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an imperious flash of her cold, brilliant eyes on the unlucky abigail, who betook herself to her usual protection of tears and sniffs in an affecting manner.

"I never said anything to-tod- Miss Mildred, Ma-Ma-dam-never; only that the Captain admired Miss Winnie's hair-he said it was so lo-long-I'm sure 'twasn't anything so so particular to look at. I dare say he was making fun when he praised it."

"You have no right to suppose any-thing of the kind," said her mistress, sharpiy: "Winnie Caerlyon has most beautiful hair I ever saw.'

"And did cousin Stephen admire her?" persisted Mildred, with a proud, lazy emile, loking from her aunt to the injured Miss Trewhella, to whom the capricious young lady had taken a haughty

"Indeed he did." said Madam, with an admirable air of frankness and candor. "He told me that he thought her such a nice, majort, mail little creature and pretty too, he s. ! I laughed so at him! But sailors are very gallan, and have an enthusiastic admiration for the smaffest particle of female beauty, you know. Middred."

"I always thought cousin Stephen pasticularly gallant," rejoined Mildred, betaking herself to the sofa again; "a good-natured old fellow he always was, and bought a pony for me when I was a little girl, but he never seemed to notice pretty girls or ugly girls, except to tell me once that I should have made a much better boy than I did a girl."

Stephen has not seen you since you were in the schoolroom," said Madam, with a peculiar smile. "I have no doubt but that you will find him less insenside now in the matter of handsome faces and plain ones."

Mildred listened in silence, her brows elevated, and her haughty chiselled lips turning in a sarcastic smile.

"Oh, is that it?" she returned, with a provoking air of nonchalance. "Well, I also am less insensible in the matter of handsome faces and plain ones, chere taute, and have my own ideal views on the subject."

"Indeed!" exclaimed madam, quickly, glancing with a certain involuntary apprehension at handsome, self-willed Mildred Trehennick, who, by her imperious temper and inflexible will, and in later years by these brilliant, unabashed eyes of here and her proud beauty, had ruled, monarch of all she surveyed, from her earliest infant days, when vexed nurses pronounced her "a child that no one could manage," to the hour when he last governess said in despair that "Miss Tredenniek would do just as she pleased' about music or drawing leseons. Miss Tredennick did as she pleased

shout most things; and there were some npleasant foreshadowings in the heart of her prudent relatives that Miss Tredennick would continue to do as she Pleased in a manner that might prove very unsatisfactory to them. In fact, neath the dark shadowy of the great curving lips. Winnifred Caerlyon did nent to the guardianship of her careful elever aristocratic aunt-not quite palatable to the independent young lady—was a preventive measure agreed upon in a secret council of the prudent relatives aforesaid. Miss Tredennick's peevish, fussy, pompous father, and her handsome, vain, easy going mother, and a stiff, sensible, wordly cousin, and graceful, gracious aunt Vivian, with a will nearly as strong as her own, and a diplomatic ability that would have done credit to an ambassador. There were nothing to be apprehended—oh, nothing. of course! Only Mildred was so odd, and had such strong opinions and pronounced feelings for a girl of eighteen!

"Ridiculous you know!" said the easygoing monther. "Shocking—orovoking! I've a good mind to—to—just to—" broke out the

peevish father. "Bad style for a young lady," observed Madam Vivian, placidly, with a quiet

It was nothing serious, of course! The idea was absurd! But those bov-andgirl attachments sometimes nung on, and occasioned awkwardness and unpleasantness. There was some boy-and-girl nons ase between Mildred and young Gardiner; there was no denying it -- the sensible cousin had noticed it. Madam Vivian had noticed it.

"Phere must be no attempt at anger or expostulation, madam," counselled the peevish father, who was for trying the time-honored expedient with wilful damsels of "locking her up in her own room."

"You want her to run off with Albert Cardin the next dark night," warned madam, coolly.

"He wouldn't dare!" spluttered the Decvish father. "Perhaps not," said madam, smiling, "but Mildred would. She'd make him run with her if she chose."

So madam counselled, and they waited. until bright-eyed, fair-haired Bertie Gardiner went away with his regiment -the most winsome youngster that ever carried a flag. And then madam took self-willed Mildred away, with the understanding from the secret council that she was to be introduced to society, made accomplished and elegant, taught the value of her own beauty and fortune, and kept under madam's supervision until she had safely disposed of her in

narriage. Astute, politic Madam Vivian had her swn views in the arrangement, which the short-sighted members of the council did

"So that's it, is it?" repeated Miss Trewhells to herself, copying Miss Tredennick's clear, imperious accents as she endly hoped, very accurately—as she olded up sundry articles of Miss Tredenwardrobe, and put the negligent young lady's apartment 'to rights" for the fourth fime that day. "I wondered what madam was going to trouble her-self with a young lady for—one as proud and obstinate as herself too and why wouldn't have Winnie Caerlyon any me. Miss Tredennick will be sufficient any for me," says she. I wish her of her management of Miss Treden-

she's met her match now, sure

"I never said anything to-to- Miss enough. I wonder what he'll think?" "Tredennick!" demanded Madam, with pursued Miss Trewhella, disentanging the hooks of a velvet bodiec from a heap of lace collars, and picking a gray Parisian kid glove out of the meshes of a cluny lace-covered parasol. "Admire her, I suppose. She is grand and stylish looking, I'll allow; and my! doesn't she kno wit! Why shouldn't she be grand and stylish looking " continued the waiting-woman, plaintively, holding up a lace-trimmed cambric wrapper. "The money she spends! Fifty pounds this last fortnight on the box of things from

Paris, and sovereigns here and there!" Miss Trewhella turned over the contents of glove-boxes and dressing eases, strewing the toilet table with a medley of ribbons, jewels, perfumes, fans, gloves and loose silver, thrown there by Mildred Tredennick's careless, royally lavisa, indifferent hands; tried on some gold bracelets and pearl harpins, and signed as she looked in the glass and thought of the unkindness of Fortune in not giving her eight hundred a year in her own right, and thus enabling her to look as grand and distinguished a lady as Mildred Tredennick.

"She's not stingy either, I'll allow," she admitted; "that blue silk of mine wasn't a had present. He might do a great deal worse—she'll make a grand, fashionable, stylish wife for Tredennick of Tregarthen."

She paused a minute to admire a beautiful pale yellow linen summer costume, with malach te and gold tuttons, and tit. tered a little to herself.

"Poor Winnie Caerlyon!" she said. with an intense amount of smiling pity. "She has a great chance against Mildred Tredennick to be sure!"

CHAPTER XII

The first snow of the year had fallen, and lay as a pure, soft shroud over the bare fields and uplands, feathering with flaky whiteness all the black, leafless branches of the wintry woods. Softly and lightly it had fallen on the dark, iron-bound roads, frozen through long days and weeks of bitter cold and dull leaden skies; but enough lay even on that bleak high road by Tregarthen Head to mark where footsteps had newly passed before Winnie Caerlyon, and to

The red gold of the western sunlight shone in level rays across the snowy landscape, the calm, wintry afternoon was waning fast, and the quick, light footfalls of the little figure hurrying homewards were weary enough, returning from an errand of some miles distance. It made the way longer, to go high hedges of the narrow by-road; yet the hurrying little figure chose that way. and the quick steps grew slower and slower, until they paused altogether: overgrown masses of holly and laurel that clustered behind the moss-covered pillars of the Tregarthen gates.

She had a fancy for taking this long, lonely, roundabout Mennacarthen lane in her way, whenever it was possible; she had a fancy for standing for a few minutes in the gloomy shadow of the great, shining, evergreen branches; she had a fancy for looking at that shut-up, silent, ruinous old mansion across the neglected lawn.

It was to gratify these foolish little fancies that she had hurried through the chill and sunlight and the crisp, drifted snow; and, in the pleasure of the gratification, she felt neither the cold of the snow nor the frosty afternoon air as she stood looking, with a curious interest in her eyes, at that silent house and ground-one unspotted sheet of dazzing snow, save where the shadowed marking of a double line of footsteps dotted the winding avenue.

Everything about the dreary old place possessed an interest for this foolish. lonely little maid, peering wistfully in. It was one of Winnie Caerlyon's greatest enjoyments; this silent flitting up Mennacarthen lane, and looking in at the Tregarthen gates. The number of the shuttered windows had an interest for her; the old time-defaced statues and silent, weed grown pond and fountain were pleasant to her eyes; the coral jewelled holly trees were more beautiful than the rest of their species; nay, the snow looked whiter and lovelier, gleaming in the red sunlight across the lawn and avenue, then elsewhere. She always went home happier after having had her look at Tregarthen; it was like hearing of him whose face was ever before her, like being in his presence for a few moments, the poor little maid's fond soul whispered to itselflike hearing that he was living, and well ,and happy far away over the seashe heard no word of news in any other way-hearing of him, the hero of the idyl of her life.

Was it the prescience of a coming crisis of fate that kept Winnie Czerlyon lingering there, her little hands grasping teh cold, frost-rimmed iron bars, gazing the cold, frost-rimmed iron-bars, gazof the Tredennicks, and pondering curiously whose could be the footsteps that

How to Conquer Rheumatism at Your Own Home

If you or any of your friends suffer from rheumatism, kidney disorders or excess of uric acid, causing lameness, backache, muscular pains; stiff, painful, swolache, muscular painful, swolache, swo len joints, pain in the limbs and feet. len joints, pain in the mans and reet, dimness of sight, itching skin or frequent neuralgic pains I invite you to send for a generous FREE TRIAL TREATMENT a generous FREE IRIAL IREALMENT of my well-known, reliable CHRONI-CURE; with references and full particu-lars by mail. (This is no C. O. D. gcheme.) No matter how many may have scheme.) No matter how many may have failed in your case, let me prove to you free of cost, that rheumatism can be conquered. Chronicure succeeds where all else fails. CHRONICURE CLEANS-ES THE BLOOD AND REMOVES the CAUSE. Also for a weakened, run-down, condition of the system, you will find CHRONICURE a most satisfactory GEN-ERAL TONIC that makes you feel that life is worth living. Please tell your friends of this liberal offer, and SEND TO-DAY for large free package, to MRS. SUMMERS, BOX E S-WINDSOR, ONT.

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Tonight rub your scalp lightly with Cuticura Ointment. In the morning shampoo with Cuticura Soap. No other emollients do so much for dry, thin and falling hair, dandruff and itching scalps, or do it sospeedily, agreeably and economically.

Full directions in every package. Cuticura Soap and Ointment are sold throughout Cuncura Soap and Continent are soft throughout the world. A liberal sample of each, with 32-page booklet on the care and treatment of the skin and scaip, sent post-free. Address Potter Drug & Chem. Corp., Dept. 17D, Boston, U. S. A.

had disturbed the thin white crust of frozen snow, while the last faint, rosy smile of the winter sun grew farther away, and, leaving her in the cold gray evening light, shot, his parting rays of level crimson radiance upon the boles of the old chestnut trees and gnarled oaks, and athwart the windings of the snow-clad avenue?

Bright, radiantly, indeed, they shone for to Winnie Caerlyon's dazzled gaze they seemed to illumine suddenly a mass or rich color and glistening sheen like the hues of an exotic blossom or the plumage of a gorgeous bird, glowing on the amber and crimson hues, the festooned velvet robes of a woman's rich leave the traces behind of her own quick, and beautiful apparel-gleaming on dainty lacquered boots, slim, close-fitting furred jacket, coquettish, velvet hat with its tuft of crimson and amber feathers stirring in the keen, frosty

Fondly the pale red sun lingered and shimmering here and there about the tall swaying graceful form ere he sank to rest in his western ocean bed, as if up the long lane of Mennacarthen and he sought to exhibit to the companion take in the angle of the Tolgooth mine- who walked beside her each hidden road, and the snow lay deep between the beauty that his admiring eyes had not yet discovered—the glow and flash of proud bright eyes, the peachy flush painting the pure, smooth cheek, the dainty ear, the firm, rounded chin, the and in the waning sunlight, amidst the golden bronze of her masses of shining drifted snow, Winnie Caerlyon crept benot miss one detail of that proud rare will could bestow to make it almost per-

The beautiful young lady of her reverential admiration-looking more beautiful than ever now-looking so evidently to him who walked beside her, with his admiring gaze fixed on the proud, lovely face, his smile serenely bright as he responded to hers, all his regard devoted to notice her slightest gesture, to catch the least word that fell from those rosy scornful-curving lips, to re-echo the merry laughter of that clear, ringing voice. Oh, how beautiful-how lovable -how worthy of all honor, all regard, all dearest, highest affection must she be -young, lovely, beloved, gifted, wellborn, wealthy, enviable Mildred Treden-

For one moment the passionate fire of a jealous despair leaped into the patient, white face and the grav eves of the girl standing without in the cold shadow and drifted snow looking in upon those two figures in the sunshine stalwart, handsome, gallant, smiling Stephen Tredennick, and the fair imperial woman who was the object of his devoted loverlike attention-and then a darker shadow than that of the chistering laurels fell on her stricken brow, a numb cold weight seemed to fall on her trembling limbs, her hands relaxed their rigid hold of the cold iron bars, and through the cold frosty evening shades Winnie Caerlyon stole swifty away.

With a dull, heavy throbbing at her heart, a dull intangible pain quivering lips and hands clasped tightly over her breast, as one who tries to stifle the anguish of a mortal inward wound, she sped swiftly on in bewildered haste, scarce knowing whither that familiar road by Tregarthen Head was lealing her, seeing nothing but these two figures in the sunlight, hearing nothing but the echo of Mildred Tredennick's cour imperious tones. In her dizzy confusion of thought and vision, she almost imagined that she encountered them again lv aside from the pair that stood in conerse together.

"My word, Miss Caerlyon, you're en ough to give one a start, positively! and in alarm, partly real and partly simulated. Miss Trewhella caught up her silk flounces in her lemon colored kid gloved hands, and whirled around wiht a sharp little scream, as Winnie passed close beside her. "Now didn't she give you a start, Mr. Pascoe, too? I am sure I never saw or heard her com-

ing!" Acquainted as Winnie had hitherto been with the fashionable waiting woman's resources in the way of effective toilettes, her information had evidently fallen far short of Miss Trewhella's ability in this direction; and she gazed confusedly at the splendid apparition, in order to make sure that her unsteady sight and fast throbbing brain had not misled her as to the identity of the per-

vets, a gold chain, and the long coveted ailky jet black Astrakhan furs. Miss Trewnella's hair was crimpled and curled, Miss Trewhella's complexion had the most extraordinarg charming blending of roses and lillies in lieu of its usual sallowness, and one lemon gloved hand held a fragile lace mouch-oir, most delicately perfumed with essence of wood violet. Winnie glanced from her to Mr. Pas-

coe, whose gracious countenance wore and awkward, detected expression. "Evening, Winiford," said he, sulkily kicking the snow about with his boot. "I did not rise out of the earth, or drop down from the sky," observed Winnie, coldly, in reply to Miss Trew-hella's exclamation. "I saw you both standing here as I came over from the

cliff road." "Ah, yes," said Miss Trewhella, recovering herself with a genteel cough and smile, "we were talking, Miss Caerlyon -Mr. Pascoe and I.' The gentleman, hearing himself alluded to, looked up, more sulkily, if possible.

"I was speakin' a few words to Miss Trewhella," explained he, shortly and roughly, as if to deprive the conversation of complimentary significance with which the lady strove to introduce, she were a-tellingg me the news."

"Ah, yes," the lady responded, smiling sweetly; "I was just saying to Mr. Pascoe that it is such a pleasant thing -so suitable—quite charming indeed and one gets sadly lonely at Roseworthy, but now we have a pleasant prospect. Visitors, and so forth, you know, Miss Caerlyon, make a great change."

"Oh, certainly," said Winifred, nodding a slight adieu, and endeavoring to hurry on, but the lady of the silk flounces continued, in a brisker tone of animation-

"And indeed, Miss Caerlyon, you're missed—you were always so quick with your hands, and so ready. As I often say to Mrs. Grose, Dear me, if Miss Winnie was here, we should give her plenty to do.' A wedding makes such work and bother and fuss!" and she tittered affectedly behind the lace handkerchief, glancing over it at Mr. Thomas Pascoe, as she had seen Madam Vivian do with her fan; but she made no further impression on that polite young man than to make him turn still more of his shoulder towards her, and kick the snow until it flecked her dainty skirts and wetted her boots.

"A wedding!" cried Winnie; and it seemed to her as if the chill, dark wintry afternoon closed around her in a sudden pall of night-as if the ocean surges roared and thundered in

"Yes." said Miss Trewhella, with an air of excessive astonishment, belied by the saucy smile of her hard black eyes; and Mr. Pascoe lifted his foxy face from the contemplation of his thick mine-boots, and grinned in a malevolent manner, looking at Winifred with an elaborate pretence of indifference from beneath half-closed eyelids. 'You've not heard, Miss Winnie?" continued the lady's maid. "Really, I'm surprised! And stories like that do go

so fast?' "Twas all over Tolgo" same disagreeable smile, eyeing a stone cd on. on the roadway as if he meant to as Presently a young lady approached, certain its chemical proportions by and bidding him a cordial good aftersight. "A fine girl she is too-shows noon asked: "Can I be of any use to the man has good taste."

hella responded, having much recourse ly of you, lady, to help an old man. beauty in the very flush of its spring to fluttering of the lace handkerchief, You see, daughter Liza and her folks time of youth, wealth and high spirits, and tittering behind it; "and you show came to-day. My tother girl Mandy with the added charms of all that your taste, too. Ha! ha! Really she's a stayed home to help mother—that fine, tall, stylish young lady, as you say, Mr. Pascoe, that will do a man didn't think to have no trouble tradcredit. Ha! ha! Really you're too bad, ing, but I got confused like." Mr. Pascoe. But it's a fact that gentlemen do seem to run after tall, fashionable-looking women!" and Miss Trewhella smiled slightly, drew herself up to her full, tall height, rustled her fash- replied the old man. "A spell ago, Eli ionable silks and furs, and east her eyes modestly down.

Darker, darker grew the chill wintry pall of a strange misty night, louder beat the surging tide of heart and she looked up he said: "Mother thought brain, as Winnie Caerlyon stood still a fine table cloth for Liza, her little boy and calm, unmoved in torture, defeating | Samuel must have some toys, and her all the malicious pleasure of her unworthy foes

"You are alluding to Miss Tredennick, suppose?" she said, her voice only a ter, so you will pick 'em out?" little harder and sharper than usual. 'She is very handsome.'

That Terrible Fatigue Can Be Overcome

A Simple Home Remedy Now Cures Lack of Energy, Loss of Ambition, and a Feeling of "Don't-Care."

Successful in Nearly Every Case

That miserable nervousness and halfsick, tired-all-the-time condition is due through her very soul, with compressed inine cases out of ten to a clogged-up system. You grow irritable and despondent, you lack ambition, energy seems all gone. Surest road to health is by the frequent use of Dr. Hamilton's Pills; they will make you feel like new all over in a short time.

Writing from his home in Barcelona. Mr. Frederick G. Mayer states: "I think no one ever suffered as severely as I did for nearly six months. So many serious symptoms were developing as a consequence of this evil condition face to face at the cross-road leading to of my system that I realized I must Tolgooth mines, and shrank breathless- find a remedy. The strong pills of various kinds I tried seemed after their first effect were over to make me far worse and I did not know which way to turn for relief. I saw Dr. Hamilton's Pills advertised, and the first box used satisfied me. I found a true rememdy. Instead of gripping with undue activity, Dr. Hamilton's Pills acted as naturally as if physic had not been taken. never had to increase the dose and, indeed, within a month I reduced it, and on his arm, the lady asked: "Where is prove equally so to business men when the system finally acted of its your gift, Mr. Burt?" own accord as a result of Dr. Hamilton's Pills, I took a dose twice a week only, just to make sure the old condition would not come back."

No other remedy cures constipation and biliousness so easily or safely as Dr. Hamilton's Pills; they are an ideal family remedy for all diseases of the stomach, liver and bowels. Sold in 25c boxes, five for \$1.00, all druggists and storekeepers, or The Catarrhozone Co., son attired in rich black silks and vel-



The only Baking Powder made in Canada that has all its ingredients plainly printed on the label.

For economy we recommend the one pound cans.

"Yes," observed Mr. Pascoe in reply although she had neither addressed nor looked at him, smacking his lips as he spoke, and putting his hands in his pockets; "she's comethen worth lookin' at

"And the Captain thinks exactly as you do, Mr. Pascoe," Miss Trewhella cried, giggling excessively. "It's queer you didn't hear of it, Mis Caerlyon; it's quite a charming match.' (To be Continued.)

HIS CHRISTMAS SHOPPING.

(By Frances L. Haun.) It was Christmas time. The streets were crowded with people, nearly every

one laden with packages. In a large department store stood a plain looking man, a fur cap surmounted is gray hair, a knitted scarf of many som of \$1,000,000 was transfer

bewildered look crept into his face. A clerk approaching him, asked: "Something for you, sir?" when he brought her through the to reply, but a more desirable custom-He attempted works," Mr. Pascoe put in, with the er attracted her attention and she pass-

you, sir?" A genial smile lighted the Dominion. The fact that the Bank made "Yes, indeed, Mr. Paecoe." Miss Trew- rugged face as he said "I take it kindcounts for my being here alone.

"There are a great many people here," she replied. "Now, suppose we begin.

What shall we start our list with?" "Let's begin with mother," eagerly our cat, broke her best preserve dish, and I calculate she'd be pleased with

The peneil moved rapidly. Then as husband is a great hand for reading, he must have some books; but you see, lady, I don't know much of reading mat

"Then there's Mandy, she's keeping steady company; he's to work in the city. He's coming to-morrow, so mother said to get her something to fix up the parlor with. Mebbe a silk spread to put on the marble top table, I don't know what else. Can't you think of something?"

"I certainly can," she replied. "Well, that's about all, except the things for Baby Belle." "Your grandchild?" questioned the

"No. ma'am." he replied; "you see, last year as the meeting house bell was ringing in Christmas, she came, and her mother, our neighbor, went."

'The next morning early I drove over. Mother called me into the hall. "Samuel," says she, "there are four motherless ones besides the baby. If only she had gone, too."

'Nancy, God knows best,' says I. 'He always does,' says she. 'But I've been thinking, here we be not so dreadful old. hale and hearty; Liza is married; Mandy's keepin' company. Soon we'll be alone on the farm. Now, why can't we take the little one?"

"We called her Belle, for she came when the Christmas bells were ringing. As he finished the lady's eyes were dim. "How beautiful in you!" she said. What shall we get for the dear baby?" "I was thinking that a doll baby and the farming communities. He denied the some picture blocks; then we must have she does

enjoy going around with us."

re on; the ad quiet y the lady added a large box of candy, and a bunch of holly to the well-filled basket.

As the old farmer took the basket "Bless your heart!" he replied,

don't want nothing; I got a pound of tobaccy up the street; it will be fun enough for me to see the folks pleased." Taking the tiny gloved hand in his mittened one, he said: "Thank you kindly for all the trouble you have taken for the old man. God bless you, dear

It was nearing midnight. In a mansien, in a richly furnished room, sat a

lady. A merry Christmas to you."

led upon the hearth, and leaving the holly banked mantel, a man lovingly down upon the sweet face.
"Just think," she is saying. "The old man didn't desire the alightest the control of the co for himself, so I slipped a box of diges addressed to him into the basket. certainly was one of nature's noble "Listen, Harry, there are the ch

Merry Christmas." The same stars shone kindly upon the quaint farm house. plain sitting room in a wooden cree the Christmas Belle slumbers sweetly. Just then the cracked bell in the old meeting house rang out a joydis

Drawing his wife to him, he pres his lips to her wrinkled forehead, say-"Merry Christmas, mother."

A FAMILY AFFAIR.

Mrs. Newlywed's mother was terribly perturbed. A little bird, who ought to have known better, had whispered into her ear that Mr. Newlywed was addicted to the awful practice of playing cards at his club.

"Yes," remarked Mrs. Newlywed to her mother. "it's quite right. Frederick plays every night, but it doesn't matter, for he gives me all his winnings." "But, my dear Cissie-"

"Oh, it's all right, mother dear! He nearly always plays with Mr. Next

"But what difference make?

"Well, you see," explained the young wife, "Mrs. Nextdoor makes her hasband give her all his winnings, too. Then we just change over. I give her all Frederick's winnings, and she gives me the winnings of her husband

"Oh," remarked ma, rather pained. "Thus, you see," wound up Mrs. Newwed, "both Mrs. Nextdoor and myself get more out of our husbands than we could possibly hope to do by any other neans."

The Bank of Montreal

Closed Best Year In Its History

That the Bank of Montreal is one

our oldest as well as one of our most

portant financial institutions, was phasized by the fact that the annual port held this week was more import place in the financial, commercia industrial expansion of the Domi The annual report presented, which ered the year ended the 31st O 1912, showed net profits for the \$2,518,000, which with a balance forward of \$1,855,000 and the p on new stock amounting to make a total of over \$5,207.000 for distribution. Quarterly divid two bonuses absorbed \$1.894. colors was wound about his throat, a brown coat and heavy mittens completed his toilet.

As the crowd surged about him, a ward, \$82.000 The bank has assets of nearly \$237,000,000, r one of the strongest financial tions on the continen + During it increased its paidup capital 000,000, increased its rest accoun similar sum, made large gains in dep its and in current loans, opened a num ber of new branches and otherwise ket pace with the growing prosperity of the current loans of nearly shows that there is a big demand in country for banking accommodation, and that the Bank of Montreal is doing its full share in catering to the business

> branches are located. The year was the first under the general management of Mr. H. V. Meredith and the fact that the profits for the vear were some \$242,000 greater than those of the previous year, must be regarded as not only satisfactory to the shareholders, but as complimentary to the foresight and business sagacity of the General Manager. It is doubtful if the Bank of Montreal was ever in an good condition to take care of the grow ing needs of the Dominion than it is at the present time. Its increase in paidup capital and rest accounts, its gain in deposits, total assets and other matters. makes it peculiarly fitted to take a leading place in the financial and industrial expansion of the country.

needs of the communities where its

The addresses of the President and General Manager were both comprehensive reviews of the financial, commercial and industrial conditions prevailing throughout the Dominion. That of the President, which referred to the Dominion as a whole, was a masterly summary of the conditions prevailing at the present time. The address was optimistic in its tone, Mr. Angus declaring that conditions throughout the Dominion were unusually sound and that satisfactory progress might be expected as long as present conditions prevailed. Mr. Angus touched upon the agricultural expansion, the increase in immigration, the growth of manufacturing, railroad development, the shipping industry, and practically speaking every phase of our commercial and industrial expansion.

Mr. Meredith, in his address, referred more particularly to the growth of the bank and the banking business. He touched on the forthcoming revision of the Bank Act, and intimated that there might be a few minor changes, although in the main the present act was giving satisfactory service. He also dealt in an able and comprehensive way with the increased cost of living and the charge that the banks throughout the Dominion were not paying sufficient attention to charge that the banks encouraged farmers to become depositors and not borrowers and stated that in so far as his bank was concerned many millions were on loan to farmers and small traders.

Altogether the addresses of the two heads of the Bank, like the annual report itself were eminently satisfactory to the shareholders present, and should throughout the country as well.

ALWAYS ONE DRY PLACE.

In a college library one day recently. a card was found attached to a row of books dealing with philosophy. On the card some pranking student had written these lines: Should there be another flood,

For refuge hither fly; For should the whole world be sub

merged, These books would still be dry