lies just in our reach,  
Beneath the commonplace of common speech.

Then out of sight and out of reach they go—  
These close familiar friends who loved us so!

And sitting in the shadow they have left,  
Alone with loneliness and sore bereft,

We think with vain regret, of some fond word  
That once we might have said and they have heard.

For weak and poor the love that we expressed  
Now seems, beside the past, sweet unconfessed;

And slight the deeds we did to those undone,  
And small the service spent to treasure won,

And undeserved the praise for word and deed  
That should have overflowed the simple need.

This is the cruel cross of life to be  
Full-visions only when the ministry  
Of death has been fulfilled, and in the place

Of some dear presence is but empty space,  
What recollected services can then  
Give consolation for the "might have been?"

—Selected.

### Do not Be a Fretter

There is one sin which is everywhere underestimated and quite too often much overlooked in valuation of character. It is the sin of fretting. It is as common as air, as speech; so common that unless it rises above its usual monotone, we do not even observe it. Watch any ordinary coming together of people, and see how many minutes it will be before somebody frets; that is, makes more or less complaining statements of something or other which most probably everyone in the room, or in the car, or on the street corner, it may be, knew before, and which probably nobody can help. Why say anything about it? It is cold, it is hot, it is dry; somebody has broken an appointment, ill cooked a meal; stupidity or bad faith has resulted in discomfort. There are plenty of things to fret about. It is simply astonishing how much annoyance may be found in the course of every day's living, even at the simplest, if one only keeps a sharp eye out on that side of things. Even Holy Writ says we are prone to trouble as sparks fly upwards. But even to the sparks that fly upward in the blackest smoke there is a blue sky above, and the less time they waste on the road, the sooner they will reach it. Fretting is "all time wasted on the road."—Herald of Peace.

### The Proud Boy

There was once a very proud boy. He always walked through the village with his eyes turned down and his hands in his pockets. The boys used to stare at him and say nothing, and when he was out of sight they breathed freely. So the proud boy was lonely and would have had no friends outdoors if it had not been for two stray dogs, the green trees, and a flock of geese upon the common.

One day, just by the weaver's cottage, he met the tailor's son. Now the tailor's son made more noise than any other boy in the village, and when he had done anything wrong he stuck to it, and said he didn't care, so the neighbors thought that he was very brave and would do wonders when he came to be a man, and some of them hoped he would be a great traveler and stay long in

distant lands. When the tailor's son saw the proud boy he danced in front of him, and made faces, and provoked him sorely, until, at last, the proud boy turned around and suddenly boxed the ears of the tailor's son, and threw his hat into the road; and the tailor's son was surprised, and without waiting to pick up his hat ran away and sat down in the carpenter's yard and cried. After a few minutes the proud boy came to him and returned him his hat, saying gently:

"There is no dust on it; you deserved to have your ears boxed, but I am sorry I was so rude as to throw your hat on to the road."

"I thought you were proud," said the tailor's son, astonished; "I didn't think you'd say that—I wouldn't."

"Perhaps you are not proud?"

"No, I am not."

"Ah, that makes a difference," said the proud boy politely. "When you are proud and have done a foolish thing you make a point of owning it."

"But it takes a lot of courage," said the tailor's son.

"Oh, dear no," answered the proud boy; "it only takes a lot of cowardice not to," and then he turned his eyes down again and softly walked away. — L.C.

### The Church Piano

"I'll never play that old piano again!" declared Gladys Marshall. "It's just a disgrace for our church to have an old out-of-date instrument like that and expect good music. And as for inviting musicians from outside to come and use that old rattletrap, or to play to its accompaniment, it's nothing but an insult!"

Her complaint was not wholly without reason. She had invited Miss Schlegel over from Randolph to play at the district convention of the King's Daughters, and Miss Schlegel, as every one knew, was just back from the conservatory, and had something more than a local reputation as a violinist of promise. Gladys had played her accompaniment, and the piano, which had long been the subject of complaint, was more out of tune than usual, and Gladys was humiliated.

"I'm going straight to Mr. Benson, and hand in my resignation, as Sunday-school pianist," said Gladys; and she went.

The minister listened to the outburst, and said:

"I don't doubt, Gladys, that the piano is every thing you say. And I am sorry that the trustees do not see their way to the immediate purchase of a better one. And it may be that your indignation is needed to hasten the coming of a new instrument. I will see what I can do to help the matter."

"Meantime shall we have no music? Suppose that still for a year and a day we must have the old instrument, tuned and patched a little, but still unsatisfactory? We must have music—yes, and we must have you; and what's more, you must have the work! For you need to be doing something for others. You have done it all your life, and to drop out now—we simply can't let you."

"Does it ever occur to you that the Lord does a good deal of playing on imperfect instruments, such as you and me? And I don't doubt He often wishes we produced better music than we do. But, Gladys, hard as it is to keep us anywhere nearly at concert pitch, He is patient. So the anthem of the ages swells in spite of the fact that some of us are badly out of tune!"

"And do you know that noble poem, 'Opportunity'—the story of the man who could have fought bravely if he had had a better sword, and the king's son who picked up the poor, broken fragment that the grumbler had thrown away, and with it fought so successfully that he turned defeat into victory?"

"Do you remember Watt's painting, 'Hope'? She sits blindfolded on the top of the world, you remember, the strings of her harp all broken but one; and she makes the best music she knows how on that one string, hoping all the while, I doubt not, for a better harp."

"Come, we will start a movement for a new piano. Meantime we will have the old one tuned, and there will be Sunday-school as usual next Sunday, and the King's Daughters will hold their meetings —Miss Gladys Marshall, pianist!"