

THE INDEPENDENT ORDER OF FORESTERS FURNISHES A COMPLETE SYSTEM OF INSURANCE

Policies issued by the Society are for the protection of your family, and cannot be bought, sold, or pledged.

Benefits are payable to the Beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

Policies issued from \$500 to \$5,000.

TOTAL BENEFITS PAID, 42 MILLION DOLLARS.

For further information and literature apply to

FRED J. DARCH, S.S.

Temple Building

E. G. STEVENSON, S.C.R.

TORONTO.

THE HOME BANK OF CANADA

ORIGINAL CHARTER 1854

BRANCHES AND CONNECTIONS THROUGHOUT CANADA

JAMES MASON, General Manager

HEAD OFFICE AND NINE BRANCHES IN TORONTO

Head Office—8-10 King Street West — Toronto Branch

79 Church Street

Cor. Queen West and Bathurst

Cor. Queen East and Ontario

1220 Yonge Street (Subway) Cor. Alcorn Ave.

2261 Yonge Street, North Toronto, Cor. Eglinton Ave.

Cor. Bloor West and Bathurst

236 Broadview, Cor. Wilton Ave.

1871 Dundas St., Cor. High Park Ave.



"MADE IN CANADA"

COSGRAVE'S Half-and-Half

is the crowning achievement of a brewery whose reputation has been firmly established for over half a century.

If you want the best, specify Cosgrave's.

AT ALL DEALERS AND HOTELS

For over half a century the Cosgrave label has meant the best in hop and malt beverages.

The ONLY Chill-Proof Beer

We own and offer a wide range of Canadian City Bonds to Yield 5% to 6.30%.

Particulars Upon Request

DOMINION SECURITIES CORPORATION-LIMITED

ESTABLISHED 1901
HEAD OFFICE: 26 KING ST. EAST, TORONTO
MONTREAL LONDON, E.C., ENG.

NEW DUNLOP
"PEERLESS"

SEAL OF QUALITY

NO
HEEL LIKE
THIS IN
EFFICIENCY
OR
DURABILITY

H59

much in my opinion," he added sotto voce.

Ronald sat late in his office that night. But he was not working. He was pondering how a proud, exquisitely neat, beautiful girl could bring herself to marry a man such as Jackson.

"He might at least cut his hair," he thought. He had promised to serve her through her lover, but the task was harder than he had imagined.

A fortnight elapsed and Ronald made two further discoveries. One was that Jackson was a man of unusual ability, the other that he was untrustworthy and difficult to deal with.

He had not watched the rag washing for more than two days. Ronald had never intended that he should continue at this work; he simply put him there to prove him. At the end of this time he told Simpson to employ him in various odd jobs which did not interfere with the other men, and yet called for quickness and some amount of brains. He was very bad at working, but he was excellent in watching other people at work. In spite of his spectacles he could see at a glance if anything went wrong even at the other end of the factory, and Simpson sent him on errands to the workpeople and messages to the master, knowing that his quick wits never confused or muddled directions. In this respect he was a great success, but in another he was a great failure. He would not be punctual. The great bell clanged in the early morning, and it failed to summon him in time. The mornings were raw and cold, and he hated early rising, and dawdled in generally half an hour late.

SIMPSON raved at him, day after day he was fined, but it seemed to make no difference; late he chose to be and late he was.

"You'll get the sack soon," said the foreman. "I've borne this a deal longer than I had a right to because you are a friend of Miss Williams', and she begged me not to be hard on you, but next time go to the master I will."

With the men he was extremely popular. For the first two days he had scarcely opened his lips, but had listened to them intently. At the end of that time he entered into the conversation, speaking the broadest Devonshire, which caused Ronald, when he one day overheard him, unbounded amazement, for in talking to him his accent had been that of a supercilious educated man. There was a change, too, in his appearance. When he arrived he had looked like a young man, but now there was an almost imperceptible difference; there were lines on his face; he looked at least forty. His gait, too, had altered. He lounged, he slouched down the village street, while his laugh was that of the veriest country boor.

The men said he was the best company possible. He sang music hall songs, accompanied by acting, which sent them into roars of laughter. Had he chosen to accept the invitations given him he could have gone out every evening of his life. But he declined them, and it was to a few chosen associates that he exhibited his talents in the evening. He invited Simpson once, and made that worthy laugh until he cried.

He had seen little of Mary. She had adopted Ronald's former plan, and now wrote to him daily. He also wrote to her. He told her that he was getting on far better than he expected, that he was finding a great deal of amusement for himself with the workpeople, and that he depended on her to do everything that was necessary, and see if they could not soon be married.

His complaints about the food were frequent; if he could have seen the spare nature of her meals he would perhaps have been ashamed to make them. For excellent reasons he smoked the commonest tobacco in a clay pipe, and drank draught beer from the public-house, and this, too, he complained of. His letters amazed her; they showed him in an altogether new light. Scales seemed to fall from her eyes. Alas! she had discovered (and it was one of the saddest discoveries a woman can make, apart from sin or wrong-doing) that all the strength lay within herself. She long-

ed to lean on him—she had always longed to do so—and this was impossible. He was morally weak, and their places were reversed; greatly against her will she had to take the leadership. He had apparently forgotten the terrible past, forgotten the agony she had endured when she parted from him, forgotten what she had gone through for his sake, and had entered into this new groove throwing all the anxiety, all the ever-present watchfulness, all the plans for the future, on her shoulders.

Ronald dictated his letters as usual, and gave her her work. She knew from his tone that he was in sympathy with her, but he never sat with her except when necessary; never entered into conversation with her.

Sundays were sad days. She went to church alone; she sat alone in the afternoon; she went to church in the evening, without speaking to anyone. She saw Ronald in front, to her mind the most striking looking and gentlemanly man in the church; but not even a glance of recognition was exchanged between them. She avoided it.

JACKSON never went to church. He had seldom done so in the old times, and it was as well he should not do so now. He spent his mornings in bed; in the afternoon he cleared up his room—and he did this excellently, to the astonishment of his landlady—and in the evening invited a few friends. Passing the door one day, Mary looked up, and saw him sitting amidst a cloud of smoke, a continuous roar of laughter from his companions sounded in her ears, while she heard his voice singing a somewhat coarse song in the broadest costermonger accent. She contrasted him with Ronald as she had seen him a short time before—thoroughly well dressed, as he always was, cool and clean looking, grave, intellectual.

"He used to be a gentleman also," she thought. In one way she did Jackson an injustice, for he was acting in this manner of deliberate purpose. It was the wisest thing he could have done, but at the same time he enjoyed himself.

On Monday he was late.

"I don't forbear no longer," said Simpson. "To the master I go."

"Send him to me," said Ronald sternly.

Jackson appeared looking thoroughly unconcerned. He even smiled, which irritated his master considerably. It seemed to him that Jackson had lost two front teeth. He was quite sure his teeth had been perfect when he came, for he had remarked how good they were. The heavy moustache hid this defect, except when he smiled. As Ronald looked him over he felt more than astonishment—almost disgust—that Mary should love such a man.

"I am told, Jackson," he said sternly, "that you are always late. Understand me clearly: this must not be. Supposing I felt inclined to overlook it in you—which I do not—it is the worst example for the other men. As a friend of Miss Williams', I am willing to do the best I can for you, but do not presume on my good intentions or on my patience."

"May I ask," said Jackson, in his most finished voice, "why you are a friend of Miss Williams', who works for you as a typist?" Sudden jealousy had taken possession of him, for he loved Mary as much as it was in his nature to love any human being.

"I am a friend of Miss Williams' because I have seen a great deal of her while she has worked for me, and I have the highest respect for her," replied Ronald, but he felt guilty as he spoke. Had he not endeavoured to steal this man's future wife? Would he not do so now if he could? Jackson had turned the tables on him and put him in the wrong.

He added in a gentler voice: "You are an educated man; let me ask you to be punctual in future. I do not wish to discharge you."

Then he opened the door between Mary's office and said: "Miss Williams, here is your friend. May I ask you to use your influence with him, and beg him to be more exact and punctual; if he is not I cannot help him."

He shut the door as he had spoken.