

THE WATERS OF CONTRADICTION

BY ANNA C. MINOQUE
Author of "Cardinal," "Borrowed from the Night"

CHAPTER XII—CONTINUED

"It troubled her, ever since I can remember, the fear that she would not have good clothes when she was dead," said Milly, in a driven voice. "She used to say that all her people had come to the grave decently clad, but she would have to wear one of those ugly shrouds they keep in the undertaking shops for the paupers. O, Mrs. Long! There have been some things so—so hideous!" cried the girl, swaying against the wall, her hands now clutched across her breast, her face haggard and old looking. "She would talk of that on spring mornings when the peach trees were in bloom and I had a freshly ironed frock to wear to school, and she would talk of it on lonesome, wet autumn evenings when everything was—oh!"

One hand went up to the throat, and Mrs. Long sank into a chair at the foot of the bed and began to weep behind her handkerchief.

"She had so little," continued Milly, trusting her emotions back into the cave in which they had hitherto been hidden, "and I believe that when she was a girl it was different. But she did not seem to mind her present loss so much as the fear of the greater loss, as she considered it, before her. I know her constant talk of it and the seeming certainty of its fulfillment made life more bitter for poor father. And so, when Miss Cora got the school for me the first term, I saved every cent of the money and bought everything she now has on for her, and that summer I made them up. She could not have been more grateful if I had given her a fortune. It brought father happiness, too, for he loved her more than himself. Of course her fear would not have been realized while I lived," concluded Milly, "but I could not make her think so, and so there was only this left for me to do. I have always since been glad I did it."

Mrs. Long said nothing. She had heard all of Milly's words, and was dimly conscious of their meaning; but what filled her mind was the cry of the misery of her whole life, which had been wrung from the ashen lips. Well she knew she was the first who had heard it, and in imagination she felt what this sublime repression must have cost the child, the girl, and the woman. No wonder, she thought, the human frame should stand there before her frayed, worn, fragile, with the soul constantly tearing against it for liberation from such a state of being; and less cause was there for surprise in the absence of all grief in the heart over the death of the woman she had earlier called her mother. Forgive her the girl might have done for the anguish she had helped bring her, but feel for her the sentiment that would call up a tear or a sigh, she could not without the bleeding corpse of her own happiness chained to her memory.

Becoming aware, after a while, of the silence in the room, Mrs. Long withdrew her handkerchief and gazed for a moment at the girl standing against the wall, her great dark eyes fixed vaguely on the still figure on the bed.

"Milly," she then said, slowly, wonderingly, "is the story which she told Arthur true?"

"Yes," she answered, listlessly.

"Have you proof other than her words?" inquired Mrs. Long.

"I have the certificate of my parents' marriage, my grandfather's book containing the date of my birth, their death, the name and address of my uncle, and a paper written by herself confirming the story. There are some other things, among them the letter which she wrote to my grandfather on reaching Lexington, and which was sent back by the lawyer. Yes, I have sufficient proofs, and besides, father confirmed the story, and he would not tell a falsehood."

"Why then, Milly, did you continue here, living this miserable life, when you could have returned to your own station, put away forever the wretchedness of this?" asked Mrs. Long.

"The other children were married then—they would have been alone—they were poor—and father could not work—they needed me—"

Her answer came in disjointed sentences, and after a fleeting glance at the questioning woman, the truthful eyes had been turned away.

"But Milly," pressed Arthur's mother, "had you gone to West Virginia and secured your property, you could have taken them here to live with you. You could still have been a daughter to them and given them more comforts than you were able to do here, and with less expenditure of your strength. At the same time you would have released yourself from an existence which I now see was terrible for such a nature as yours. Milly, have you truthfully answered me?"

The great dark eyes came back, wavered for a moment as they met the ones so like Arthur's; then the trembling knees sank under her frail weight. As she sank on the floor, she said brokenly:

"I have not."

"Can you not?" asked Mrs. Long, her motherly heart aching for the girl crouching on the floor. When no answer came, she said:

"Milly, will you tell me, his mother? Is it because of Arthur?"

Her answer was the dropping of the thin brown face into the thin brown hands. A mother seldom meets such a confession with equanimity, especially when the child is her first born son. But all ungenerous feeling was swept from her heart, as she thought of the wonder of this girl's love; so perfect and pure it had never made one demand for itself, so silent that never once had the idea of its existence crossed the mind of its object, and yet so all-pervading and powerful that he had rested on it unconsciously and had never known loneliness, even though parted from her, his mother.

"Milly," she said, very gently, very tenderly, "come to me, little girl," and with a rush of the only happy tears she had ever known, Milly flung herself into the outstretched arms of Arthur's mother.

CHAPTER XIII

As the days following the funeral wore away, and Milly did not break the silence between them regarding the story of her birth, nor give any indication of intending to seek his advice regarding her inheritance, Arthur was at first surprised, and then perplexed. Thinking that her natural reserve withheld her from approaching the subject, he opened the way that must have led to it, but either through lack of perception or because of remarkable astuteness in avoiding it, she always missed the opportunity. When he heard from one of the trustees that she had applied for her former position in the school, he was driven to seek counsel with his mother.

Yes, Milly had spoken to her, Mrs. Long said. Her father shrank from leaving her, where his wife was buried, and as Milly could not go without him, she must perform her duty. It would not be for long that she would be detained here, for the old man was hastening to join his loved one. There was time enough for her own affairs, Milly had said. The least she could do for him was freely to give these days to him; and Mrs. Long bade her son not to trouble himself about the matter at present. If Milly's claims were what she believed them to be, a year could not make any material difference, and by that time she would be relieved of all obligations to those with whom fate had thrown her.

Singularly enough Arthur found it not difficult to follow his mother's advice, for Milly and her affairs, unusual as the latter were, occupied a secondary place in his attention, for which fact blue-eyed Lucy Frazier was accountable.

His visits to her were being paid with a regularity that was driving Aunt Jenny to the verge of distraction because of the superstitious belief, as they were causing Mrs. Frazier an annoyance which threatened eventually to work more harmfully than the combined malice of the spirits whom the negroes feared. With the wit of an adept in the practice of feminine art, Lucy obeyed her mother in regard to Jasper, and at the same time secured her own pleasure by frequently seeing Arthur. While the latter was aware of the calls of the former and her frequent little excursions with him, Jasper was totally ignorant of the visits paid by Arthur. Had he not been thus ignorant, he would have withdrawn, for there was too little of his heart in this seeking of the girl's society, to permit him to assume the character of a rival to his friend, who, in addition, was bound to him by the ties of relationship. Lucy realized this, and felt there existed no demand upon her honor or friendship to enlighten him. Moreover, the old haunting scene of Arthur's hatred of her Yankee race and birth could not be entirely shaken off, and while it remained, always should doubt have a lurking place in her heart. When the awful time, of which this doubt was the foreshadow should come upon her, she could not be quite alone who had the unexpecting friendship of Jasper Long to turn to. Thus Lucy reasoned, as woman before and since have done, adding thereby to the world's misery.

Arthur appeared to divine this doubt and it always angered him. It was not what he wanted, and he was not to grow unresponsive when his desires were thwarted. If during this period he had once met conscience face to face, he would have admitted that Lucy was justified in so regarding him. He had entered on this friendship of later days at the instigation of the very hatred, in whose existence she held that lingering belief; nor could he, had such a moment of meeting been his, have truthfully declared that she had no ground for that belief to stand upon. In such periods, however, he guardedly kept out of the way of conscience, or promptly throttled her if she came upon us unaware. We are bent upon our chosen way, and come good, come ill, we will travel it to the end. Nor is such a course wholly blameworthy. Many so determined a soul thus snatches happiness from the hand of niggardly fate; or, failing, if fashioned of the best fibre, will find more joy from the ruins amid which he stands, than would have been his in the security of the fearful.

To Lucy as a human being Arthur would have been willing to accord the right to that feeling of distrust. It was as a woman, he denied it to her. Generations of fathers had handed down to him, strengthening it as it passed through their minds, the conviction that, though man may doubt everything science has told or God revealed, a woman

must doubt nothing. And, though as many generations of Lucy's mothers had ceased to veil their eyes, he was one of those who held they must still veil their minds.

Naturally the intercourse of two so divergent in almost every view, must have been tumultuous; and often Lucy, turning from the door through which he had passed, vowed never again to see him, and, as Arthur strode homeward through the starlight, he as often made the same declaration. The dawning of another sun, however, threw a different light upon the subject, the discussion of which had thrust them apart in anger; or the passage of days full of the ache of separation brought them to the realization of their folly in thus inflicting upon themselves and each other, because of a disputed theory whose existence or results in no way affected their lives.

After such a quarrel, whose violence was so great it might justly be regarded as fatal, Lucy came upon Arthur, standing by the white privet bush above the stream. It was late in the evening, that mystic, fleeting, unreal time when night stands tip-toe on the hills to unlatch the gateway of the stars.

Her father and mother had gone to the adjoining county to attend the fair, taking the two younger children with them. Joe, who had driven them to the train in the morning, had shortly after sunset departed for Beechwood to meet them. Half way there he had encountered a neighbor who told him the engine had been overturned as the train was leaving the fairground, entailing a delay of at least two hours. To save his Lil' Miss anxiety, Joe had turned back to relate to her what he had heard, then hastened to the town, for he had a countryman's uncertainty in regard to the arrival and departure of steam cars.

As she watched the carriage departing the second time, Lucy felt it was incumbent on her to carry the intelligence to Aunt Jenny, who was always uneasy when Joe drove the horses at night. She wore a simple white gown, caught at the waist with a broad blue sash, and thrust into her hair a spray of sweet verbenas she broke from the border of the flower bed while passing. As she came down the hill the fragrance of the flower was borne to Arthur, standing by the brook.

All day he had been assailed by the thought of their estrangement, and, when evening sent him to the lonely house, the longing for reconciliation grew into a mastering force. He tried to read, but the stillness of the library was oppressive. He went to the parlor, but the grave or smiling faces of his ancestors, looking down on him from the wall, seemed to mock him.

"Fool!" they said, "to come here, of all places, with your misery! Here where we danced and sang and made merry, here we whispered words of love and plighted our marriage vows; here where our children played at our hearty heart-sones and where later we smiled upon their youthful loves."

Here his father had lain in the solemn state of death, and here, in so short a time afterward, his mother had given herself to another. Worse than the silence of the library were the memories of the long parlor filled with the rich sunset light from the many deep-set windows. Thought of his room, repeated him, while the rear veranda looked upon Milly's lowly home, on whose doorstep he knew, as was her custom, she was sitting.

Why should he not join Milly, he asked himself. Her low voice, responding to his words, would ally the fever of his heart, and her quiet presence subdue the tumult of his mind. He recalled her story and remembered that the girl sitting there in the former home of one of his father's slaves was like himself, the inheritor of an ancient name, and unlike him in this, heir to great possessions. Instead of returning to claim them, she kept her humble, painful position for the sake of a bereft old man. The heroism of the girl rose before him. He bowed before it, but notwithstanding his veneration, it could not draw him to her.

Then the dark beauty of her face and the unfathomable mystery of her gloomy eyes made appeal to him, and he vaguely wondered which parent in this did she resemble, the proud Virginian mother, or the father who had died by his brother's hand? Or was it the blending of races so dissimilar that had wrought this miracle on the countenance of their offspring? But though it seemed to be before him in the reality of flesh and blood, the beautiful face had not the power to move him.

Were they dead, he then asked himself, the uncle and aunt who had had the little child they had grown to love so strangely snatched away from them? If they were living, would they recognize her and welcome her when he took her home?

When he took her home? The words seemed to touch a spring that swiftly shut off his world of musing and left him thoroughly aroused. "When he took her home! Who had said he was to do this? Swiftly his thoughts ran over the past weeks, seeking the voice that had spoken them, the hour of their utterance. He could recall nothing, and yet they could not have come into his mind without having been suggested, could not have been accepted as a thing to be accomplished without long argument and convincing proof of the duty laid upon him to do so.

He take Milly home! What rank folly in the thought. What was to him that any one should ever have

entertained it? What was Milly to him? What had he said to his mother about owing her more than he could ever hope to repay? Did he mean these words? If so, why then should he not take Milly home? Rather, who but he should do it? Did others think so, too? Did she? Was that why she was waiting—for him to take her home?

There was a choking sensation in his throat, as surprising as the suggestions. Suppose she did, he was not forced to realize her expectations and she might live in that cabin until the crack of doom before he would do it. He to mix up in the affairs of that old mountaineer's daughter. Ah, but she was not his daughter, but the daughter of a house as ancient, perhaps, as his own, and of one now far richer. She had suffered deep wrong, and in all the world there was no one to right that wrong for her but he, Arthur Stanton. Truly—was it not a privilege? That young poet Tennyson, of whose writings he was so fond, who were the heroes of his finest poems but those gallant knights of King Arthur's court, who rode about redressing human wrong? And had he not once complained to Lucy?

From the dark-faced Milly, his peer in birth and station, from the possible knightly task before him, and the English poet's lofty themes, his mind rushed to the blue-eyed daughter of the hated Yankee intruder. The defiant little figure appeared to stand before him, the flushed face laughed mockingly upon him, as it had done a thousand times that day; and it swept through the door of forgetfulness all the thoughts that had so lately filled his mind.

What was she doing now? Was she wishing he would forgive her and come back, or was she out driving with Jasper? The last question rankled like fire, because of its probability. Perhaps she was even entertaining him with the story of the quarrel. Perhaps the desire for reconciliation had no deeper hold on her than to bring him back for a renewal of the dispute. From the first day he had known her she had taken special delight in tormenting him, and then had laughed at his easily aroused wrath. And, though she had always had to seek pardon, she had only to lift her penitent eyes—and how sincere was their penitence?—and he was back at her side. Was the play of childhood to become the earnest of maturity? He stung himself out of the house, not noticing Milly, in his blind wrath, as he hastened up the path to the orchard. He passed under its laden trees until he reached the wall, where he paused, and let his eyes wander over the hills and valleys settling into deep, wistful silence in which they await the approach of night.

The scene and the hour were not without their effect on him, and when some of their quiet was upon his young heart, he turned his eyes to the grassy path leading to the brookway under the foot of the hill, on the other side of which stood Lucy's home. Was she there and alone? Had the others gone to the fair, as they had intended? Then she would not go out driving. Perhaps she was on the veranda with her ears bent for the first sound of the home-coming horses' feet.

If only he could stand before her now, moment—what would she do? Would she admit she had been wrong and ask his pardon? Ah, would she even accept his advances toward reconciliation? Almost unconsciously he had crossed the wall, and was walking toward the valley. The doorkill from Aunt Jenny's old house caught his eyes and stopped him. He did not want to go to Lucy's home ever again—certainly not now, when any minute might bring the family back from their outing. He glanced over his shoulder, but the sight of the hall, standing ghost-like in the gloaming, and perhaps the recollection of Milly on the step, sent him forward.

He would walk a little further up the valley, which was so still, so soothing. Nowhere had he ever met such an odor as filled this hollow at eventide. As a boy, when playing here with Lucy, the strangeness of it had often brought a sensation of fear to his heart as he thought that Uncle Major's explanation might possess something of truth, and the spirits of the dead Indians were offering prayer and incense to their gods from the green knoll upon which the log house stood.

Though now he knew the natural cause of the refreshing scent which seemed to fill his being, he could not but wonder that it should be found almost overpowering in this spot, and be scarcely perceptible in other portions of the deep valley. From the recollection of Uncle Major's explanation to the legend connected with the place was but a step, and his mind, unloosed from the present, roamed freely through the past.

Was there a grain of truth in the story of this being the praying-ground of the Indians, he questioned. If it were, was his great ancestor aware of it, and to gain its possession, did he, as it was vaguely hinted by the blacks, kill the guarding brave he had found standing by the stream, where now the white privet grew? If he had done this, he had certainly done a sinful thing; and because of the poetical bent of his mind, Arthur felt that the God whom these untutored children of the forest worshipped, under however rude a form, by however rude a rite, might not have turned a deaf ear to their cries for vengeance upon the one who had stolen their temple from them and desecrated it especially when that

one stood higher in the scale of being and held truer conceptions of the Divinity that both acknowledged.

Well, if he had wronged his red brothers, he and his descendants had paid the penalty. While they had prospered in one way for a time, they had lost in others. Loved father and promising son had been suddenly called to fill untimely graves. Tender mothers and loving daughters had suffered the loss of these, and wept more deep. With every joy the house had known, there seemed to walk a deeper shadow. For long they had been regarded as a marked race, and now of it only he remained.

TO BE CONTINUED

THE PUNISHMENT OF TIM HART

On the top floor of the tallest tenement on Madison Street lived the family of Tim Hart. Seventy-six steps to climb from the street—that was enough to make the finest Marathon runner pant. The first day that I visited the Harts was one of those days when a tired doctor finds every call is on the top floor. Mechanically I counted the steps at every call and wondered how long a man could live who climbed over a 1,000 steps a day. I faced the last flight with a dogged desperation and an inward resentment against people who lived on top floors singling me out as their physician.

But I glanced upward as I was about to take the first step of the final climb. Nearly at the top was a small slender woman. She was guiding a boy about two years old, with one hand. On the elbow of the other arm she carried a heavy basket and against the shoulder of the same side she supported a child about one year old. I was carrying nothing upstairs except myself and a grouch. Instantly I thanked God that I was better off than the poor creature ahead of me and I ascended, out of breath to be sure, but resolved never to complain again about topstairs. After all I did not live in the top floor of one of those tenements, and many a time, when I had climbed to one and, breathing deeply after the exertion, had taken in the combined odors of cooking, washing of soiled clothing, steam, and body odors, I was glad I did not live in such quarters.

When I reached the top floor of the Madison street tenement, I found the little woman unlocking a door and about to enter the room. I asked her in which part the Harts lived.

"I'm Mrs. Hart," she said. So in I went. In the poorly furnished rooms there were the certain signs of poverty. The fire in the kitchen stove was hardly enough to take the chill out of the three rooms. The other children, five of them, were arrayed as if for the street. All had their heavy clothing on. The children were pallid and Mrs. Hart looked wretched. There was no doubt about the fact that these people were suffering. The frail little woman looked very worn and anxious. She was worried about the twin boys. They were three years old, and each had measles with pneumonia. A few questions brought out the circumstances.

Tim Hart was a drunkard. He worked along the piers, handling freight. He was a huge man, six feet tall, weighing much over two hundred pounds. His picture in the front room showed a man with very small eyes, a narrow forehead and heavy brows. An immense was plainly written on the pictured face. He was a roaring drunkard, one of those unfortunates, who, when intoxicated, go through the streets roaring out denunciations, challenges or boisterous songs. Such a man of great physical strength, noisy, boisterous, rough and brutal, was a most unpleasant customer to deal with for even a few minutes. But to live with him was, indeed, a hell. Moreover, the excessive expenditure for drink meant the robbing of the family of needed comforts and living.

My heart went out to the little, tired and frail woman who had to live in terror and anxiety. I was astounded when she proffered me a fee. I did not see how she could pay any doctor's bills and told her so. But she declined to take up my time unless I were remunerated. I took the first fee, and hurried out for a nurse. I made arrangements for a visiting nurse to call and help Mrs. Hart. The children recovered.

During my calls I met Tim Hart. All that the picture promised of brutality in appearance was exceeded in the living flesh. His face was sullen. His eyes were bleary. His person was rank. But his manner towards me was respectful and his speech soft. He spoke of the difficulties under which his wife labored in dealing with seven children, all of them small, and his sorrow for her plight. This sounded good, but I felt that he was a hypocrite. He was putting on a mask of respectability and sympathetic tenderness, thinking that I knew nothing about him.

For years I knew the Harts. Of those who lived, some bore marks of inferiority. But there was one perfect child, a charming, sweet-faced little girl. Her mother idolized. All the other children were boys. Although on every occasion when any grave illness came Mrs. Hart would insist upon having me see the child, she would also insist on paying me. For minor illnesses she took the children to the dispensary and called in a dispensary physician. To avoid the expenses of a visit to her rooms she would bring the sick child to my office. A forlorn-looking group of Hart woman and her children

made on each appearance. On one occasion a gentleman who was waiting to see me when Mrs. Hart was in my waiting room, insisted upon knowing her address, when he talked with me, and subsequently sent her a ten-dollar bill through the mail. It was to ease his conscience, he said. He was successful in business and living comfortably. The mute evidence of poverty and suffering in the face of Mrs. Hart could not be banished from his mind, nor could he eat or sleep comfortably until he had done something to alleviate her condition.

In the passing years Tim Hart, big, rough and noisy drunkard, had not changed. His family was denied fully three-fifths of his income. The settlement houses, the St. Vincent de Paul Society and private agencies contributed to the keep of the family, although little Mrs. Hart had never sought public aid, except dispensary treatment. Gratefully she accepted those services, without which the home would have been broken up and the children placed in institutions. Johnny was fifteen now and ready to go to work. Billy was fourteen, and a place was open for him, too.

One day Tim Hart himself came in, the first time he had ever consulted me. He was very hoarse and moved stiffly. He told me that five days before, on a bitterly cold day, when he was "very heavily clad, with mittens on his hands, and partly intoxicated, he was trying to step on board of a barge at a pier where he was employed, when he slipped and fell in the water. A strong tide was running, and he was sucked downward and under the pier. He felt himself, going down, down. Then he came up, but completely out of sight of the men on the pier above, who were ready with ropes, watching for his reappearance. Again the mighty traction of the swirling water drew him under. Down, down he went until he realized he was about to drown. Suddenly he prayed, directly to the Lord. "Dear Jesus," he said, "save me and by the Holy Name I'll never drink again."

Instantly he felt a terrific force lift him up from the overwhelming water. He was fairly shot up from the depths and thrown partly out of the water, directly under where the men above were standing with ropes. Two lines were just at his hands. He grasped them, curled his arms around the lines and was hauled out of the water. Thus he was saved by his appeal to the Holy Name of Jesus.

Tim Hart told this to me, in a simple, convincing manner. The miracle had deeply impressed him. The tale impressed me, too. After his immersion he had suffered a chill and had stayed home for some days. Now he had come to see if the hoarseness portended any serious outcome.

But it did not. He had had no bad effect. He was a rugged giant, and really had suffered not at all as a result of his accident. I told him so, and then said:

"Hart, nothing but the direct assistance of Jesus Christ saved you. You realize that don't you?"

"Indeed, I do, Doctor," was the earnest reply.

"Then," said I, "remember that in your most awful moment of distress you made a vow, under the most solemn conditions. You were about to die, as you thought, and you then vowed, by the Holy Name, that you would never drink again, if you could be restored to your family."

"Well, remain," said I, "the circumstances of that vow were different from anything else that ever happened to you. Take care never to break that vow, for no one can tell, no one but He to whom you made it what your punishment may be for breaking that vow."

"I'll never break it," said Tim Hart, with every evidence of deep sincerity.

And Hart went away. A few months later I learned from a neighbor that Johnny Hart was working six dollars a week, that Billy was employed at five dollars a week, that Tim was the joy of his family and his wife. He had been sober steadily. He turned in his money to his family. He was religious to a noticeable degree, and the family bore the usual marks of improvement and comfort. And of course, I rejoiced. Hart came to see me to secure a certificate for one of her children. She looked better than I had ever seen her. She told me that Hart was very good. He had not sworn in the house for months. He was as changed from the roaring lion of the drinking days as one could imagine.

But this did not last. In less than a year from the date of his miraculous rescue, Tim Hart began to drink. He was soon as violent, as rough, as noisy and as unpleasant as ever. Johnny Hart, now sixteen, came to ask me about having his father arrested. I advised Johnny to wait for a time. I thought Hart might stop drinking of his own accord. Moreover, the employers of Hart had no fault to find with him. He managed to keep sober at work. His strength was prodigious, and his ability to set the pace for other freight handlers made him valuable. Under the circumstances, I thought it best to delay before taking steps towards arrest and imprisonment.

One Sunday Tim Hart appeared. He was suffering from pains in the chest and shortness of breath. When I examined him I found him afflicted with incurable heart disease. The attacks were the beginning of angina pectoris, that terrible unendurable pain around the heart, accompanied by the sense of immediate and pain-

AUTOMOBILES, LIVERY, GARAGE
R. HUESTON & SONS
Livery and Garage. Open Day and Night.
479 to 483 Richmond St. 480 Wellington St.
Phone 423 Phone 441

FINANCIAL
THE ONTARIO LOAN & DEBENTURE COY
Capital Paid Up \$1,750,000. Reserve \$1,450,000
Deposits received, Debentures issued, Real Estate Loans made, John M. Clark, Pres.; A. M. Smart, Mgr. Offices: Dundas St., Corner Market Lane, London.

PROFESSIONAL CARDS
FOY, KNOX & MONAHAN
BARRISTERS, SOLICITORS, NOTARIES, Etc.
Hon. J. J. Foy, K.C., A.E. Knox, T. Louis Monahan
E. L. Middleton George Keough
Cable Address: "Foy"
Telephones (Main 794) (Main 796)
Offices: Continental Life Building
CORNER BAY AND RICHMOND STREETS
TORONTO

P. O. Box 2693 Phone Main 1116
H. L. O'ROURKE, B.A.
(Also of Ontario Bar)
BARRISTER, SOLICITOR, NOTARY
Money to Loan
Suite 5, Board of Trade Building
231 Eighth Avenue West
CALGARY, ALBERTA

JOHN T. LOFTUS
Barrister, Solicitor, Notary, Etc.
712 TEMPLE BUILDING
TORONTO
Telephone Main 622

FRANK J. FOLEY, LL. B.
BARRISTER, SOLICITOR
The Kent Building
Corner Yonge and Richmond Streets
TORONTO, ONT.

REILLY, LUNNEY & LANNAN
Barristers, Solicitors, Notaries
Money to Loan
Clifford B. Reilly, B.A., LL. B.
Harry W. Lunney, B.A., J.C.L.
Alphonse Lannan, LL. B.
Burns Block
CALGARY, ALBERTA. P. O. Drawer 1192
Special facilities for correspondence in French.

DENTISTS
DR. BRUCE E. CHAD
Room 5, Dominion Bank Chambers
Cor. Richmond and Dundas Sts. Phone 5555

St. Jerome's College
Founded 1864 KITCHENER, ONT.
Excellent Business College Department.
Excellent High School or Academic Department.
Excellent College and Philosophical Department.
Address:
REV. A. L. ZINGER, C.R., Ph.D., PRESIDENT

HOTEL CUMBERLAND
NEW YORK, Broadway at 54th Street



Rooms with Adjoining Bath \$1.50 up
Rooms with Private Bath \$2.00 up
Suites \$4.00 up
10 Minutes Walk to 40 Theatres
Send for Booklet
HARRY P. STIMSON
Only New York Hotel Window-Screened throughout



Hotel St. Charles
Atlantic City, N. J.

situated directly on the ocean front, with a superb view of beach and board walk, the St. Charles occupies an unique position among resort hotels. It has an enviable reputation for cuisine and unobtrusive service. Twelve stories of solid comfort; ocean porch and sun parlors; orchestra of soloists. Week-end dances. Booklet and rates upon request
NEWLIN HAINES CO.

Funeral Directors
John Ferguson & Sons
180 KING ST.
The Leading Undertakers and Embalmers
Open Night and Day
Telephone—House 373 Factory 643

E. C. Killingsworth
FUNERAL DIRECTOR
Open Day and Night
583 Richmond St. Phone 3971