



Showing a Roof Covered with Brantford Slates in Solid Color.

There is Safety Under This Roof

Have you ever had a fine job of decorating spoiled by a leaking roof? If you have, you certainly are in a position to appreciate the value of a roof that is positively water-proof. Some of the troubles common to wooden shingles to-day are that they are apt to split, warp or blow off as well as leak, soon after they are put on. Years ago they were good, but the quality has since gradually depreciated as the available supply of suitable timber became exhausted.

Brantford Slates have none of the faults of wooden shingles. They cannot rust. They do not allow rain to be driven under them as do metal roofs. They do not require rigid supporting as do the common tile or slate roofs. On the other hand Brantford Slates afford the utmost protection with little weight. They are made on a long-fibred felt "base" which is thoroughly saturated under pressure with asphaltum or mineral pitch. Crushed quarried slate particles are then deeply embedded in the surface of this "base", making it water-tight and fireproof.

Brantford Roofing

Brantford Slates are made in the natural colors of green, red, black and grey. The colors never fade and the slates do not require painting nor repairing. These slates are pliable and fit readily around gables and into the angles of any roof. This means a continuous roof without seams or joints. Sparks die on Brantford Slates. When you have these slates "on" you are done with the job. Remember they don't require painting or staining and may be selected to harmonize with almost any exterior color design, and the price is not beyond your reach. We would be pleased to send you samples and our Roofing Booklet.

Brantford Roofing Company, Limited
Brantford, Canada

For Sale by C. M. Smith

THE SALVING OF A DERELICT

(Continued on page 8)

of youth, full as they are of yearnings for the great unknown, of joy and laughter in the present hour. "Gay as the song of a canary—even the building of cities." He pictured for a moment his father's austere life, its sternly unvarying course, its respectable observance of the services of religion and society, and again the thought of disloyalty arose in him. He sighed, re-opened his book, and read on quietly, his mood of contemplation past.

At eleven o'clock Dwyer's hail sounded from the pier, and Luxon's bare feet paddled across the deck. Laurence heard him get into the dinghy and push off, and within two minutes his friend was aboard, noisily pleased with all the world.

"Stuffy old freak," he said in scorn. "Reading—on a night like this! Having slain my thirst, my soul begins to revive—I've got one, after all, its seems. Here's letters for you—one's a wire." He threw two envelopes across the cabin. "Where's the whisky? I want a nip." "A grand piano underneath the bough, a drop of Scotch, a loaf of bread, and thou

Beside me singing in the wilderness." I am moved by the thought of poetry—What's wrong man?" For Laurence had thrown the telegram upon the table, and with a face of horror was reading the letter. "Pat look at this," he said huskily. "The gunner's dead." He held out the sheet of paper with a shaking hand. "What in the name of Heaven am I to do?"

Dwyer, sobered at once, glanced for a moment at the letter and then back at his friend, leaning back against the cushions, his face white and terrified. He pushed his own glass over to him.

"Drink this," he commanded sharply, the merriment gone from his eyes. "And pull yourself together. Keep a stiff lip, man; for the first words of the letter had shown him how serious matters were.

The signature was that of Herman Averil's managing clerk, the date two days before.

"Dear Mr. Laurence," it ran—"I hardly know how to write you, we are all so terrified and upset. The telegram will break the news to you somewhat, but it is far worse than that. Your father died by his own hand. He shot himself in the office here. I cannot tell you how horrified and upset we all are, and we fear that business affairs are at the bottom of it—that matters with the firm are not at all as they should be."

The letter, hastily written, with erasures and smears on every page, was itself a sufficient symptom of violent agitation. Dwyer ran his eye down over its pages, noting a line here and there—"Trust funds appear to be missing"—"already hints at misappropriation have come to my ears"—"an sorrow for his friend made him look up at Laurence again, kindly sympathy in his glance.

"What am I to do?" was all Laurence could say.

"Drink that whisky first. Drink it, I say"—and Averil obeyed in silence. "Now change into your shore duds and catch the next train to town. There's one at midnight. Where's a timetable?" He rummaged the bookshelf. "No, twelve fifteen. Then you'll be on the pot first thing in the morning. Go to my governor before you do anything else. You'll want a lawyer's help in this. The boat? Never mind about her. I'll run her back to the Island and leave Luxon in charge, and skip back to town soon's I can. Now, hurry, hurry, hurry, you've only half an hour."

He helped Laurence to dress, and sent him on in the dinghy with a warm handshake of farewell. "Good-bye old man. Buck up and pull yourself together. I'll be with you 'fore the end of the week. Good-bye."

He watched him up the pier steps in the moonlight, and returned to the cabin. The letters and wire still lay on the table. He picked the latter up. "Your father dangerously ill, no hope return at once," it read, and Dwyer sat down upon his bunk, the full consciousness of his situation of all things. He'll be broke to the world; and he's never wanted a penny in his life, and doesn't know how to earn one."

He shivered and went to bed.

CHAPTER TWO

Crushed as the shock and horror of his father's suicide had been to Laurence Averil, it was as nothing to the shame that followed in the public unravelling of the dead man's business affairs.

The report of the pistol that had startled his office staff and sent his pale faced clerks hither and thither to confusedly announce that "Averil's had gone under, and that the apparently prosperous life of the founder of the firm had ended in failure and self-destruction, had been but a prelude to the common knowledge that the dead man had sunk from legitimate speculation to business actions as shady as the commonest of theft.

Of handsome appearance and suave manner, he had been generally and highly respected. To all appearance, he had been a man of the highest integrity, punctiliously honorable in business affairs, and noted for large and unostentatious charities in his private life. No breath of scandal had ever touched his name. To such trust was readily accorded, and until the day of his death Herman Averil had enjoyed the trust and respect of all who knew him.

The immense sums he had scattered like chaff in his lately born mania for speculation had in most cases been entrusted to him with but the merest forms of safeguard, and the details of shameless misappropriation of trust funds, of the coldly conceived ruin of hundreds who had trusted him, that transpired in open court after his death, made Laurence hot with shame for his father's memory.

The wretched man had stopped at nothing. Probably the whole history of his financial fall was never brought to light, so skillfully had he covered his track in the earlier months of his falling fortunes. Shameless lies had concealed shameful theft; crimes had been committed to cover crimes. No less than three forgeries were proved to have been committed by him.

So far as his books and other evidence showed, the firm had done business successfully and honorably until three years before its founders' death. Then some petty Central American revolution had shaken the credit of an engineering association in which Herman Averil had been deeply interested. Even then, there had been every opportunity for retrenchment and a profitable carrying on of the business; but, fatally misled by a carelessly worded code telegram, he had plunged deeply in just such a purely speculative affair as he had a thousand times warned his own clients against touching.

The speculation failed, and the man lacking the courage to own defeat, had deliberately set out to gamble with funds entrusted to him for investment. Once or twice lucky coups brought him to within a few hundred pounds of the financial position he had enjoyed before that unlucky plunge, but the final small speculation needed to gain those hundreds and his lost honor had invariably failed, and he had again and again been condemned to enter the gambling lists for another losing fight with fate.

He had perhaps one of the clearest, keenest brains in the financial world, and his struggles were magnificent. Thousands of pounds passed through his hands to this speculation or that, scattering, grouping, withdrawn for re-investment, never for a moment lying idle. It was as though the man felt that it was the last struggle in which he would embark, and he speculated with unparelled daring, flinging his golden weapons here and there with the masterful skill and the cool, calculating recklessness that makes empires—or destroys them.

But his nerve was gone. Though scarcely a line on his broad white forehead told of the struggle, in his heart was cold, deadly fear—fear of exposure, of any one little slip that should show the whole world his real position. He had gone, apparently smiling and quiet, to the very execution of forgery, and the crime went unchallenged; but if any of his clients or clerks could have had a moment's glimpse of Herman Averil in his private office after their inspection of his handiwork, it is doubtful whether the onlookers' belief in his merits would not have been severely shaken. Though even when entirely alone the man was calm-eyed and quiet, the refreshment his steady hand conveyed to his firm lips was spirit—raw spirit—and he drank it, in these last worst hours, as though it were pure water from the brook.

At last when detection was inevitable, he had gone to his gun-maker and bought the revolver that was to end his days as calmly as he had gone to church the day before. Not a

(Continued on page 9)

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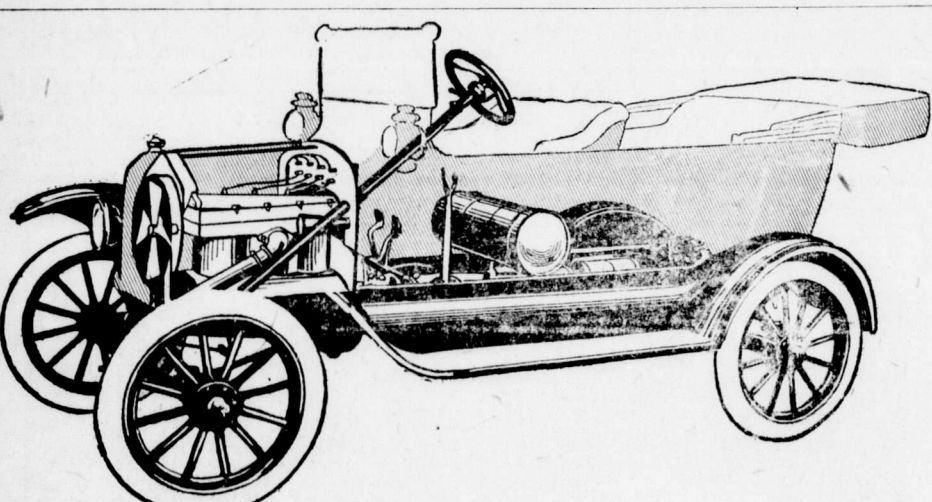
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THE SALVING OF A

(Continued from

twitching muscle nor a voice was perceived by who, knowing him well, personally to serve, expected a client.

He had chatted to the while of the prospects of following autumn had had son Laurence's holiday. Damascus—the ostensible purchase of the wear driven to his office in a walked quietly to his room, and thence, with as a farewell letter to Herman Averil had gone in eternity.

Inquiry into his affairs, nothing but confusion more confounded every search proceeded. Mis of trust funds had supplied the material for his fine of reckless gambling, by more confined himself to of raising money than his methods of scattering He had acted behind the flotation of two or lent companies; one, a tempt to raise money patch of useless land of Iceland, as recently before his death.

Even had the name man appeared on the p is more than doubtful if have been found sufficient to invest in such a wild The company was a sham, devised with calculation for the purpose of man, an old retired sea master of a steamer tra Scotland to Revkjavik, at a tiny Somerset!

Averil had met him when Minehead two years before, old man had seen the s of Iceland in his earlier lying prospectus with of directors was aimed capital alone. He invest and pounds in debenture on the most worthless ness in that generally island—and a few hundred any stock.

When the crash came, dredged of other, was rui ly, and after wandering shaking wreck, about th ing the inquiry, went ba home and died, leaving seek her own living in over-kind to the untrain man worker.

Other coups of Herma brought him greater gai ful if more than half of sand odd pounds had pocket. In a hundred c had ruined more, victi more brilliantly daring inality but nothing more ed his singleness of pur lentless disregard if the others.

Half a dozen convers chance acquaintance on in his hour of need. I time amid all the tha greater affairs to stoop quarry. His memory ne The old sailors jeering tics methods of the lee miners, his laboriously a