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THE GREAT-WEST LIFE ASSURANCE COMPANY,  
Head Office - - WINNIPEG

## THE CANADIAN BANK OF COMMERCE

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HEAD OFFICE, TORONTO

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ONE HUNDRED AND FORTY-TWO BRANCHES IN CANADA, THE UNITED STATES AND ENGLAND

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Deposits of \$1 and upwards received and interest at the rate of 4 per cent per annum. The depositor is subject to no delay whatever in the withdrawal of any portion of the deposit.

### A GENERAL BANKING BUSINESS TRANSACTED

Accounts may be opened and conducted by mail or in person at the Bank.

## Margaret McDonough's Restaurant.

The Story of the Beginning and End of a Business Career.

By Annie O'Hagan.

### I.

The scars of McDonough's parting with his wife were scarce healed upon her face when that undaunted soul was once more in the lists. Bruised, penniless, deserted by her sailor husband, she still faced the future gallantly.

"Tin dollars, Barney," she prayed Nolan, captain of the district, "tin dollars I ask ye. 'Twill be paid to ye come Satiddy night."

Barney looked at her, square-shouldered, square-waisted, with broad, honest face and eyes that held an unshakable twinkle.

"A hundred if ye need it, Mrs. McDonough," he said in the tone of a man declaring his creed.

The ten dollars sufficed, and they were repaid on Saturday night. In the intervening time a store had reared itself against the support of the corner grocery, showing an inviting face to the car-stables across the street. A faded sail-cloth awning, probably home made, was stretched taut above it, and from it flapped the legend, "Margaret McDonough's Restaurant."

Thither between trips the car-men dashed for a cup of coffee or a sandwich. There they bought the coconut cakes, the apples and bananas, which stood in neat piles beneath great glass bells.

"What wid the flies an' these germs I do be hearin' so much about," explained Margaret, "it seems safer like to keep things covered when they're to be eaten. I was always finicky about me own food, any way."

Her neatness, rare in that neighborhood, the drawing power of her sunny personality, and the chivalry of the men, all of whom came to know the story of her wedded life, made her venture a success. A year had not passed before the grocer-dismal purveyor of fly-specked wares indiscriminately flavored with soap and kerosene—moved out of the store, and Margaret's sign, a proud wooden one this time, hung in front of it. It was a queer, box-like, one-storied frame building, the derelict of passing years. The elevated road cast perpetual shadow upon it. The tall tenements which had become its neighbors frowned above it. There was noise in plenty around it, trains and cars and the overflow population of the vicinity keeping up a perpetual roaring and clatter. But in the midst of dinginess it preserved, under Margaret's tenancy, a character strangely peaceful and cheerful.

Her own capable hands white-washed the walls and painted the broad planked floor a lively yellow. They also tacked the white oilcloth smooth upon the tables; they ordained a shining cleanliness in the kitchen behind the half-high partition; eventually they set upon the ledges of the wide glass front, left by the grocer, pots of geraniums dimly visible behind muslin sash curtains. And then her jocular patrons entreated Margaret to call her place the Waldorf-Astoria.

At first she was cook, waitress, and cashier. Gradually, as the establishment thrived, she dropped the two former roles, though the cuisine was still under her careful supervision, and the limping service of the one waiter, an agile cripple whose plight had moved her kind heart, were supplemented by her own.

Never were kindness and thrift more united. She had a genius for knowing when to refuse credit, and a divine sympathy in extending it. When Toby Wilson lost his job in consequence of his ill-luck in running down a child, Margaret fed him and loaned him money for he was like to starve, and with the continual help of her own hands applied to the work of the restaurant without settle-

ment, she denied him, alleging to an intimate that her only reason was her dislike of his eyes.

She quelled incipient disorder in the little restaurant with a promptness and firmness not to be gainsaid. When Norris picked a quarrel with his wife there, she turned the notorious bully out, and she took tender care of the terror-stricken little creature whom he left behind him. She made Mrs. Norris visit her until Norris came, humbly praying his housekeeper, laundress, and cook to return to the protection of his roof.

Once, when Margaret sat alone late at the desk, the door opened suddenly, and a man, a stranger to her, shambled in toward one of the tables. Opposite her he suddenly veered, and in a flash a revolver fronted her eyes.

"Open the drawer an' open it quick!" commanded the thief. Margaret laughed naturally and heartily.

"I will that," she answered readily. "But ye great booby, did ye think it was there I'd be keepin' the day's earnings?"

She opened the till, and a few lonely dimes and nickels rattled forlornly.

"Well, get them where you do keep them, then!" commanded the marauder with an oath.

"I'll have no talk like that in me place," declared Margaret angrily. "Larn to keep a civil tongue in your head, or—"

"Ah, don't be all night about it," interrupted the man. "I didn't mean no disrespect!"

"Well, then," murmured Mrs. McDonough, mollified, "but it's in me stockin' it is this minute, an' you can look another way while I'm gettin' it."

This scruple, from a lady who refused to tolerate blasphemy while being robbed, seemed to her caller only natural. With another adjuration to her to hurry, he turned his back upon her and stood facing the door.

Margaret bent with the heavy breathing of a stout woman, and fumbled with her skirts. Her desk was an old-fashioned affair, standing high upon four legs. Through the space made by them she reached with amazing agility, and seized the intruder around the knees. Desk and man and woman rolled over in inextricable confusion, in the midst of which the pistol went noisily and harmlessly off; and the sound summoned help from the stables across the way.

When Barney Nolan heard of this exploit, his ruddy and hirsute face grew mottled with fear. He strode down to Margaret's.

"See here, Mrs. McDonough," he began in a voice thick and unlike his own, "see here. I can't have you here like this—alone, in all kinds of danger. I say, Margaret, won't you have me? I'm a plain man, but there ain't been a day since you started—it's five year now, since, that I haven't thought ye the finest woman—won't you have me?"

Margaret looked at him, burly and red-faced, his heavy features quivering with feeling.

"An' what kind of a woman do ye take me for," she answered with measured anger in her voice, "to be listenin' to any man's love talk an' me wid a husband of me own?"

"Jem McDonough? He's a pretty husband!"

"You've been me kind friend, an' God knows I needed friends; ye set me on me feet, when but for ye I'd have been I don't know where. An' it's been sorrow to me that there'd be no way for me iver to make it up to ye. But there's no more obligation on me—"

Her voice faltered, and tears extinguished the fires of upright anger in her eyes. Barney was the miserable victim of divided feelings. Res-