

beginning to think she was adorable anyhow.

She came across slowly. Then she lifted her face and looked at me, and there was an entreaty in her eyes, as if she implored me to get her out of this mess.

"May I?" I whispered. I felt that Tony ought to help here; but the shameless boy only grinned, with his arm round Rosalie.

Mona shook her head, and a look of trouble came into those misty brown eyes.

"Please, no," she said faintly.

"To show you forgive me, dear," said Rosalie gaily. "Look—Tony and I have made up our first and last quarrel."

She turned to Tony, pursed up her red lips, and tilted her head, and the graceless fellow, heedless that he had plunged me into this dilemma, bent and kissed Rosalie's lips.

"Our last quarrel," he said; and he deliberately winked at me.

Knowing Rosalie as I did I smiled, but I was very vexed with him.

"Now it's your turn," said Rosalie. I think she was bitter with that married woman hobby, match-making, and she felt she had precipitated this engagement of ours.

I looked at Mona, and she gave me one timid look, then her lips said "Yes."

And I bent and kissed her. It was not done quickly. I was surprised that my lips clung there to those soft ones.

"Oh!" said Mona breathlessly.

"They don't need any encouraging," said Tony. "Come on, Rosalie, let's leave the love-birds to themselves."

As in a dream I heard Rosalie's laugh tinkle out, and then the clang of the window as it shut behind them.

Another moment, and Tony waved his hand to me as he went out of the front gate. I was alone with a woman I had asked to marry me, and now we had to break it off.

"I must apologise," I mumbled the words. Somehow that kiss still tingled in my veins. It had gone to my head like champagne.

I stared at her. Her little hands were still trembling. Her face was white now, and her eyes were shamed. It had been too bad. We had no right to upset her so.

A strange feeling of sadness gripped me. It had been a very sweet interlude. This bit of love-making had been so short, and I knew now, to my intense surprise, that I wanted it to go on.

"And so the brief engagement must end?" I said, watching her.

"Of course!" she said, with a queer little smile. Could it be that there was a look of regret in it?

"I'm sorry that it must be ended," I said boldly.

"So am I." That curved mouth whispered those words.

"I—I beg your pardon?" I said, leaning forward earnestly and staring at her.

The color slowly rose until her face was dyed scarlet again. Then very deliberately she said it again.

"I said 'So am I!'"

Her voice faltered.

"Mona, do you mean that?" I said breathlessly.

She nodded, then covered her face.

I wasted no time. I took her in my arms and held her to me. Then I kissed that little mouth again and again.

It was half an hour after she made her confession.

"I think that Tony planned it," she said, with a little shamed look at me.

"At the dance he told me you had sent in your name for Foreign Service. I cried. It was silly, but to think of you going made me proud and sad at the same time. But it was hardest because I loved you, and yet you were nothing to me. He's a very bad boy, is Tony, but I shall always thank him," she said very earnestly.

"And so shall I," I said fervently.



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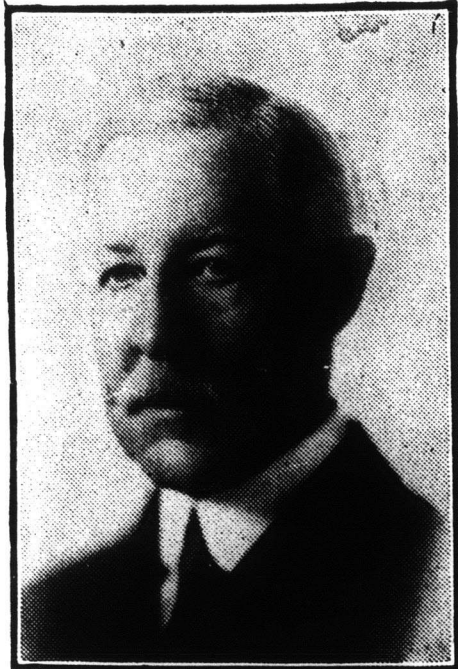
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periences with similar transactions, will be only temporary. Of the liquid assets, which total \$72,368,327, a reduction of over four and a half millions from 1917, the most important items are: Dominion notes, \$15,113,307; deposit in Central Gold Reserve, \$7,800,000; securities of the Dominion and Provincial Governments, \$12,527,938 (increase of over three millions); Canadian municipal and British and foreign public



JOHN GALT, President, Union Bank



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pected in the circumstances, are correspondingly enhanced. As these profits were not subject to deduction for depreciation or contingencies, it was possible, besides paying the usual 9 per cent. dividend, to transfer \$200,000 to Rest Account (the first addition made to this account since the war began), and to write off \$75,000 from promises account.

On the liabilities side, note circulation at \$12,134,649 shows a slight reduction,

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