

THE LESSON OF THE DAY

Mrs. Morrison rustled into Bernard Chester's largest and most fashionably equipped dry goods store, trying to appear at ease and unconscious of the eyes of those who passed, as befitting a true aristocrat and woman of the world. It was a new sensation to be noticed among the crowd of shoppers, to be glanced at with curiosity and interest.

Though she had recently put behind her, banishing even the distant memory of it, a life in which toil and economy played the leading parts, she knew her present sphere, for she had lived its fairylike existence in imagination while humble household duties kept her hands employed long before the real world had opened its doors and said to her hungering, willing spirit, "Come."

Down among the hills of Berkeley, the rural community from whence the Morrises had come to Chester—because Chester was the retiring place for the well-to-do and the wealthy—people had always recognized some subtle quality differing from themselves in Mrs. Morrison, and they had with no slight contempt analyzed and labeled that quality "pride," pointing for its source to the ancestor in velvet and lace whose oil portraits hung in the little parlor of her home.

She has spent much of her meagre allowance of egg-and-butter money for books and magazines, which some of the pious old ladies of Berkeley, who read nothing but their prayer books, could not understand. She had made her few simple clothes after the prevailing fashion; and remade them when fashions changed, and this they regarded as indicating a vain and frivolous mind.

The head clerk of the dress goods department came forward affable and smiling, as Mrs. Morrison paused at his counter.

"What can I show you, Mrs. Morrison?" he asked.

"Something in a rose silk for Sunday—she paused and bit her lip in mortification over the slip. She still found herself often on the brink of the chasm which separated the past from the present.

"Something for an afternoon dress," she added quickly, trusting he had not noticed this lapse into the vernacular of the Berkeley hills, where a silk dress was always a Sunday dress. With true discernment Mrs. Morrison recognized the vast difference between a rose silk for Mrs. Tilden's reception and a rose silk for church going at Berkeley, even though they were cut from the same pattern.

She allowed the smiling salesman to take down bolt after bolt, examining them with the assumed air of a critic, and yet with the keen and undisguised enjoyment of one reveling for the first time in a new delight. There was a fascination in lingering over those bolts of soft, flaxy goods, hanging on the brink of purchase over one piece, then passing easily on to examine something of a richer texture, without experiencing that haunting nervous fear of going beyond her means. She had hung in the

background often, enviously watching others at this fascinating task of selection. The dallying ways of these more fortunate women had seemed to her trivial and foolish then. She would have snatched up joyfully the poorest piece of the shimmering masses others cast aside, in those days when the rigid practice of economy allowed nothing finer than gingham and calicoes. Now that she had come into the class of leisure and wealth she regarded it as her province to drink harass busy clerks, to linger on the brink of purchase and then, if she chose purchase nothing at all.

"I'll take this," she said at last, when the bolts were piled high on either side of her, and the salesman's smile had faded into a look of annoyance.

"All right, Mrs. Morrison," he replied, resuming an affable tone; "it's a beautiful piece and will make up splendidly. How many?" he asked, measuring off the shimmering yards.

"Ten will be enough," she answered, not sure in her own mind that it would be, but she would exhibit no ignorant uncertainty in the matter. When the purchase was completed she ordered it sent to her home on Howard Avenue, and left the store with that feeling of satisfaction which comes to those who are able to gratify their wants, however extravagant they may be.

As she approached the high handsome house on Howard Avenue, her home, she felt again that thrill of satisfaction. Five months of ownership had not sufficed to dim the pleasure she experienced daily in the feel of velvet rugs under her feet, the broad expanse of polished floors, artistic furniture and rich cut glass and silver. Her husband had denied her nothing in the first flush of prosperity. She had at times thought him ungenerous, in the days back in Berkeley, before the big inheritance from his uncle had come, engulfing them like a flood in the night. They lived even yet a sort of dreamlike existence, grasping up what treasures money could buy and selfishly reveling in the joy of their possession.

She entered the house and walked softly across the long hall, pausing at the library door. In a chair drawn up before the grate sat a young girl poring over the pages of a magazine. A wealth of dark hair crowned a sweet, attractive face in which there seemed to be something of an artist's soul reflected, something very much akin to the ancestor in lace and velvet, whose portrait hung above the mantel opposite. Her dress of dark material, cut after the fashion of the season, in some way fell short of what fashion intended, fitted ill and looked out of place in the handsome room. A painful recognition swept across Mrs. Morrison's face. The girl was her niece, Mary Carroll, from Berkeley. The very atmosphere of Berkeley clung to her; it was evident in the ill-fitting dress, the coarse heavy shoes, and the tired, drooping pose of the wearer.

"Why, Mary, when did you come up?" she asked, moving slowly across the room towards her visitor.

"On the noon train," Mary replied after a moment of startled recognition. Then, with a soft laugh: "You look so changed and grand, Aunt Kitty! I

thought you were some one else for a moment."

Mrs. Morrison ignored this allusion to her altered appearance. It called up for comparison with her present elegance the days of calico wrappers, ill-shod feet, and other painful memories. She kissed her niece, and then removing her wraps, drew up a chair beside the fire.

"I am sorry I was out when you came, Mary. I went to Mrs. Patterson's for luncheon to-day and she stopped up to do some shopping afterwards," she explained.

"I came up for the sales, and have been shopping too," Mary replied, with a gesture toward the chair piled with bundles.

Mrs. Morrison frowned slightly. It was another thrust that stirred her memory. She knew without being told what those parcels contained—ginghams and calicoes that Mary would make up for her younger brothers and sisters at home; coarse cloths of ugly patterns, picked up from bargain counters for a mere fragment of what the rose silk had cost.

"How did you leave the folks at Berkeley?" she asked, interrupting quickly, as she saw Mary's hand reach towards the pile. After revealing among the silks at Bernard's she had no desire to see those crude, unbecoming things displayed.

"Oh, they're well," she answered lightly. "Mother's been wishing you'd come down and visit. She's anxious to hear about the grand times you're having here in Chester," she added with her soft, girlish laugh.

Mrs. Morrison flushed and toyed a moment with the jeweled rings on her fingers. Her relatives were part of the banished Berkeley she had forgotten in these proud and prosperous days. She had not meant to be cold and neglectful, but the new life had swept her far adrift from the old, and it was so rich in excitement and pleasure.

"I've been busy, Mary," she excused. "And it's hard to leave a big house and servants, and the children are in school."

A maid entered the room with the package from Bernard's.

"Leave it on the table, Anna," Mrs. Morrison commanded.

Mary turned toward the parcel with suddenly awakened curiosity.

"What have you bought, Aunt Kitty? A new dress? I suppose you can have no end of pretty clothes nowadays," she remarked, awaiting with an expectant smile.

Mrs. Morrison reached for the parcel a trifle reluctantly. As Berkeley it was customary to display purchases for the admiration of relatives and neighbors, and discuss with them the plans for "making up."

She undid the wrappings, and the bright folds of the goods fell into Mary's lap, casting a reflecting glow across her pale face.

"It must be fine to be able to buy such beautiful things," she remarked, with a wistful expression. Her glance wandered about the long room with its well-filled bookcases, leather covered furniture and polished wood-work, then beyond where the open doors of the adjoining room disclosed to view the shining surface of a grand piano.

"You have a piano, too, Aunt Kitty! May—may I see it?" she asked eagerly.

"Certainly, Mary. Go in and play anything you like." She followed her niece into the little music room, and the girl's fingers sought the keys of the instrument with the quick instinct of the music-loving soul.

Mrs. Morrison stood at the window, gazing out, while Mary played. It would soon be spring; little patches of green were showing on the brown surface of the lawn, but the chill of March was still in the air, and grey, ominous clouds were gathering threateningly in the west. Mary played on, changing from one to another of the few simple pieces she knew; there was beauty and expression in her playing. A sudden feeling of misery smote Mrs. Morrison's heart, as she remembered the old broken down instrument in a corner of her sister's little sitting room at Berkeley. Her niece turned reluctantly from the piano at last.

"It's beautiful!" she declared. "I'd love to play on that forever! Father O'Brien wants an organ for the church at Berkeley. He asked mother if I might take lessons and learn to play for the Masses. Father says perhaps I can if—"

"If the crops and the stock do well this year." She was planning on her hat when she spoke.

"Jan's you stay over until to-morrow, Mary?"

"No, Aunt Kitty, I'd like to, but I promised mother I would be back on the afternoon train. It's almost spring and the sewing to be done now, and the gardening later, you know."

Mrs. Morrison sighed. She did know so well those incessant demands on time. Stepping to a corner of the room where the telephone stand stood, she ordered the carriage from the stable in spite of Mary's repeated demand to be allowed to walk. She carried out the pile of bundles herself, and after saying good-bye, stood with the March wind whipping chillingly about her until the coachman turned out of Howard Avenue towards the station. Then in a strange, dreary mood she went back to her seat by the library fire.

The velvet carpet under her feet; the rich shimmering folds of the rose colored silk on the table; all the objects of the beautiful room seemed to accuse her of some cold heartless neglect. Mary had come like a ghost of her past, bringing back unpleasant memories of all she had left behind her. In sharp contrast against her own present life of ease and luxury stood the dull, cheerless existence which her sister's family led. She had experienced all these privations herself in a measure, but wealth had come to her, sweeping her out of the old sphere into new delights; they had been satisfying, engrossing. She had forgotten while she pursued this pleasant life, that there was hungering and poverty and sorrow in the world.

The poor farming community of Berkeley had need of a helping hand. The little church where Father O'Brien said Mass twice a month was in need of many things. It was their desire to have a resident priest and a school where their children might receive instructions in

their faith. She wondered now why she had forgotten all these things.

While she sat there watching the glow of the fire in the grate, thinking new and troubled thoughts, the children came home and crowded about her with their childish prattle of school life. Helen, the eldest, a pretty little girl of twelve, drew up a chair beside her mother and curled herself gracefully into its spacious depths.

"Oh, mother! I must have another new dress!" she exclaimed with sudden declaration. "All the girls at the convent who are going to Aunt Daly's party next week are having new dresses made."

"But you have so many, dear," Mrs. Morrison protested, repressing a smile at her young daughter's air of importance. Then her eyes fell on the rose silk on the table, and for a second time that afternoon a feeling of guilt swept over her. It must be made for the girls of the convent, vain life she was blindly following and late which she was unconsciously leading her children. She saw it all clearly now, as she listened to their various and incessant demands.

When she sat opposite her husband that evening at dinner, she spoke of the visit of her niece, Mary Carroll.

He glanced up from his plate with momentary interest.

"Mary here? Why didn't she stay over for the night? We might have taken her to the theatre and shown her a good time." Then, as if the matter were of slight importance, he went on to discuss the automobile from Granger's to-day. It will be here in a month.

She listened dutifully while he enumerated the merits of the machine. She had expected him to talk of Berkeley, but that seemed a far-off world to him now. The grasp of the business world was growing strong upon him. He was eager to add to the accumulated wealth his uncle had left him. He, too, was forgetting spiritual things.

With a sudden energy that surprised him she spoke up:

"John, I think we've been selfish and wicked! What have we been doing with our money? Don't you remember how we used to freeze in the church at Berkeley when the cold wind swept in where the plaster had fallen off? Father O'Brien wants an organ. He was eager to add to the accumulated wealth his uncle had left him. He, too, was forgetting spiritual things."

John Morrison looked down at his plate a few moments, then met his wife's eyes earnestly.

"Kitty, I guess you're right," he said. "I'll cancel that order at Granger's to-morrow and send Father O'Brien a check that will start things moving at Berkeley."

The spirit of the old days of poverty had come back to reside in Mrs. Morrison's heart, and she was grateful for the lesson the day had taught.—S. V. Reilly, in the Rosary.

Live the life of prayer; learn to bring everything, to change everything into prayer—pain and trials and temptations of all kinds. Pray in the calm and in the storm.

A MESSAGE FROM THE DEAD

A STORY FOR NOVEMBER

By Rev. Richard W. Alexander

Many persons do not believe in the return of spirits from the other world. I cannot say that I do, either, but when I hear a man of undoubted integrity and common sense tell a story like the following, it gives one a creepy feeling, if not a belief in the appearance of supernatural visitors. In a word, it makes one pray for the dead in a manner more special than if such things were never written or told.

An excellent priest of my acquaintance, who is still a prominent pastor of a city church, was speaking about supernatural appearances, and told me this strange tale. The younger priest concerned is still alive and can corroborate the narrative. Both are religious men, and were together in their novitiate in a monastery of "the old country," and were bosom friends. The younger man was gifted with a peculiarly happy temperament, always bright and sunny; it was a joy to be with him. Nor did he lose his charming personality as time went on; nay, he became another word for good humor and good temper. In fact, he was eminently one who "served the Lord in gladness."

Years rolled on, and he became procurator, or treasurer, of the monastery, and in that capacity was beloved by all. In the meantime the friends were separated. The one who told me the story came to America, where, as I said, he still serves his Divine Master in his holy calling. The friends wrote to each other for a long time, when suddenly the letters from across the sea ceased.

After several unsuccessful attempts to renew the correspondence, a letter to another friend brought back the cause of the silence. The letter was long and extraordinary, and this was the substance of it.

The friend said that one night this father procurator, who was always the last to retire, was kneeling in the chapel before the altar, with his own candle in hand, making a last visit to the Blessed Sacrament. It was his duty, after the monks retired, to see that the monastery was locked up, and particularly that the church and sacred vessels were secured. This had been done, and all was silence and darkness, except the sanctuary lamp and the faint light of his little candle. Suddenly some one touched him on the shoulder. He turned with a start and saw a monk of the order, one whom he did not know and had never seen, standing at his elbow.

"What do you want?" said the procurator.

"I want to speak to you," said the stranger.

"Well," said the procurator, "come to my cell. This is not the place to talk."

He was a little startled, but not surprised, as sometimes visiting fathers who were traveling came at any hour of the day or night to receive hospitality, which was never refused.

He rose from his knees, and found the stranger ready to precede him down the silent church.

"Blow out the candle, father," said the visitor.

"I will not," said the procurator. "How would we find our way in the dark?"

The stranger did not reply, and they reached the door of the church, where the procurator dipped his finger into the holy water and, as is usual, offered it to his companion, who took no notice of the act, which startled the procurator more than he wished to admit. He turned and made a reverent genuflection before closing the church door.

"Will you blow out the candle?" again he asked his visitor.

"No; I will not, I assure you. Go on!"

To his surprise, the monk went straight on, the direct way to his cell. An uncanny feeling began to take possession of the procurator. Here was a strange monk, one he had never seen in his life, and he had been in that monastery thirty years; the man had come suddenly, in the darkness of the night, and had walked through the convent to his cell without the slightest hesitation—had asked no direction and had received none. This was not an ordinary experience.

The cell was reached; the stranger entered. The procurator placed the candle in the middle of a writing table and gave his guest a chair. He sat down opposite to him, and felt his very flesh creep as he said in as steady a voice as he could:

"Well, now, what have you to say to me?"

The guest did not answer this, but taking up a pad of writing paper and handing him a pen, said:

"Write!"

The procurator was impelled to obey. As the stranger spoke he wrote down what was dictated. He seemed unable to resist, to ask explanations, to pause, or to do aught but follow the bidding of this unearthly guest.

When the big tower clock struck one he paused. The perspiration was pouring from his forehead; his hand dropped the pen; the candle was low in its socket, and he fell back in his chair, exhausted.

"Soal it and give it to the superior," said the visitor.

The procurator looked up. The monk had disappeared. The candle gave a last flare up and died out. He was in utter darkness. He threw himself on his bed in complete collapse and, through sheer weariness, slept.

When the bell called the brethren to matins he did not appear, but later on he was seen in outdoor garb ready for a journey. He went to the superior, told him of the occurrence, delivered the packet and resigned his office, for, said he, "I am completely unfitted for active work. I am a nervous wreck. See how I tremble?"

And, in fact, he looked like a broken-down old man. No trace was there of the bright, pleasant countenance, of the jolly good humored monk. He was unable to explain anything he had heard of the amazed and perplexed superior. He only asked to go to a far distant

Capital Trust Corporation LIMITED

Authorized Capital, \$2,000,000.00. Head Office, Ottawa, Canada

Incorporation

The Company was incorporated by Special Act of Parliament of the Dominion of Canada on the 1st day of April, 1912, giving it all the powers necessary for transacting a general trust business.

The Growth of Life Insurance

The business of a Trust Company has now come to be recognized as an absolute necessity in the business life of to-day. What was formerly the common practice to appoint personal trustees to administer trust estates is now very largely superseded by appointing a trust company which has a thorough organization and is fully equipped with all the facilities for prompt and efficient execution of the varied and complex obligations incident to the management of a business.

Owing to the rapid accumulation of wealth and the great increase in population of the Dominion, the demand for the services of a Trust Company has grown to such an extent among the great mass of the people, that Trust Companies are now regarded as almost indispensable in business. The development of the Trust Company idea was necessitated by the fact that no other class of financial institutions was equal to meet the pressing need in this direction. It is not too much to say that the disappearance of our Trust Companies would create an extreme confusion, if not an utter breakdown, in the business of both a public and private nature.

Value of Trust Companies' Stocks

For the above and many other reasons the growth of Trust Companies in Canada has been phenomenal and the corresponding rewards to Stockholders have been proportionate. As illustrating the value of these stocks, it may be pointed out that the Trust Companies operating in Canada in 1910 made the following net earnings:

	PER CENT.
Toronto General Trust Company, Toronto	17.80
National Trust Company, Toronto	18.17
Union Trust Company, Toronto	19.44
Royal Trust Company, Montreal	27.57
Standard Trusts Company, Winnipeg	20.40
Northern Trusts Company, Winnipeg	12.30

Remarkable as this growth has been, we may safely predict that it will be greatly surpassed in the future owing to the enormous strides in the growth of Canada's development and wealth.

The Directors

The Directors of the Capital Trust Corporation, Limited, are men known throughout Canada in the financial, commercial, and professional life for their personal integrity and business ability. The mere mention of their names should be sufficient to guarantee the efficiency and integrity of the Company's operation. The Directors are paying the same price for the stock as all other shareholders; no favors or discrimination are shown to anyone connected with the Company.

Capital Stock

The authorized capital stock of the Company is \$2,000,000, divided into Twenty Thousand Shares of One Hundred Dollars each. The Directors are now offering to the public \$1,000,000 at a premium of Ten Dollars a share. Every share subscribed for by the public and the Directors has been taken at the said premium, and the fund derived from the premium on the Stock is for the purpose of paying organization expenses, creating a reserve fund and of strengthening the financial standing of the Company. By these means the Company will commence business with its Capital intact and a substantial surplus on hand for the foundation of a strong and prosperous organization.

Calls on Stock

On application \$20.00 per share, which includes the premium of \$10.00. The balance shall be payable in nine

consecutive monthly instalments of \$10.00 each, commencing one month after acceptance of application.

The following table illustrates the first call, as well as subsequent payments, according to the number of shares subscribed.

No. of Shares	Amount of First Call	Monthly Payments
1	\$ 20.00	\$ 10.00
5	100.00	50.00
10	200.00	100.00
15	300.00	150.00
20	400.00	200.00
25	500.00	250.00
50	1000.00	500.00
100	2000.00	1000.00

All Other Information

regarding the Company will be forwarded on request to the Provisional Secretary, Mr. A. E. Corrigan, 115 Sparks Street, Ottawa.

FILL OUT THE FORM BELOW

AND SEND IT TO Capital Trust Corporation, Limited, 115 Sparks St., Ottawa.

Kindly send Prospectus and special information concerning the organization of the Capital Trust Corporation, Limited, to

Name.....  
Street No.....  
Town.....  
County.....

Provisional Directors

M. J. O'BRIEN, Railway Contractor, Montreal.

M. J. HANEY, Civil Engineer, Toronto.

RICHARD P. GOUGH, Merchant, Toronto.

C. A. McCOOL, Ex. M. P., Lumberman, Ottawa.

D. MURPHY, Ex. M.L.A., Gentleman, Ottawa.

GEO. P. BROPHY, Civil Engineer, Ottawa.

W. J. POUPORE, Ex. M. P., Contractor, Montreal.

JOHN J. SEITZ, Manufacturer, Toronto.

L. N. POULIN, Merchant, Ottawa.

JOHN J. LYONS, Contractor, Ottawa.

A. E. PROVOST, Merchant, Ottawa.

E. W. TOBIN, M. P., Lumber Dealer, Bromptonville.

HON. A. E. McPHILLIPS, Barrister-at-Law, Victoria.

HON. WILLIAM McDONALD, Senator, Cape Breton.

HON. PETER McSWEENEY, Senator, Moncton, N. B.

W. H. McAULIFFE, Lumberman, Ottawa.

PROVISIONAL SECRETARY

A. E. CORRIGAN, ESQ., 115 Sparks Street, Ottawa.