## A FAILURE

(By William Hamilton Osborne.) In the hallway, on the topmost floor of the dingy Birdseye Building in lower Broadway, there stood a small group of business men, interspersed with clerks and office-boys. The eyes of all rested upon a groundglass door.

Some viewed it curiously; some anxiously, some angrily. This door, save as to its inscription, was like any other office door; and even its inscription was quite harmless in its way, for this was all it said:

DAW OFFICES OF E. TOLLIVER, Notary Public.

Collections a Specialty.

Commissioner of Deeds. That was not quite all; for, inserted in one corner of the ground-glass He had needed money for his wife and pane, was a business card with a family, and he had used it. written word or two across its face. Back in five minutes. Wait.

E. Tolliver. So said the card. Each member of the crowd in turn had read this card. One, bolder than the rest, had plucked it from its place and looked upon He had disappeared. its back, and turned it sidewise and then upside down. Then he had sigh-

An office-boy laughed. "Gee," exclaimed the office-boy, "that card's been there for three after bad? He hasn't got a cent. days anyway. Wot d'ye think? Five You can't get blood out of a turnip.

"Five minutes!" snorted one of the men, "he ought to be sent up where he can't get back for five years. The skin!" He turned to the rest, and stretch-

ed out a protesting hand. "Five hundred and forty-six dollars of my good money," he continued, "that scoundrel ran away with."

Those who had lost lesser sums held their peace; the bigger losers told their tales.

another man, "I'd like to meet him paid him a conventional salary. He OB the street. I'd do for him in five was intelligent and he-got along. seconds, let alone five minutes."

Leastways, not here in New York. that concern paid him thirteen hun-If he ain't in Quebec by this time I'm dred dollars per annum. It was at a sucker. He stuck us for a good this period of his youth that his thousand," he added, somewhat thoughts wandered wistfully toward to get it. He drew his salary many proudly.

willtaal strode down the corridor. He Tolliver looked about him, and he pushed the crowd aside and rattled found men of his standing making husky office-boy.

He placed one foot upon the door- He did not stop to think that these Boasted of it afterward.

The transom into the room. The lessons of economy. growd watched him, aware that he Tolliver felt the instinct of themselves. Then, dusting his fing- that he was a marrying man. He felt had said, "I must be a credit to you. Was in her third year there when the ers, the detective leaped down to the within him an instinct that led him a place where they will trust me. I was in her third year there when the

whiled the detective shortly; "that journeyed to Virginia-and married ain't no business of mine. Not in her. He brought her North. whis case."

Lives?" he asked. One man did.

clisappeared, with a boy or two fol- must have loved him. Mowing closely on his trail.

two of the crowd followed the of- In her great happiness she had smilficer's example; stood with great diffi- ed upon him and upon the prospect. culty, one by one, upon the office Poor-were not her people poor? Was sloor-knob, and peered within; and, not the whole South poor?

THE FATHER WHO WAS disappointed, dropped once more to 'Ain't no good waitin' here," sug-

> gested some one. Then the crowd began, gradually, to break up. As it straggled slowly down the hall, the man who had furnished the officer with the information as to residence, broke forth once more

into speech. "I was out to his place," he volunteered; "I saw his women folks. They ain't seen him for three daysat least," he added suspiciously, "so they say. Say, but they're just wild -his women folks; especially his wife.

What was this thing that E. Tolliver had done?

It was simple enough in its way E. Tolliver did a collection business; he had collected; and what he had collected from time to time, he lad appropriated unto himself.

To himself? To his wife and family How much no one could say. E.

Tolliver hardly knew him.elf. But it was less than many people had supposed; at the outside it could not have more than fifty-five hundred or six thousand dollars. He had taken it as it had come in-in driblets.

His biggest creditor set a detective on E. Tolliver's track, but when the ed, as though it were too deep ior detective's bill for services came in, him, and then restored it to its cor- had lost his ire and called the detective from the chase.

"What's the use," said Tolliver's creditors, "of throwing good money So what's the use?"

Charitably-or otherwise-they had charged the deficiency up to profit and loss, and then proceeded to forget E. Tolliver, attorney and collector of accounts.

The daily press, with fortunate inaccuracy, noted the fact, in a casual sort of way, that one "E. Bolivar, of the Birdseye Building," had "skipped The others nodded sympathetically with fifty thousand dollars"; and there the matter dropped.

Edward Tolliver, in his youth, had come North from the South. New "Confounded little snipe," growled York City owed him a living and it

There came a time when he was "I guess," remarked a clerk, haz- managing clerk for Senator Weisenarding an opinion on the subject, burg, Peters, Sharp & Holt, and there "you won't meet him on the street. came a time in his career when that Virginia-and towards Miss Charlotte At this juncture an undersized indi- Longstreet, of that State.

wives and families. What they had "Gimme a lift here," he command- done, and what they did, Tolliver assured himself he could do.

the coat of the new arrival, gladly school; that though they lived in a mastened to perform his office, and metropolis where it was easy to spend The stout detective glanced over their ancestors before them, many a new piece of dress goods.

was seeing things they could not see matrimony strong within him-he felt back to Miss Charlotte Longstreet. "Break in the door nothin'," re- He secured a leave of absence and for it for an age, And when it is

There was a good deal about Tolliver to recommend him. He was "Does any of you know where he goodlooking in a quiet sort of way; Tolliver was a gentleman.

Miss Charlotte Longstreet must "Much obliged to you," said the de- have married him because she loved "ective, "that's the place for me." him-for he had no wealth or bril-He swung down the corridor and liancy of position to offer her. She wife was tastily arrayed in a gown how she paid her way through col-

"We shall be poor, sweetheart," he Back at the Tolliver door, one or had said to her, "very, very poor."

#### WEAK there are that get no mfreshment from deep.

WOMEN ing and feel tireder than when they went to bed.

They have a dissy sensation in the head, the heart palpitates; they are instable and nervous, weak and wors out, and the lightest household duties during the day seem to be a drag and a burden.

### MILBURN'S HEART AND NERVE PILLS

are the very remedy that weak, nerves tired out, sickly women need to reste them the blessings of good health.

They give sound, restful sleep, tone up the nerves, strengthen the heart, and make rich blood. Mrs. C. McDonald, Portage la Prairie, Man., writes: "I was troubled with shortness of breath, palpitation of the heart and weak spells. I got four boxes of Milburn's Heart and Nerve Pills, and after taking them I was completely cured.

Price 50 cents per box or three boxes for \$1.25, all dealers or the The T. Mil-burn Co., Limited, Toronto, Ont.

But she did not understand. Poverty to her was represented by a class of genteel men who lived upon the interest of their debts; whose acres of ground were mortgaged up to the out. handle; who borrowed money every year, every month, every day; but who, notwithstanding all this, had houses stocked with good food, good wines, and sweet-tongued instruments of music; with stables full of mediocre horses and ramshackle old carriages, comfortiable old conveyancesall this to Miss Charlotte Longstreet was poverty, pure and simple. It was the kind of poverty she understood.

Here was Tolliver's opportunity to make things plain. He let it pass. He left undone that thing which he ought to have done; he ought to have stated the figures-to have entered into financial details with this young wife of his; he ought to have told her what it meant-poverty in the city of New York.

He did not do it. It was a disastrous omission.

When, in later years, he came to think it over, he was not so sure, hewever, that it would have made so very much difference to this girl who viewed poverty as an abstract pro-

Tolliver purchased a piano-in the eyes of his young wife one of the necessaries of life. They had to starve months in advance to accomplish this thing; but accomplish it he did. He was glad to do it.

In due time, Tolliver introduced his at the knob. Then he addressed a conventional livings and supporting wife to his associates in the metropolis; he had but few. Roberts, a young married man, invited them one evening to his home. It was some ford it." time after the Tolliver baby had arknob. The office-boy, catching the thrifty New Yorkers and their wives rived; and Tolliver had not yet regleam of a detective's badge beneath had been brought up in a different gleam of a detective's badge beneath had been brought up in a different covered from the financial vacuum never get a fee like that again. Even caused by the piano and the baby.

> "I must be dressed as well as the stand?" wives of your friends, Teddy," she for it for an age. And when it is that belonged to some one else. made up, I can get the old dressmaker to hold up her bill for-oh, so but only for two weeks. Somehow or

necessaries, dear." were necessaries.

When they reached Roberts' modest cast upon her. home, Tolliver found that Roberts' She persisted. Only Leonora knew to-date. Yet Tolliver knew that with honor. these people, so far as their incomes In the meantime Tolliver, prema-

"It must be," Tolliver told him-

self, "that Charlotte and-and I do not know how." After the purchase of this gown,

Charlotte To liver never spoke of lux- He went-home. He stayed there uries; her mind dwelt constantly upon attended the furnace and took out the what she was pleased to class as ne- ashes; performed the menial offices. out the luxuries, she assured her hus- count. band.

hat she was right. But there were and in his innermost consciousness, he things that he couldn't understand. It was Tolliver's wife who insisted derstood. finally upon his resigning his salaried, Genevieve, his second daughter, but safe, position, and setting up in openly despised him. She was too

business for himself. you are a thorough business man." a criminal. She was right. Tolliver was a thor- Fortunately for him, Lulie, the lit-

thorough clerk-a born clerk. Tolli- it. She loved E. Tolliver and played As such, he might have commanded, thing for him. in time, five thousand-possibly ten He and Lulie set the table for the thousand dollars a year.

mand in the city of New York as a quiet, homely, comfortable times they thoroughly good clerk-there is no were. city that pays good clerks so well. But Tolliver still believed that his service in the high school, that Leon-

in the face.

Charlotte Tolliver, growing older Mrs. Tolliver was grief-stricken. all the time, attributed his faflure to But she had her wits about her; she the laziness of Tolliver. She had had understood her daughter's merit, broad and liberal ideas of business and she was determined to do full men in general and of lawyers in par- honor to her memory. ticular. She believed that hard work was immediately rewarded with financial success.

She assured herself that if, on any given day, it was necessary for Edward or herself to use, say, fifty dollars-that Edward need only go to his desk in his little office and work and work and work until he had made the money. It did not occur to her that getting work to do was a superhuman task. She didn't understand. Tolliver got along-how or why, he

tor, though, and he picked up a little business here and there. Once in a great while he would collect a goodly sum, and he paid a

hardly knew. He was a good collec-

goodly fee. When Leonora, his eldest daughter, approached young womanhood, her mother discovered suddenly that Leonora must go to college. Tolliver opposed every fiber in his being to the

"Nonsense, Edward," said Leonora's mother, "with that fee from the Grimsey-Phillips firm bulging from your pocket, how can you say you can't afford it? Of course you can af-

"Charlotte," groaned Tolliver, "can Some nights before the Roberts af- as it is, it won't support the family money, necessity had taught them and fair Tolliver found his wife admiring more than a few months at the outside-and then the debts, we have to pay-can't you see? Can't you under-

Leonora went-to Wellesley. She a place where they will trust me. I miniously away, after having spent

In this crisis Leonora came home, long. And besides, these things are other she realized that the family depended upon her; that her only Edward Tolliver said nothing. He chance was to worm through somebegan to understand that these things how; that she must be graduated in order to assume this burden that was

superior to Charlotte's; and all the lege during her last year; but she other women seemed marvellously up- did it, and her college graduated her

were concerned, were in his own class. turely gray, had slunk back home. He He could figure Roberts' income to was gone, not five weeks. There was the fraction of a vent; yet Roberts no welcome for him-save from his youngest daughter Lulie. She was too young to understand. His wife snubbed him; she barely

tolerated him. He had disgraced them, disgraced his own name, and what was worse, had disgraced the name of Longstreet.

After time had dulled Tolliver's fear of criminal arrest, he procured work at a place where a recommendation was not essential, and where his manner and genteel appearance counted for much-behind the counter of a department store in Brooklyn.

He had a vague idea that if he stayed there for a short time, he could get the firm to recommend him to some better place-he hoped that sometime he could work up into a reputable clerkship once again. He felt somewhat at home in the department store; he earned the good opinion of his fellows. But is his own household he was less than a nonentity.

Leonora understood, to some extent; but she did not altogether forgive her father. She believed him weak; she told herself that he ought to have had more backbone; that he ought not to have let the family expenses run away with him.

But she felt, too, that the expense of her education was to a large extent responsible for the unfortunate occurrence; and she knew she must make recompense.

The Tolliver family moved to a nearby city, and Leonora, after some difficulty, and mainly through the influence of her college faculty, obtained a position in the local high school. Her diploma made this thing possible. Her branch was mathematics, and her salary was sixteen hundred dollars a year-to the Tolliver family a godsend.

Leonora became the head of the family. Even Mrs. Tolliver recognized the fact that, inasmuch as Leonora earned the money, she, herself, must submit, somewhat, to Leonora's dictation. Leonora did what E. Tolliver ought to have done; she compelled the family to live within its means; she paid as she went.

Tolliver earned his pittance in the store until one day the management

seemed to bear its scantiness so eas- called him into the office and recited to him his private history.

"Is it true?" they asked him. "It is," he answered simply. "Here is your money," they re-

sponded curtly, "you can go." essaries merely. They could do with- He understood that he was of no ac-

He accepted the situation; but he felt that he was wronged and misun-

young to understand the situation as "You have talent, Edward," she Leonora understood it; and too old told him, "and I know just from not to realize that her father had hearing you talk of business, that been a thief. To her he was simply

ough business man; but he was a tle girl, knew nothing at all about ver ought to have remained a clerk. games with him. She would do any-

meals, and sometimes washed the For there is no man so much in de- dishes, and had good times over it-It was in July, after four years'

young wife was right. He started ora died. She died suddenly. Her death was accompanied by the grim He hired a modest office and hung circumstances that she had received up his shingle. And from that time her Jupe salary some weeks before, on, almost abject poverty stared them and that the family had nearly spent

She was a woman who believed in elaborate funerals. She ordered one. She started in to clothe the family in the richest kind of somber garments. Tolliver, noting this, for the first time in many years, lifted up his voice in grave remonstrance.

"Charlotte," he ventured mildly, tears standing in his eyes, for he was

His wife turned upon him. "You," she exclaimed, with a fine scorn in her voice, "what have you

Make your Home Fireproof And Save One Third of your Present

Metal Walls and Ceilings are fireproof. Leading insurance companies recognize this, and make their premiums & LESS on homes constructed of metal. is no chance of fire spreading beyond the room where it might start-thus protecting valuable property and even human lives. In smaller towns, and Edward believed that she knew; hat she was right. But there were and in his innermost consciousness, he safety feature should commend Sheet Metal Building Materials to all who are going to build or remodel homes. Metal Walls and Ceilings are not expensive, while their durability, beauty of design, and protection against fire, more than compensates for any difference in first cost over plaster and wall paper. The Metal Shingle & Siding Co., Limited of Preston, Ont., will send a beautifully illustrated catalogue to those who mention this paper.

> to say about her? My daughter Leonora shall have the honor that is her due-I don't care what it costs. What do I care for expense at such a time as this?"

She hastened into the next room and buried her face in her arms. "Leonora," she wailed, "my Leon-

Tolliver said nothing more. He was sorry for his wife, genuinely sorry.

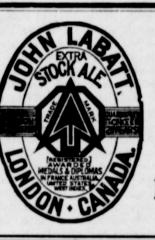
He was very sorry for himself. Mrs. Tolliver ordered everything on credit; this was possible, for Leonora had kept the family credit good. The

family was richly clothed in black. Leonora was buried. Immediately after the funeral E. Tolliver slunk out of town. He did so upon his wife's suggestion. He was glad to do so. for he shrunk from the added burden to his troubles.

When the tradesmen called on Mrs. Tolliver with their bills, she put them off. She told them to see Tolliver. She promised payment within a few days. And then the family pulled up stakes and went otherwheres.

And once more there was a stigma affectionate enough, and he had loved upon the name of Edward Tolliver, his daughter, "Charlotte, we-we But through it all, Charlotte Tollimust think of the expense. We- we ver's intentions were of the best; she had thought of her daughter; of her duty to her daughter; of the dignity of her family.

(Continued on page 7)



## PAN-AMERICAN EXPOSITION

## GOLD MEDAL

Labatt's Ale and Porter SURPASSING ALL COMPETITORS

SOMETHING EXTRA THE TOMLIN LOAF

TORONTO BAKERY

420, 422, 424, 426, 428, to 438 Bathurst St.

FOR PARTICULAR PEOPLE ARE YOU ONE?

H. C. TOMLIN, Proprietor

## THE DOMINION BREWERY CO.. Limited

MANUFACTURERS OF THE CELEBRATED

# White Label Ale

TORONTO, ONTARIO

\* HOUSEKEEPERS

See that you are well supplied with

EDDY'S WARES

And you will escape a great deal of annoyance, you would otherwise experience with a "2 in 1" or a "3 in 1" WASHBOARD



Your washday labor can be reduced to a minimum and your comfort correspondingly enhanced. \*\*\*\*\*\*\*\*\*\*\*\*

JOSEPH E. SEAGRAM WATERLOO, ONT.

> DISTILLER OF FINE WHISKEYS

> > 83 WHITE WHEAT

TORONTO OFFICE 30 WELLINGTON EAST C. T. MEAD, AGENT

# FARMERS' BA

OF CANADA.

Incorporated by Special Act of Parliament of the Dominion of Canada. **HEAD OFFICE - - TORONTO.** 

CAPITAL - - \$1,000,000. In 10,000 Shares of \$100 each

MAJOR THOMAS BEATTIE, President London City

Gas Company, Director Agricultural Saving & Loan Company, London. LIEUT .- COL. R. R. McLENNAN, Contractor, Cornwall, Ont. ; Director Manufacturer's Life Insurance Company, Director Trust and Guarantee Co., Direc-

tor Cornwall Paper Company. JOHN D. IVEY, John D. Ivey & Co., Limited, Toronto. THOS, CHARLTON, Lumberman, Collingwood, Ont .:

Toronto Foundry Company, Limited.

North Tonawanda, N.Y.

The following gentlemen have consented to act as Directors: HIS HONOR A. E. FORGET, Lieut.-Governor of W. S. CALVERT, M. P., Farmer, Strathroy, Ont.; Saskatchewan. dent Cameron Dun Company, Limited ; Vice-President Northern Life Insurance Company.

D. P. McKINNON, Finch Ex-President Board of Agriculture and Arts, Directors International Portland Cement Co. Limited. G. PLUNKETT MAGANN, Toronto, R.R. Supplies. COLONEL JAS. MUNRO, M.P.P., Banker, Embro, Ont.

HON. A. G. McKAY, K.C., Ex-Commissioner Crown Lands, Owen Sound, Ont. GEO. W. NEELY, M.P.P., Farmer, Dorchester, Ont. THOS URQUHART, Ex-Mayor of Toronto. H. W. ANTHES, President and Managing Director D. N. McLEOD, General Merchant, Parkhill, Ont. JOHN FERGUSON, M.D., M.A., Director Excelsion

Life Insurance Company. GENERAL MANAGER:

W. B. TRAVERS
(formerly Manager of the Merchants' Bank of Canada, Hamilton, Ont.) SOLICITORS: BANKERS: Urquhart, Urquhart & McGregor. The Traders' Bank of Canada. 3,000 shares of \$100.00 par value now offered for subscription at par, as follows: \$10.00 per share upon the signing of application, a further \$20.00 per share on allotment, and the balance in 7 equal monthly payments of \$10.00 each per share. The first of such payments to be made 80 days after allotment, and the succeeding payments at intervals of 80 days.

For further information or Forms of Application for Stock address-THE FARMERS' BANK OF CANADA. Boom 114 B, North American Life Building, 118 King St. West, Toronto.