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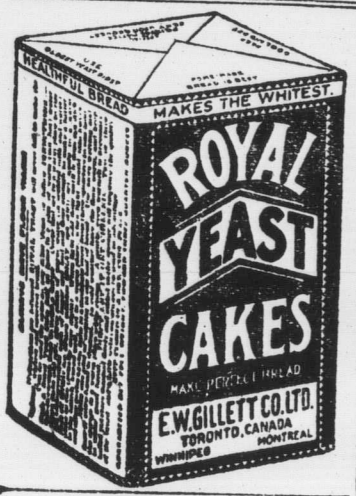
Every Man For Himself

By HOPKINS MOORHOUSE

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CHAPTER VII.—(Cont'd.)

Like so many successful men who have risen to places of wealth and influence, Lawson had begun as a poor boy, struggling upward over untold difficulties by pluck and determination. In his case, however, the rewards of the struggle had been swept from his reach at the very pinnacle of achievement by what appeared to be an exceptionally bold piece of buccaneering. He belonged to the older generation which had grown up accustomed to seeing business carried on by individuals or on a partnership basis; joint stock companies, combines and holding companies had been a development of his later days. It had taken him a lifetime to build up his financial business from very small beginnings, until it had become the big organization now known as the Interprovincial Loan & Savings Co. And because it was his nature to be generous and kindly "Old Nat" had fallen victim to misplaced confidence. In those early years of struggle conservative methods and plain honesty had been not the least of his assets. It was upon these sound principles that he had relied throughout. The small deposits of the working classes, more or less ignored by his early competitors, had given him his start; even now the strength of the Interprovincial lay in its popularity among workmen and farmers, while its aggregate of small savings was tremendous. It was upon this that the Interprovincial because they had seen it grow and knew that it was administered honestly. "Catch 'Old Nat' having anything to do with the tricks of high finance," said they, confidently, and many were the stories which went the rounds of how the "old-fashioned" financier had allowed sentiment to "interfere" with business. And the business had grown apace. Because of this ingrained sentimental streak in his make-up and because of his inherent honesty he had created some enemies. There were those who looked hungrily in the direction of the Interprovincial and imagined what could be accomplished in a very big way in several different directions if only the man in control of the stock were—say, a little more firm. If it were not for the close tab that that energetic young secretary kept upon things, Lawson would have run the concern into the ditch long ago, whispered the ambitious ones. The young and energetic secretary, J. C. Nickleby, may have been the first to whisper it—very confidentially, of course. For it would be a pity to promise a young financier as J. Cuthbert Nickleby to be guilty of ingratitude, and there had been one raw wet night in the spring of a year long past when Nathaniel Lawson had rescued a miserable travesty of a man from the gutter—a night that Nickleby, once his benefactor had set him firmly upon his feet with a new lease of life, no doubt had schooled himself to forget for all time. At any rate there had come an annual meeting at which Nat Lawson found himself in a quandary. It followed on the heels of a rumor that it was the desire of certain shareholders to inject some "new blood," and thereby new life into the loan company—that it would be a good thing, in short, for the "reverted old Chief" to retire to a pedestal where he could sit as inanimate as a bronze bust upon the official label, "Honorary President," while a younger man took upon his shoulders the burden of the expanded business, and so forth. The campaign against him had been of a most insidious character and Lawson had preferred with dignity to ignore it, even while his resentment grew to the proportions of great indignation. And all the time he was worried because he could not find a certain power-of-attorney which authorized him to vote a large block of stock belonging to a personal friend who had invested heavily in Lawson's company—Bradford, the Arctic explorer, who had gone into the hinterland on a Government expedition, and who was not expected to get into communication with civilization again for about two years. Bradford had left everything in connection with his investment in his friend Lawson's hands. While the status of this stock on the books of the Interprovincial was unquestioned, the power-of-attorney had been given to Lawson personally and had not been placed officially in the hands of the secretary with instructions. Herein lay the quandary. For when at the annual meeting in question Nat Lawson had tried to vote the stock in the usual way, he was asked for the power-of-attorney by some of the new shareholders and could not produce it. Proxies which Nickleby had manipulated then were thrown on the scale and when the meeting was over, the Interprovincial had a new president by the name of J. Cuthbert Nickleby. In making the announcement, the newspapers had quite a story about "Old Nat" and his career; they printed in full the account which was handed to them regarding the presentation of a gold-headed cane, suitably engraved, and an illuminated address which marked the esteem in which the directors held the retiring president and founder. Convinced though he was that the power-of-attorney had been stolen from him liberally and that the whole thing was a cunning frame-up to get him out of the way in order that certain transactions of which he never would have approved might go through—although convinced that this was the truth of the matter, Nat Lawson had no evidence to prove a case against Nickleby or any of his associates. It would have been a dangerous procedure to give publicity to his suspicions, or to attempt legal action without definite proof of his charges, as this could result only in destroying public confidence in the institution itself without in the least altering the situation. At the worst, the reign of the Nickleby faction could be but temporary, as the situation would adjust itself with the return of the explorer who owned the stock. But it was exceedingly humiliating, and there was always the possibility that those now in control of the Interprovincial meanwhile would undermine the whole financial fabric by loose policies of administration, or even by questionable practices. These apprehensions were shared by the only two friends whom Nat Lawson had admitted fully to his confidence—President Benjamin Wade, of the Canadian Lake Shores Railway, and McAllister, the keen-eyed editor of the Recorder, which of all the city newspapers was the most consistently independent in politics. Wade was an old friend of long standing, himself holder of a small block of stock in the Interprovincial Loan & Savings Company, and it was to him that Lawson had turned for advice in his extremity. Immediately Wade had called into the chief of his railroad's very competent detective staff, Bob Cranston, and thereupon began a series of quiet investigations with the object of obtaining the necessary evidence to depose the Nickleby faction from control of Interprovincial affairs. Although equally anxious to help, McAllister had no part in Wade's plans; he preferred to work along special lines of his own. He and Wade differed in their theories of the situation, and much to Nat Lawson's amusement they had argued with some heat the first night that they happened to meet at the Lawson home; so that the two were somewhat in friendly rivalry, each anxious to prove that he was right, and each determined to play a lone hand. It may have been his interest in the case that led McAllister to call so frequently of late at the old-fashioned brick house that stood back from the street, surrounded by spacious grounds and a wealth of carefully tended shrubbery, in the older residential section of the city. No doubt it was this that made him stop for a week on the way to the office in the brightly-lighted Recorder building, where hummed activity during the hours that others slept, in order that the public might have a morning newspaper to prop against the sugar-bowl while it breakfasted. Even so, it is necessary to add that Nathaniel Lawson had a beautiful and accomplished daughter whose name was Cristobel. It is necessary to record further that being a young woman of spirit, Miss Cristobel Lawson had insisted upon taking a newspaper work as a profession when the need of adding to the family resources presented itself. For most of the Lawson capital had gone into the loan company and her father's philanthropic tendencies in the heyday of his earnings had made greater inroads upon his personal fortune than he had realized at the time. Her father's objections to the plan had been overruled finally when McAllister had offered Miss Lawson a position on the Recorder's day staff as "Society Editor," and it was not long before her aptitude for it rejuvenated the Society Page into one of the best features the paper boasted.



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Not content with this success, Miss Lawson became ambitious to try her journalistic wings in other directions; but her desire for more important assignments than the reporting of afternoon teas brought down the paternal foot—flat! No daughter of Nathaniel Lawson was going to be allowed to roam the city at all hours. "No night work," her father had insisted. Nevertheless, the young woman continued to hope that this edict would be removed eventually, and she never lost an opportunity of coaxing if she happened to be at home when McAllister was present; but there came a night finally when Nat Lawson grew impatient at her persistence and kindly but firmly put a final period to the topic. She arrived home from a recital at the Conservatory of Music just in time to serve the refreshments and to listen breathlessly to the conclusion of the evening's animated discussion. Both Wade and McAllister were there and it was evident that they had been "at it again." From the quiet elation in the editor's eye and the corresponding amusement of her father, she judged that McAllister temporarily was having the better of the argument. "Mac, I don't care a hoot what you've found out!" declared Ben Wade. "You can sit there and talk till this time-to-morrow night, but you'll never convince me that the Honorable Milt isn't as straight as the best man who ever went into politics." "Ah, just so—who ever went into politics," drawled McAllister with a provoking grin. "Who ever did his duty in public life and became the victim of 'ide-bound newspapers!' retorted Wade. "Milt Waring and I grew up in the same town together—went to the same school, played both hoops and hockey together. Why, I know him inside and out and I tell you he's as straight as a string." "Your simile is unfortunate, Ben. The straightest string can be tied in knots." "I see by this morning's papers that Rives has been released from the penitentiary," interposed their host. "Good conduct has got him out three years ahead of time. His sentence was fifteen, wasn't it?" Wade nodded, but was not to be turned from his tilt with McAllister. "What have you found out, boy, that makes you so cocky to-night?" he challenged the editor with interest. "You'll read all about it in the Recorder when the time comes. You laughed at me the other night when I warned you that politics was mixed up in this Interprovincial manoeuvring. Watch my proof. I'll send you a marked copy of the paper." "Bluff! Listen to him, Nat!" "I'm not in the habit of bluffing, Wade." McAllister's jaw was set as he patted the edge of the table for emphasis. "I'm responsible to the public and I tell you both right now that as sure as you're born—Ah, good-evening, Miss Lawson," he greeted, rising to his feet with a smile. McAllister busied himself, clearing a space on the table for the tray she was carrying, and from beneath the shaggy brows the railroad president's shrewd eyes carried a glint of amusement at the evident relief with which the editor welcomed the interruption. A moment more and McAllister might have committed himself to a rash statement. (To be continued.)

Inventor's "Fool-Proof" Railway.

Strange tricks as inventors have played in the past, surely there was never one more remarkable than that perpetrated by an Australian. But although it seems like a trick, it is really a great invention. For a long time Mr. Angus has been experimenting with steam engines, and at last he has succeeded in producing the "fool-proof" railway. Although the liability to error is not avoided, error is rendered completely harmless. Electricity is the secret of this invention. The engine is stopped automatically when another engine is on the same line. Collisions are rendered impossible, and, in the event of anything happening to the driver, the only effect is a temporary cessation of traffic. A few simple coils attached to the engine two inches above the rail do the trick. All you see on the track is a wire joining the rails at this junction. A small box of electrical fittings is outside the boiler, and a compact magnet under the hand of the driver. Electrical sympathy between engine and rail prevents the brakes from going on and steam being shut off. Directly that sympathy is broken the brakes are applied automatically and steam is shut off. This sympathy must be broken if another engine is on the same section of line or if the line is broken in any way. The system has been installed in Sweden and is to come into active use in Great Britain almost immediately.

Coal in Australia.

Coal has been found in every Australian state, the deposits of New South Wales and Queensland being the largest and best.

Dumps Drydock.

In Norway a drydock has been built in such a location in reference to a canal that it can be filled with water and emptied by gravity without the use of pumps.

This world has many heroes—he who duz all he kin, in the best manner possible, is a hero; I don't care whether he blaks yure boots, runs a locomotive, or leads a forlorn hope into battle.—Josh Billings.

Let us enlarge our world by expanding ourselves.

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About the House

The Heart of Your Home.

In many of our old homes, fireplaces are closed and hearths covered with carpets or refloored, and boards or plaster turn into graves what ought to be the throbbing heart of the home. The wide chimneys are there, the logs need only to be carried in, but in such homes, if the stove or heater isn't adequate, we set up a kerosene stove! In the cities, the suburbs, and country places of the rich, plaster is being torn out, outside chimneys built and wood bought by the load for the new fireplace that has become fashionable. The fireplace, which is doctor, friend and spiritual comforter, is tabooed by many women because it brings with it some dust. But was ever anything worth while that did not bring with it some attendant hardship? Children bring privations, sacrifices, wakeful nights and tiring hours, with a reward of deepest joy, in old age. Farms bring long hours, hard toil, small returns, but health and peaceful nights and safe futures. And fireplaces? Yes, some dust, but I can think of no other deterrent. I can hear only the crackle of the logs, see the glow, the sparkle, feel the genial warmth. The problems worked out before it, the dreams dreamed, the journeys taken, the visions of friends and loved ones gone, the mellowing atmosphere for conversation and the stories told before its friendly cheer. Confidences which would never have been exchanged beside a steam heat radiator and under electric light are easily given with logs fixed on the red embers and the room lighted by their glow. Pictures of forest and sea, and breath of pine come to us with the whiff of burning wood. So, farm friends, who are fortunate enough to have inherited old fireplaces, open them up. Hunt up the old andirons and tongs and polish them. Bring in an apple-tree stump and a hickory fore-stick and don't wait until company comes to start the blaze. Have a royal fire every evening when the boys and girls come home from school, and for the grown-ups when they come in from the cold. Use your fireplace as an asset, and you will find the chill taken out of the spring, the frost from the autumn evenings, and the north wind's roar will bring content.

Preserving the Teeth.

The primal purpose of the teeth is to aid in the mastication and insalivation of food taken into the mouth. Then, by their proper arrangement and appearance they lend beauty to the face. They also assist the organs of speech in the proper articulation and formation of sounds into words. Every tooth is covered by a hard substance called enamel. This coat of enamel forms a means of protection to the softer inner substance called dentine, of which the remainder of the tooth is composed. Inside of the tooth there is a hollow space for blood-vessels and nerves which enter the tooth from the end of the root. Sound teeth are worth more to the child than gold or money; for they help keep him well, and health is better than wealth. The most important teeth in a child's mouth are the six-year molars, a so-called because they make their appearance at about the age of six years.

The Father of Shipping.

From a London coffee-house keeper, Lloyd's, the headquarters of the world's shipping insurance, derives its name. Towards the end of the seventeenth century those interested in shipping matters were accustomed to meet at a small coffee-house in Tower Street. This was kept by a man named Edward Lloyd, who subsequently removed to the corner of Abchurch Lane and Lombard Street. In 1696 Lloyd started a newspaper, which gave a list of ships arrivals and sailings. The newspaper, which he called "Lloyd's List," succeeded until its founder published an article questioning a decision in the House of Lords. Edward Lloyd was censured and his paper was suppressed. It was not until thirty years later that he was allowed to re-establish it. Since then "Lloyd's List" has appeared regularly. The frequenters of Lloyd's coffee-house were not permitted to enjoy

more damage in after years to the individual than the loss of any other teeth. The gravest damage to teeth is done by decay between the ages of six and twelve and they should be watched continually during this period. It is during these years that the teeth are most susceptible to decay. This is due to the fact that they are still growing or undergoing development and have not acquired the hardness and resistance that they will have later. They should be sound and free from pain during this period, as they aid in building the structure or body that must bear the stress and strain of life. A clean mouth and sound teeth have much to do in keeping one well. The germs which cause nearly fifty thousand deaths in Canada every year enter the body through the mouth. If the mouth is unclean, only one or two disease germs entering it may remain there and grow. It is just as important to wash the mouth two or three times each day as it is to wash the hands and face. A few germs of diphtheria, sore throat, or tuberculosis are likely to get into the mouth any day, but if the mouth and teeth are well washed with a brush morning and night, the germs will be less likely to grow and cause sickness. Germs develop, grow and multiply in the mouth on the decaying food substances, collecting between and about the teeth and clinging to them. Clean the teeth often, after each meal and at rising and retiring time. Chewing of hard foods gives the teeth work to do for which they were intended. With the assistance of the tongue and cheeks and salivary glands the teeth are the means by which the food is prepared for the stomach to digest, and it is this work that helps to keep them sound and strong by using the teeth on hard foods. In chewing they stimulate the supply of blood to the gums and grow strong, just as the blacksmith's arms grow strong by exercise. Mastication and insalivation of food is the process of taking food into the mouth and crushing it with the teeth; at the same time the salivary glands, situated on either side above, and beneath the tongue below, pour saliva into this mass of food; the tongue keeps churning this mass about until it becomes liquid. While this is going on a remarkable change takes place. The substances taken into the mouth are no longer bread, potatoes, vegetables, but a new liquid substance is formed, ready to pass to the stomach; and unless your food is well chewed and mixed with saliva, it will be more difficult for the stomach to digest it. They are four in number, two in the upper and two in the lower jaw; they can easily be recognized, as they are the teeth farthest back in the mouth; they come in behind the first or baby teeth, and are neglected on this account. The molars should be examined when they appear and should be watched carefully afterward, as they are especially susceptible to decay. Should a cavity appear, be sure to have it filled at once by the dentist, as the destruction and loss of this tooth is the cause of loss of health to many children about this age or a little later. Dentists agree that the little because they make their appearance at about the age of six years.

their monopoly of marine insurance for long, and in 1720 Parliament allowed two other companies to be established in London. About one hundred years later there was a Parliamentary inquiry into the monopoly enjoyed by Lloyd's and these two companies. The House of Commons decided that Lloyd's had rendered such great service to the country by supplying the Government with information regarding maritime matters that it should retain its privileges. Ten years later, however, an Act was passed by which marine insurance was thrown open, and since that date many other companies have been established. All candidates for membership at Lloyd's have to deposit such security for their liabilities as may be required. This security at the present time amounts to over \$20,000,000. There is a Lloyd's agent at every port in the world, who transmits news of all ships that pass. At Lloyd's a "Captains' Register" is maintained which gives the record of every British master-mariner, and there is also an Inquiry Office.

World's Wonder Clock. For twelve years a Frenchman has been at work on a clock which is one of the most marvellous pieces of mechanism in the world. In this clock the quarter-hour chimes are struck by figures representing the four ages of life, while the figure of Death strikes each hour. Each day, on a small chariot, appears a divinity symbolizing the particular day to which it is consecrated. Another feature of the clock is a model of the earth, which may be seen revolving round the sun. It marks the months and the signs of the Zodiac. Switzerland is electrifying her railways to save importing coal. Minard's Liniment for Colds, etc.

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A grindstone that had no grit in it—how long would it take to sharpen an ax? And affairs that had no grit in them—how long would they take to make a man?—Henry Ward Beecher.

Christmas Cheer

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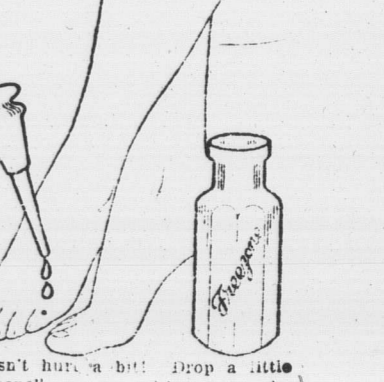
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