

Dr. Aram Kalfian

(Continued from page 21.)

she could herself see nothing incongruous in it.

But now matters were more complicated; she might perhaps keep from her son the fact that it was she who, by abasing herself to the dust, had induced Enid to break her engagement; but she would not be able to prevent his realizing that she had schemed and manoeuvred to gain her own aims. Would the time come, she asked herself, was it even now fast approaching, when Ted would rank himself amongst those "poor devils" who had been unfortunate in their mothers? The thought was like an ice hand gripping at her heart. She tried to banish it by dwelling upon a more pleasing subject, Dick himself. Here she felt that she was slowly but surely—inch by inch, as it were—gaining ground; he was grateful to her for the tender care she had lavished upon him; only that morning he had thanked her brokenly, and said she was heaping coals of fire upon his head; he had not deserved such treatment at her hands.

THAT same evening Ted received a long letter from The Lindens. His correspondent was Colonel Anerley, to whom he had sent, by special request, a daily bulletin of the invalid's progress.

"Dear Mr. Alston," wrote the Colonel. "Since the news of Dick's utter breakdown reached us, through you, we have lived here in a state of painful anxiety, which your daily reports have only in part assuaged. If you could see my poor child's piteous, questioning eyes when your card is brought in each morning, you would realize in part how great the strain has been, and still is, upon us all. Of one thing I am well assured, if, in spite of your cheery prognostics, anything were to happen to our young friend, it would be my child's death-blow, for she would hold herself responsible for his illness.

"I, too, blame myself bitterly for having allowed Dick, in his weak state, to leave my house. I should have kept him under my roof, by force, if necessary; then, during his sickness and convalescence, matters would have gradually straightened themselves out. No woman can resist the man she loves when she has him helpless as a child in her hands to tend daily and hourly. In these circumstances, it is my firm opinion that, if he had committed every sin in the Rogue's Calendar, she would forgive him.

"Knowing this, you may judge how I reproach myself when I see Enid daily growing whiter and frailer-looking, until it almost seems as if she would fade away before my very eyes; and yet never wavering in her decision, nor in her obstinate reticence.

"Sometimes I long to shake her, and at others to take her in my arms and cry myself like a child. My nerves and my temper—not to speak of my health—are, I can tell you, Alston, alike at breaking point. Do, there's a good fellow, come to the rescue!

"My wife in desperation called in the doctor yesterday, and having previously given him a hint as to how matters were, made Enid see him; he prescribed iron and phosphate, and suggested foreign travel as the best panacea for the evil; the only one, in his opinion likely to be of any use. But it was absolutely futile for him to dwell upon the advantages of change of scene and ideas; wild horses would not drag Enid from the spot until she is well assured that Dick is out of danger.

"If it is at all possible, therefore, I wish you would run down to us for a few hours; a personal report of the invalid's progress would be more convincing and satisfactory; and when here perhaps you might be successful where my wife and I have ignominiously failed; you might arrive at the reason of my girl's apparently incomprehensible conduct.

"Yours, at his wits' end,
"Anerley."

This appeal only accelerated by a few hours the execution of Ted's own intentions to go down and see the obdurate one. He, too, felt that the only chance of arriving at the truth was through the girl herself, and he knew that, in the invalid's present state, he could be safely left to Mrs. Alston's care. Here it may be said that the young man, although puzzled and annoyed by the position his

FINANCIAL STATEMENT

OF THE

Mutual Life of Canada

HEAD OFFICE - - WATERLOO, ONTARIO

For the Year ended 31st December, 1912

CASH ACCOUNT

INCOME.		DISBURSEMENTS.	
Net Ledger Assets, 31st December, 1911...	\$17,301,687 83	Death Claims	\$440,453 96
Premiums (Net)	2,692,199 27	Matured Endowments	335,867 00
Interest and Rent	1,007,311 31	Surrendered Policies	212,530 57
Suspense Account, etc.	1,054 43	Surplus	277,631 29
		Annuities	9,403 62
			\$ 1,275,886 44
		Expenses, Taxes, etc.	615,833 68
		Balance Net Ledger Assets, 31st Decem-	
		ber, 1912	19,110,532 72
			\$21,002,252 84
	\$21,002,252 84		

BALANCE SHEET

ASSETS.		LIABILITIES.	
Mortgages	\$11,051,716 34	Reserve, 3½% and 3%	\$16,161,753 55
Debentures and Bonds	5,058,053 96	Reserve on lapsed policies on which sur-	
Loans on Policies	2,516,639 88	render values are claimable	5,294 93
Premium Obligations	10,523 08	Death Claims unadjusted	67,360 67
Real Estate	229,351 59	Matured Endowments unadjusted	4,566 00
Cash in Banks	280,961 83	Present value of amounts not yet due on	
Cash at Head Office	2,151 01	matured instalment policies	114,317 81
Due and Deferred Premiums (net)	433,711 10	Dividends due Policy-holders	8,247 43
Interest due and accrued	488,236 01	Deferred Dividends	19,570 79
		Premiums and Interest paid in advance ...	17,043 94
		Taxes due and accrued	18,505 01
		Due for medical fees and sundry accounts..	15,063 81
		Credit Ledger Balances	38,864 97
		Surplus, 31st December, 1912	3,600,755 89
	\$20,071,344 80		\$20,071,344 80

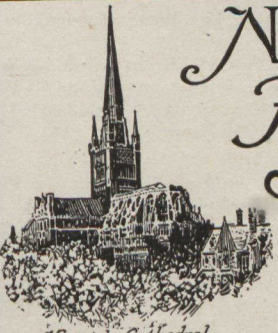
Audited and found correct,
J. M. SCULLY, F.C.A.,
Auditor.

Waterloo, January 28, 1913.

GEO. WEGENAST,
Managing Director.

New business (Canadian) written in 1912 ...	\$11,121,424	Increase over 1911	\$1,094,050
Assurance in force, December 31, 1912	77,921,144	Increase over 1911	6,900,374
Assets, December 31, 1912	20,071,345	Increase over 1911	1,909,498
Surplus, Government standard, Dec. 31, 1912 ..	4,388,361	Increase over 1911	735,238
Surplus earned in 1912	838,875	Increase over 1911	136,818

Surplus earnings for the year amounted to 31.16 per cent. of premiums received.



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