

that she sparkled and shimmered before the fire, cracking nuts and eating them with infinite zest, until at last, the better to depict some little comedy of the camp, she acted out the pantomime with unapproachable grace and drollery. It was with the final snap of her long brown fingers in unison with the tap of her heels that Jessop detached himself from the background, and proved once and for all to Alma the futility of her insolent relegation.

From the shadow he hurled himself into that zone of glowing firelight where she sparkled and fluttered. A white flame passed over his face and lighted his eyes with that burning, incandescent glow that only those cold, blue eyes can show. Primeval, all preliminary bowing and scraping in the minuet of wooing ignored, he saw his heart's desire, and seized it, lifting this flower of Spain in his mighty arms, crushing her against his breast until she, dazed for the moment, lay captured and captive, a tropical blossom adorning the frieze coat of the Celt.

But her second of surprised, involuntary nonresistance served her well. He looked into her eyes and forgot his vigilance; and, with a twist, Alma had slipped through his arms and was across the room, catching from the table she had set for breakfast a knife. Its cold blue glitter she concealed in a fold of her dress, her arm held at length for a long lunge, her head thrown back, a smile on her white lips, her eyes daring him.

JESSOP took no dares. It was a part of his creed. He was across the room in a step. The steel flashed straight at him, no deflection of purpose there. At the same moment he caught her arm with a peculiar upward twist, and the knife whirled through the air over his head to clatter to the floor half a dozen feet behind him.

He dropped her wrist and stepped aside, punctiliously observing the rules of the game. She was free to pick up her sword and have at him again.

But Alma made no move to seize it. "There are other knives," she whispered bravely through her stiff lips, "and I will kill you sure if you ever try to lay a finger on me again." Then tacitly discarding the game at which she was predestined to lose, she instinctively drew from its scabbard her one invincible weapon—she covered her face with her hands and wept. "Oh, you are a devil," she moaned, "and you make me one. I would have killed you, I would. I am like that."

And Jessop was on his knees before her. "Alma!" he cried. "Forgive me. Why, you're as safe here as in your father's cabin. You see I ain't got used to having you around yet and I kind o' forget myself. It won't happen again. Why, Alma, you can keep me locked up there in the other room if you want to, and just pass my food through the door now and then when you feel like it."

But this circumstance did not serve as a thunder cloud clearing the air. Jessop had never been a favorite with Alma, and she ascribed the horrid accident of the avalanche, which kept her a prisoner in his cabin, to the malign powers of evil arrayed against her and with which she vaguely suspected him of being in collusion. Also, she resented bitterly the time which must elapse before she would be free,

her delayed marriage, her unfinished wedding dress, and she fancied that her heart, her vain and fickle heart, pined and ached at the separation from her handsome, blonde Swede.

But in spite of the electrical atmosphere within the cabin, without, the slow procession of the passing days was infinitely dreary. The spring thaw which was to melt the mountain of snow in the ravine, was no longer presaged, but at hand. The rain fell for hours each day, the air was soft to mildness; but the dull and weeping skies, the heavy air, oppressed Alma's spirit and made her now sad and listless, and now irritable and restless.

One day, when she was more silent than usual, Jessop thought she looked pale and feared for her health. She had scarcely touched food, he remembered.

"What's the matter, Alma?" he asked. "Ain't you feeling well?" And Alma, crouching beside the low-burning fire, her eyes somberly, unseemingly upon it, had bent her head upon her knees and sobbed.

"It's my wedding day," she said, and wept afresh.

Jessop made no comment, merely puffed at his pipe.

Presently she brightened. "But we will set a new wedding day," she announced confidently, "as soon as I am out of this."

"Not now," said Jessop calmly, with another long draw on his pipe.

"What are you saying?" she cried, aflame in a moment. "Who's going to stop us? Not you. Bah!" She snapped disdainful fingers at him. "Jack's as big as you are, and if I tell him to he'll break every bone in your body."

"To the devil with Jack," said Jessop equably. "He's all right. I've nothing against him. What I mean is that he won't want you after you've been living up here with me for two weeks."

THE ringing scornful insolence of her laughter! "He'd know that I was safer from you than ever after looking at your ugly face for a fortnight."

Jessop grinned across his solitaire board at her. "Safe or not safe, you mind me. He nor any other man won't want you after you've been here all this time with me."

"Wouldn't you, if things had happened this way with me, and it was one of the other boys?" she flashed.

"Oh, Lord, yes," he said carelessly, "I'd be glad to get you any kind of a way. I ain't making conditions."

"Bah!" Alma tapped her foot and preened herself, looking down at him from heights of scorn. "Everyone knows how you've been running after me for two years. They know, too, that I wouldn't even look at you. None can blame me for this. It is an accident sent by your friend, the devil."

"Do you think that's going to make any difference?" he asked. "I'm telling you straight, Alma, when I tell you that there ain't a thing for you to do but marry me."

"You!"—her hands on either side of her round waist, her eyes looking down at him through her long black lashes in sparkling rage—"I've chosen a good man. Do you think that I would marry a devil like you?"

He prodded tobacco in his pipe with his thumb, apparently absorbed in the process.

"I been a hard liver," he said, "but

I wouldn't hardly call myself a lost soul."

"Well, I would. A drunkard, too!"

"Never was," he answered coolly. "Got drunk when I wanted to. Never touch it again if you ask me not to, real pretty."

"Sss—s!" She curled her lip in

scorn. "A gambler!"

"Got to have some fun, and then I'm lucky at cards."

"But not at love," she fltered.

"Oh, I don't know. But I'll never look at another petticoat if you'll have me. Promise you that. Is it a bargain?"

Bank of Montreal Annual Statement

Statement of the result of the business of the Bank for the year ended 31st October, 1917.

Balance of Profit and Loss Account, 31st October, 1916	\$1,414,423.99
Profits for the year ended 31st October, 1917, after deducting charges of management, and making full provision for all bad and doubtful debts	2,477,969.09
	\$3,892,393.08
Quarterly Dividend 2½ per cent. paid 1st March, 1917	\$400,000.00
Quarterly Dividend 2½ per cent. paid 1st June, 1917	400,000.00
Bonus—1 per cent. paid 1st June, 1917	160,000.00
Quarterly Dividend 2½ per cent. paid 1st Sept., 1917	400,000.00
Quarterly Dividend 2½ per cent. payable 1st Dec., 1917	400,000.00
Bonus—1 per cent. payable 1st Dec., 1917	160,000.00
	\$1,920,000.00
War Tax on Bank Note Circulation to 31st October, 1917	160,000.00
Subscriptions to Patriotic Funds, \$73,500—of which paid	47,500.00
Reservation for Bank Premises	100,000.00
	2,227,500.00

Balance of Profit and Loss carried forward

\$1,664,893.08

Note—Market price of Bank of Montreal Stock, 31st October, 1917, 210% ex. div.

GENERAL STATEMENT—31st OCTOBER, 1917.

Liabilities.	
Capital Stock	\$16,000,000.00
Reserve	\$16,000,000.00
Balance of Profits carried forward	1,664,893.08
	\$17,664,893.08
Unclaimed Dividends	3,640.50
Quarterly Dividend, payable 1st December, 1917	\$400,000.00
Bonus of 1 p.c., payable 1st December, 1917	160,000.00
	560,000.00
	18,228,533.58
	\$34,228,533.58
Notes of the Bank in circulation	\$29,308,086.00
Balance due to Dominion Government	13,638,962.36
Deposits not bearing interest	71,114,641.55
Deposits bearing interest, including interest accrued to date of statement	246,041,786.81
Deposits made by and Balances due to other Banks in Canada	4,147,482.91
Balances due to Banks and Banking Correspondents elsewhere than in Canada	496,621.23
Bills payable	1,024,346.75
	365,771,927.66
Acceptances under Letters of Credit	3,335,499.58
Liabilities not included in the foregoing	644,275.82
	\$403,980,236.64

Assets.	
Gold and Silver coin current	\$20,592,891.86
Dominion Notes	30,760,233.25
Deposit in the Central Gold Reserves	14,500,000.00
Balances due by Banks and Banking Correspondents elsewhere than in Canada	\$ 16,629,089.91
Call and Short (not exceeding thirty days)	100,610,214.54
Loans in Great Britain and United States	117,239,304.45
Dominion and Provincial Government Securities not exceeding market value	28,573,322.12
Railway and other Bonds, Debentures and Stocks not exceeding market value	12,571,625.43
Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian	33,455,254.64
Notes of other Banks	1,494,676.00
Cheques on other Banks	17,111,090.06
	\$276,298,397.81
Current Loans and Discounts in Canada (less rebate of interest)	97,607,404.98
Loans to Cities, Towns, Municipalities and School Districts	11,415,383.61
Current Loans and Discounts elsewhere than in Canada (less rebate of interest)	10,045,811.81
Overdue debts, estimated loss provided for	371,629.30
	119,440,229.70
Bank Premises at not more than cost (less amounts written off)	4,000,000.00
Liabilities of Customers under Letters of Credit (as per contra)	3,335,499.58
Deposit with the Minister for the purposes of the Circulation Fund	790,000.00
Other assets not included in the foregoing	116,109.55
	\$403,980,236.64

VINCENT MEREDITH,
President.

FREDERICK WILLIAMS-TAYLOR,
General Manager.

To the Shareholders of the Bank of Montreal:—

We have checked the Cash and verified the Securities of the Bank at the Chief Office and at several of the principal Branches at various times during the year, as well as on 31st October, 1917, and we found them to be in accord with the books of the Bank. We have obtained all information and explanations required, and all transactions that have come under our notice have, in our opinion, been within the powers of the Bank. We have compared the above Balance Sheet with the Books and Accounts at the Chief office of the Bank, and with the certified Returns received from its Branches, and we certify that in our opinion it exhibits a true and correct view of the state of the Bank's affairs according to the best of our information, the explanations given to us, and as shown by the Books of the Bank.

J. MAXTONE GRAHAM,
JAMES HUTCHISON,
GEORGE CREAK,
Auditors.
Chartered Accountants

Montreal, 20th November, 1917.

Some people like the rattle of silver dollars in their pockets, but gentle folks prefer the quiet unpretentious bill. Don't forget this when you are tempted to buy cheap noisy publicity instead of magazine advertising.