

LUCK, OR PLUCK?

"Bless your sentimental heart!" said the merchant. "He doesn't, eh? Well, it does you credit to think so, and it doesn't make me jealous in the least."

"If the company succeeds," continued Mrs. Tramlay, "Mr. Marge will be as much the gainer as you or young Hayn, won't he?"

"Certainly."

"Then he'll be that much better off than this young man you're so fond of?"

"Yes, if he does nothing foolish in the meantime; but I have my doubts of the financial stability of any man who can't keep a stock ticker without looking at it. Wall street exists solely for the purpose of absorbing each man's money."

"Mr. Marge is no fool," said Mrs. Tramlay.

"He's no wiser than some veterans who have had to leave their millions in the street and live on their children forever after."

"The Improvement Company has only about 40 acres, I believe you said?"

"Just 40."

"And \$2,000 an acre is the most you hope for?"

"Yes."

"That would be \$80,000; 4 into 80 goes 20 times, and—"

"If I'd known you'd such a head for business I would have asked you to put a bookkeeper in charge of the family, so I could have your services at the office," said Tramlay.

"Twenty thousand dollars would be very little for a young man to marry on in New York—and in our set."

"Twenty thousand, and a salary which I must soon increase in simple living, also, expectations from his father's estate in the course of time, I don't remember to have told you, though, that the young man was once headed enough to suggest that he should have your services at the office," said Tramlay.

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THE BAPTISTS.

Encouraging Reports Presented at the Convention

From the Publication Department and the Grand Ligne Mission.

WATERFORD, Oct. 19.—Yesterday morning's meeting of the Baptist Association of Ontario and Quebec was practically devoted to prayer for French-Canadian evangelization. In the afternoon the report of the board of publication was read by Prof. Goodspeed.

The book-room report stated that the total stock of books at \$5,660 (60¢), cash sales, \$5,626 24; credit sales, \$7,832 94, showing gains of \$288 27 and \$108 68 respectively. The liabilities are \$369 23, the unpaid accounts of the present month. The management feel hopeful of a moderate profit in the future. The showing of the Canadian Baptist is still better, being a net profit of \$1,165 38, which, added to the proceeds from investments, less the book-room loss, makes a total profit of \$1,855 69. Under these circumstances a dividend of \$1,400 was declared, of which \$500 goes to home missions, \$300 to Manitoba and Northwest missions, \$450 to foreign missions and \$800 to the superannuated ministers' fund. This is the largest dividend and largest profit yet recorded. The report was adopted unanimously. Mr. W. K. McNaught, Rev. E. W. Dutton and Rev. A. Spencer were elected members of the board.

Rev. S. S. Bates at this point announced that the foreign mission board's estimate for the coming year for the Indian work is \$311 70 in all. To cover this deficit, home expenses and other contingencies the sum total of \$305 is needed. The convention authorized the board to call for this amount.

GRAND LIGNE MISSION. The Grand Ligne mission report, presented by Mr. George Richardson, referred to the fact that the mission had received 37 baptisms, while the Feller Institute at Grand Ligne has had 132 pupils through the year. The total receipts were \$18,175 50, the expenses, including a slight previous deficit, \$17,365 07, and the balance would have been \$810 43 but for a loan to the Maskinonge fund of \$295 50, leaving a balance forward of \$514 93.

Rev. Ira Smith moved the adoption of the report. He maintained the political importance of striving to gain Quebec to Protestantism, and spoke in the highest terms of the personnel of the workers and of the results achieved in many districts. He advised the McMaster students to study French and fit themselves for Grand Ligne work.

Rev. E. J. Stobo, of Quebec, seconded the adoption of the report. He spoke in high terms of the character of the French-Canadian saying, indeed, that they show more courtesy to him than many Protestants show to them. Report adopted.

The district secretaries for the Grand Ligne mission will be Rev. Messrs. W. H. Cline, Paris; A. C. Baker, Sarnyville; A. T. Sowerby, Athymer; F. Tapscott, Hamilton; A. E. De St. Dalmaz, Ivesville; London; S. J. Harris, Binkbrook; D. Dack, Simcoe; J. C. Dunlop, Stayner; J. McEwen, Kankikook Hill; V. Shewell, Owen Sound; Mayor Casswell, Belleville; Prof. J. H. Farmer, Toronto; F. Beattie, Gilmorris; M. P. Campbell, Essex; R. Hamilton, Port Perry; and H. Shaw, Tillsonburg.

MANITOBA AND NORTHWEST. Manitoba and Northwest missions came on next, Rev. H. G. Mellick taking the platform. He urged the importance of evangelizing Quebec as allied to the work in Manitoba among the Roman Catholics. His report showed that nine English-speaking and two German pastors have settled in the Northwest and Manitoba this year, while 25 pastors have occupied fields. In all the churches established, one Indian missionary and general superintendent, besides ten students, who have labored there in the summer. Three churches were organized in the year, and there are 42 churches in all, five of them German-speaking—in all about 150 preaching stations. Of these churches 24 now have houses of worship. The gifts from the west were last year in round numbers about \$4,000, some \$2,800 in excess of the year before. Report adopted.

IN THE EVENING. The Manitoba and Northwest missions engaged the convention through the evening meeting. The following secretaries of associations were appointed for the Manitoba mission: Rev. Messrs. H. J. Haviland, Anaster; J. R. Jackson, Westport; Mr. D. Bentley, Montreal; John Trickey, Sparter; P. Dayfoot, Strathroy; J. Roncy, Dutton; C. W. Cook, Fonthill; T. J. Bennett, Hamilton; T. Luckman, Collingwood; J. W. Mann, Oshawa; H. McQuarrie, Vernon; C. H. Phillimore, Listowel; Thos. Watson, Collingwood; Prof. Trotter, Toronto; T. Sinclair, Ridgeway; S. J. Farmer, Pembroke; M. Goidt, Whitby; and T. C. Robinson, Beacleville.

Mr. Mellick's appeal that a collection be made for the Northwest and Manitoba work was acted upon at once, realizing \$316 30.

A subscription of \$125 25 was taken up to add the chapel fund of the Maskinonge fund, and Dr. Fulton, who spoke for a few moments, promised to find a bell for the new church.

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corporations developing a patent are formed, Marge soon informed himself that Tramlay, whose shrewdness he had always held in high respect, preferred the son to the father, as being the easier victim of the two. The process of frightening out or "freezing out" an inventor or farmer who had put his property in the hands of a stock company were not entirely unknown to Marge, and he naturally assumed that they would be easier of application to a green young man like Philip than to a clear-headed old man as Farmer Hayn seemed to be. But if the rural element of the company was to be despoiled of its own, Marge proposed to see that not all the spoils should go to the merchant. How better could he improve his own position with Tramlay than by making himself the merchant's superior in finesse?

He would have the advantage of being able to watch Philip closely, and of knowing first when he might be inclined to sell out at a sacrifice; should the young man, like most of his age and extraction, develop an insatiable appetite for city joys that cost money, he, Marge, would cheerfully supply him with money from time to time, taking his stock as security, and some day the merchant would suddenly find himself beaten at his own game. The mere thought of such a triumph impelled the deliberate Marge to take a small bottle of champagne with his midday luncheon—a luxury which he usually reserved until evening at the club.

But again he was startled when a light-headed friend complained that, though the said friend's father had been promised a place for his son in Tramlay's office when the iron trade should look up, Tramlay had taken in a countryman instead. His own eyes soon confirmed the intelligence, and as Tramlay made no explanation or even mention of the fact, Marge again found himself asking:

"What can Tramlay want of that fellow?"

Evidently it meant either business or love. Perhaps the merchant during the low depression of the iron trade had borrowed money of the young man's father, or was now borrowing of him, to avail himself of his increasing opportunities. (Margaret the city man's customary but erroneous impression as to the bank surplus of the average "well-to-do" farmer.) If Tramlay were merely a borrower, except against notes and bills receivable, iron had not looked up enough to justify a prudent man in becoming the merchant's son-in-law. If there had been such transactions, perhaps a share of the business was to pay for them. Inquiries of his banking acquaintances did not make the matter clearer to Marge, so he resolved to devote himself to the new clerk, as he could safely do in his capacity of co-director of the Improvement Company. The young man was communicative as was Marge admitted to himself; but what would it avail against the fine methods of a man of twice his age, all spent among men who considered it legitimate business to pry into the business affairs of others?

(To Be Continued.)

There is no lack of so-called cures for the common ailments known as corns, warts, vegetable, animal and mineral kingdoms have been ransacked for cures. It is a simple matter to remove corns without pain, for if you will go to any druggist or medicine dealer and buy a bottle of