

### Where is Your Will?

The Royal Trust Company, upon request, holds in safe keeping, free of charge, Wills in which it is named as executor or trustee.

It is the obvious duty of every man and woman having property of any kind, to make a will, to appoint a responsible Executor, and to have the will safely placed. There can be no valid reason for neglecting this duty.

## THE ROYAL TRUST CO

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NEWFOUNDLAND BRANCH,  
BANK OF MONTREAL BUILDING, ST. JOHN'S.  
J. A. FARRER, Agent.

### "Flowers of the Valley,"

MABEL HOWARD,  
OF THE LYRIC.

#### CHAPTER III.

"You have spoilt it, Felice," she said. "Your love of truth is greater than your desire to please me. Quite different—almost! That means I am more Italian than I think."

"The signorina has the beauty of the south; she has the Italian eyes, the Italian voice, but she has the English heart," said the woman, quietly; "and she is a daughter of a great English gentleman."

She paused for a moment, to see if Iris should speak again, then slowly glided from the room.

Iris sat beside the window for some time, then she got up and went to the easel. For a few minutes she worked at the charcoal sketch, then, dropping the charcoal with a little grimace, seated herself at the piano and began to sing. But, just as the young man's face had come between her and the sketch, so his face seemed to mingle with the air she was singing, and, with a gesture of impatience and a flush of annoyance on her face, she rose and shut the piano.

#### CHAPTER IV. A FRIEND FROM ITALY.

The day wore on, the candles were light in the drawing-room, and Godfrey Knighton sat with a book in his hand, waiting for the dinner-bell. Iris usually came down half-an-hour before it rang, and the squire looked at the door now and again, for to-night she was late. But presently she came in, and his face cleared somewhat as his eyes rested upon her with a glow of pride and admiration in them.

No wonder that Lord Montacute wanted to marry her! No wonder that half the men in the country were at her feet. Then he sighed, and, laying down the book, regarded her with the old, half-stern expression.

"You haven't told me about your ride this morning, Iris!" he said. She was standing, fastening a bracelet which had escaped Felice's keen eyes, and her lashes quivered a little. "Did you go far?"

"No; I was going to the Holt, but I did not even get as far as that," he said, and once again resolved to tell him all. She opened her lips, but at that moment there was the sound of carriage wheels on the drive, and the squire, whose ears were quick, looked up.

"Who can that be?" he said. "I don't know. Are you expecting any one?" she asked.

"No," he replied, still listening.

"Perhaps it is one of the tradesmen's carts," she said, with a smile. "If so, I don't envy them the scolding they will get from Herrocks, the gardener."

As she spoke the door opened, and a footman entered. He looked rather confused and reluctant, and said, hesitantly:

"A gentleman, sir—"  
"Permit me to announce myself!" said a voice behind him, and there came into the room, almost slipped in, so to speak, a tall, thin man, wrapped in a voluminous cloak.

At sight of him Godfrey Knighton rose to his feet, took a step forward, then, staggering slightly, let his hand fall upon the edge of the table, and clasping it tightly stood regarding the visitor with a white, set face.

Iris was too engaged in looking at the man to notice the effect his appearance had upon her father, and the man stood for a second regarding them with a smile upon his face, which, taken with the flash of light, produced a strange and unpleasant impression upon Iris.

It was by no means an ugly face, either. It was dark, almost swarthy, with eyes black and lustrous, too lustrous, indeed; a dark mustache, with pointed and waxed ends, hid his lips; but the smile revealed almost too conspicuously a set of white teeth that, in contrast with the blackness of the mustache and eyes, seemed to gleam.

As he stood for that half-minute of suspense, Iris noticed unconsciously that the ungloved hand was white as a sheet of paper, and long and shapely; the next moment he dropped the hat which it held, and came across the room with the hand extended.

"Ah, Knighton!" he exclaimed, in a low and not unmusical voice, and, with an accent which Iris knew at once to be Italian. "It is a surprise, is it not? You did not expect me! You are over-joyed—like me—at our meeting! My friend!"

Godfrey Knighton took the outstretched hand, and the visitor instantly laid his other on the top of his host's.

"It is a surprise," he said, and it was evident that, though he had recovered from the emotion which the sudden appearance of the man had produced, he was not overjoyed to see him. "No, I did not expect you."

"I said so!" remarked the gentleman, addressing the furniture. "I said those dogs of the post office would mislay my letter! I said 'Baptiste, your good friend Knighton will not have received your note—he will not expect you! But what matters? The more unexpected the pleasure, the greater the joy! Is it not?' and he flashed his black eyes upon Iris."

As he spoke, Godfrey Knighton made a movement almost as if he would step in between them, but he recovered himself in an instant.

"This is an old friend of mine, Iris," he said, slowly and distinctly.

"Ah, yes! an old friend!" murmured the visitor, flashing his smile upon her. "Knighton, I am right in guessing that this charming young lady is your daughter? It is so? I am delighted! Do me the honor, Knighton, to introduce me! I loathe each moment that keeps us strangers," and he made Iris a swift, subtle kind of bow.

With stern, set face, Godfrey Knighton looked from one to the other, then he said:

"Iris, this is Signor Ricardo, an old friend, as I have said, from Italy."  
"From the sunny south, from the land of beauty!" remarked Signor Ricardo. "From your land, Miss Iris! Yes, I am an old friend of your father's—"  
"He paused and smiled sweetly upon the stern face of his host—"and your mother's."

Iris held out her hand, and the signor, taking it in his long, white fingers, bowed over it until his lips almost touched it.

Then he drew himself to his full height, flung his cloak open, and regarding Godfrey Knighton with a steady smile, said:

"My friend, you look admirable; Miss Iris is—ah, ha! I have no words, and your place—well, it is magnificent, princely! I cannot express the joy I feel at being with you! And you did not get my letter?"

"No," said Godfrey Knighton. "But I'm pleased to see you." He added, slowly, "Our dinner is almost ready. Will you go to your room?" and he moved toward the door, but the signor stretched out his hand and laid it on the sleeve of the squire's dress coat.

"No!" he said, with a smile. "You shall not accommodate yourself! The servants shall show me my apartments! No ceremony, my dear Knighton; remember, I am an old friend!" The squire stood still and signed to a footman, and the signor, bestowing a smile and a reverential bow upon Iris, was ushered out.

Iris waited until the door had closed, then turned to her father.

"What a strange person!" she said, half-laughing, and yet with a singular feeling of uneasiness and dislike.

"What did you say his name was?"

"Ricardo! Ricardo," Godfrey Knighton replied, his eyes fixed on the door by which the visitor had gone.

"I never heard you speak of him," she said.

"No, I have not seen him, heard of him, for years!" he said, speaking slowly and gravely, his face set darkly and sternly. "I knew him years ago in Italy—a long while ago! He did me a certain service. I could not refuse to receive him."

Iris regarded him with surprise.

"Why, go, father! Why should you refuse to receive an old friend? And he knew my mother?" she added, softly and sadly.

The squire moved uneasily and turned his face still further from her.

"Iris," he said, and his voice sounded harsh and strained, "you have always been a good and dutiful girl."

"Father!" she murmured, surprised, and waiting.

"Yes! Always good, and dutiful, and loving. Listen to me. This man, Signor Ricardo—he may seem inclined to talk of—the past. You will not encourage him. You will remember that—that anything connected with—with your mother is painful—very and deeply painful to me, and you will not encourage him."

"There was a tone of such pain and anguish, almost, as it seemed, of fear, in her father's voice, that Iris turned to him and put her hand on his arm as she replied:

"You know I will not."  
"Good, good!" he said. "Yes, I can trust you."

There was a silence for a moment, then Iris said:

"Will he stay long?"  
The squire frowned.

"How can I tell! You would not have me send him away? He has come a long distance—from Italy, I expect."

"Send him away?" she laughed. As if anybody would be "sent away" from the Revels by Godfrey Knighton, whose hospitality was Arabian in its extent and thoroughness.

"No, no," he said. "I don't think he will stay long."

Then he went to the table and took up the book she had laid down, as if the conversation were concluded, and Iris stood and waited for the reappearance of the guest.

In a few minutes he came in. He was in evening dress, and short as the time had been he had evidently made his toilet with some care.

"I have kept dinner waiting! Pardon!" he said, spreading out his hands. "It is all the fault of your train! I thought English trains were always punctual! Miss Iris will extend her forgiveness to a traveler!"

The dinner gong sounded at this moment, and Godfrey Knighton advanced to offer his arm to Iris as usual, but the signor glided in between them.

"Not so!" he said, in a silky voice. "It is my privilege as a visitor! Miss Iris will honor her father's old friend with her arm."

Godfrey Knighton drew back, and Iris laid the tips of her fingers on the signor's arm, and he led her into the dining-room.

By the light which fell from the shaded lamp over the table, Iris regarded the signor with more curiosity than she had bestowed upon him in the drawing-room.

Certainly he was anything but ugly, or even plain. His dark hair was closely cut; there was scarcely a line in the clear, oval face. He might be of any age between five-and-twenty and forty. Looking at him carefully, Iris saw that he had a scar on the right temple, but it had not disfigured his face, and it only showed itself when he smiled.

(To be continued.)

# FALL BARGAINS!

## Murphy's Good Things

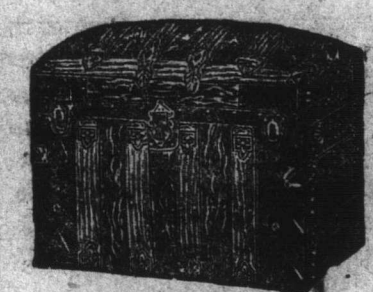
You are invited to inspect our Fall line of goods now on display. Seasonableness, style, quality and price are combined in these things in such a way as to make this announcement an invitation of more than ordinary importance to you. The goods listed on this sheet give you only a small idea of the completeness and money-saving powers of our Fall lines. Only a few things can be shown here. Come and see others.



### Ladies' Sweater Coats

Very cosy and becoming, all ladies will be delighted with these Sweater Coats for outdoor sport. Stylish collars and belts with tassels; all shades.

Price, 7.49



### Well Made Wood Trunks

These are wood Trunks, with strong drop lock and end clasps, hardwood slats protected with slot clasps. A strong, well-made Trunk moderately priced.

Each, 2.98 to 4.98



### Baby's Fall and Winter Bonnets

Warm, Cozy Bonnets of soft velvet materials. Soft, little shapes, unusually becoming to baby faces. Some styles show touches of furry trimming, others have quaint turn backs of self materials.

Each, 1.69 to 1.98



### Bungalow Aprons

In fresh looking Ginghams and Percales. These Overall Aprons are as practical as they are smart looking, marked by that attention to detail which is characteristic of Aprons bought here; sleeves that fit well.

Each, 1.25



## LADIES' FALL and WINTER HATS

SMART AND STYLISH. Neat and Very Stylish Hats, made of Silks, some of Velvets, others of Plush, all trimmed becomingly.

EACH:

2.98, 3.98, 4.98 and 5.98



### Ladies' Tams

Stylish Velvet Tams, trimmed with pom-pom, or silk cord with tassel. We have Tams in Black, Brown, Navy Blue and Turquoise.

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### Children's Pull-overs & Sweater Coats

A very satisfied expression wears this winsome, curly-headed girl; and well she might, for her becoming and cosy Sweater Pullover is knit of soft all wool.

Each, 1.49 to 4.98



### Artsyle Silks

An artificial rope silk in colors Black, White, Cream, Navy, Coral, Brown, Henna, Jade, Sand, Copen, Taupe, Peach.

Per Slip, 10c



### Black Serge

A beautiful all wool Black Serge; splendid value. Worth \$2.98 per yard.

Our Price, 98c



### Artificial Flowers

These Flowers have come all the way from Paris; they are well made; will last forever. Prices range from

15c to 1.49

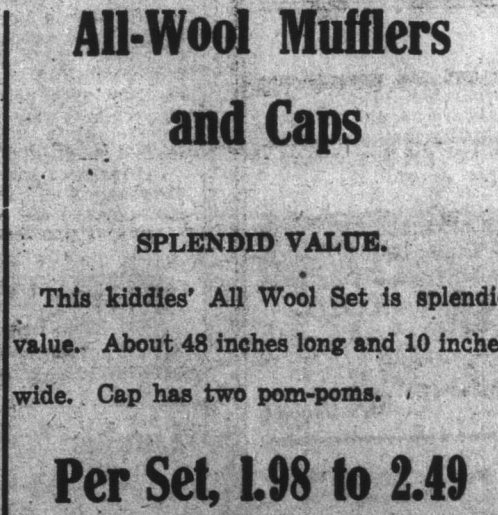


### All-Wool Teddy Bear Coats

FOR THE LITTLE GIRL.

This coat is fashioned in a jaunty style of soft all wool Teddy Bear cloth, and cosily lined throughout. White only.

Each, 3.98



### All-Wool Mufflers and Caps

SPLENDID VALUE.

This kiddies' All Wool Set is splendid value. About 48 inches long and 10 inches wide. Cap has two pom-poms.

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### Ladies' Tuxedo Collar Sweaters

The fashionable Tuxedo Sweater has won much favour and these cosy ones of all wool worsted are particularly smart with stylish belt.

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### Women's Fleeced Cotton Hose

Color Black; all sizes. A cosy and comfortable Hose, reinforced heels and toes, neat garter hems and seamless; very moderately priced.

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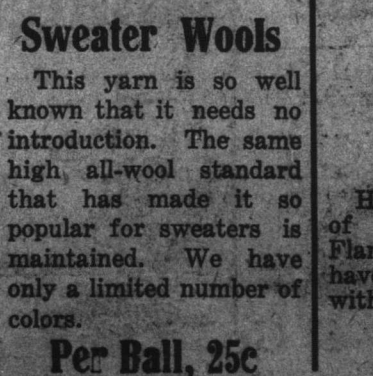
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### Men's Overalls

Made of strong Blue Denim; will stand the roughest wear. Well worth what we ask for them.

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This yarn is so well known that it needs no introduction. The same high, all-wool standard that has made it so popular for sweaters is maintained. We have only a limited number of colors.

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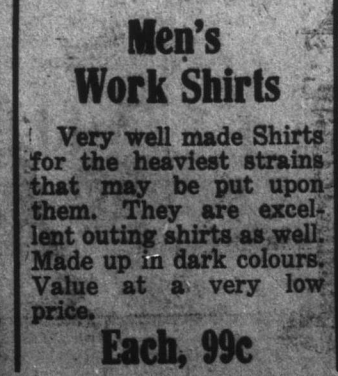
### Women's Flannelette Gowns

Here is a new showing of those good quality Flannelette Gowns which have found such favour with our customers.

Each, 3.25

## PHIL. MURPHY,

317 WATER STREET.  
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Very well made Shirts for the heaviest strains that may be put upon them. They are excellent outing shirts as well. Made up in dark colours. Value at a very low price.

Each, 99c



### Celluloid Knitting Needles

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Accept only an "unbroken package" of "Bayer Tablets of Aspirin," which contains directions and dose worked out by physicians during 21 years and proved safe by millions for Headache, Barache, Toothache, Neuralgia, Colds, Rheumatism, Neuritis, Lumbago, and pain generally. Made in Canada.

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