A House of Mystery

OR, THE GIRL IN BLUE

CHAPTER XIV.

Although many days passed, no word of apology came from my mysterious correspondent for not having kept the appointment. I watched every post for nearly a fortnight, and as I received no explanation, my suspicion regarding Mabel's connection with the strange affair became, of course, strengthened.

With heart-sinking I had taken leave of her on the kerb in Kensington High Street on that well-remembered evening, feeling that the likelihood of our frequent meeting was very remote, especially now that she apparently held me in suspicion. In this case, however, I was mistaken, for within a week we met again quite accidentally in Bond Street, and, finding her disposed to accept my companionship, I accompanied her shopping, and spent an extremely pleasant afternoon. Her mother was rather unwell, she explained, and that accounted for her being alone.

She was dressed entirely in black, but with a quiet elegance that was surprising. I had never known before that day how smart and chic a woman could appear in a gown of almost funereal aspect. Her manner towards me retained nothing of its previous suspicion; she was bright and merry, without that cloud of unhappiness that had so strangely overshadowed her on the last occasion we had been together. She possessed a clever wit, and gossiped and joked amusingly as we went from shop to shop, ordering fruit for dessert, and flowers for table-decoration. That her mother was wealthy appeared certain from the extravagant prices which she gave for fruits out of season and choice hot-house flowers. She bought the best she could procure, and seemed utterly regardless of expense.

I remarked how dear were some grapes which she ordered, but she only smiled and gave her shoulders a little shrug.

This recklessness was not done to impress me, for I was quick to detect that the shopkeepers knew her as a good customer, and brought forward their most expensive wares as a matter of course.

Although at first she declined my invitation, as though she considered it a breach of the convenances, I at length persuaded her to take some tea with me at Blanchard's, and we continued our gossip as we sat together at one of the little tables surrounded by other ladies out shopping with their male encumberances.

I had, rather unwisely, perhaps, passed a critical remark regarding a lady who had entered in an unusually striking toilette, in which she looked very hot and extremely uncomfortable, and laughing at what I had said, she replied—

"You are certainly right. We women always overweigh ourselves in our garments, to say nothing of other and more fatiguing things. Half of life's little worries accrue from our clothes. From tight collar to tight shoe, and not forgetting a needlessly be-feathered hat, we take unto ourselves burdens that we should be very much happier without."

"I agree entirely," I said, smiling at her philosophy. "Some blatant crank bent on self-advertisement might do worse than found an Anti-ornamental Dress League. Just think how much of life's trials would at once slip off a man if he wore neither collar nor tie—especially the dress-tie!"

"And off a woman, if she wore neither belt, gloves, nor neck arrangement!"

"Exactly. It would be actually making us a present for life of nearly an hour a day. That would be seven hours a week, or nearly a fortnight a year,' I said. "It's worth consideration."

"Do you remember the derision heaped upon that time-saving arrangement of our ancestors, the elastic-side boot?" she observed, with a merry smile. "But just fancy the trouble they must have saved in lacing and buttoning! Sewing on shoe-buttons ought always to be done by criminals condemned to hard labor. Button-sewing tries the conscientiousness and thoroughness of the worker more than anything else, and I'm certain oakum-picking can't be worse. It also tries the quality of the thread more than anything else; and as to cottons, well, it treats them as Samson did the withes."

The carriage met her outside the Stores in the Haymarket at five o'clock, and before she took leave of me she mischievously asked—

"Well, and how do you find me when I wear my mask?'

"Charming," I responded with enthusiasm. "Mask or no mask, you are always the same to me, the most charming friend I have ever had."

"No, no," she laughed. "It isn't good form to flatter. Good-bye."

And she stretched forth her small hand which I pressed warmly, with deep regret at parting. A moment later the footman in his brown livery assisted her into the carriage. Then she smiled merrily, and bowed as I raised my hat, and she was borne away westward in the stream of fine equipages, hers the smartest of them all.

A week later, having seen nothing of her, I wrote and received a prompt response. Then in the happy autumn days that followed we contrived to meet often, and on each occasion I grew deeper and deeper in love with her. Since that evening when we had stood together beneath the street-lamp in Kensington, she had made no mention of the pencil-case or of its owner. Indeed, it seemed that her sudden identification of it had betrayed her into acknowledging that its owner had been her lover, and that now she was trying to do all she could to remove any suspicion from my mind.

Nevertheless, the remembrance of that crime and of all the events of that midnight adventure was ever within my mind, and I had long ago determined to make its elucidation the chief object of my life. I had placed myself beneath the thrall of some person unknown, and meant to extricate myself and become again a free agent at all costs.

On several occasions I had seen the cabman West on the rank at Hyde Park Corner, but although he had constantly kept his eyes open in search of Edna, his efforts had all been in vain. I had seen also the old cabdriver who bore the nickname "Doughy," but it turned out that it had not been his cab which my mysterious protectress had taken after parting from me. One point, however, I settled satisfactorily. On one of our walks together I contrived that the man West should see Mabel, but he afterwards declared that the woman of whom he was in search did not in the least resemble her. Therefore, it was certain that Mabel and Edna were not, as I had once vaguely suspected, one and the same person.

Sometimes I would meet my idol after her studies at the Royal Academy of Music, and accompany her across the Park; at others we would stroll together in the unfrequented part of Kensington Gardens, or I would walk with her shopping and carry her parcels, all our meetings being, of course, clandestine ones.

One morning in the middle of November I was overjoyed at receiving an invitation from Mrs. Anson to dine at The Boltons, and a couple of days later the sun of my happiness was rendered complete by finding myself seated beside Mabel in her own home.

The house possessed an air of magnificence and luxury which I scarcely expected. It was furnished with great elegance and taste, while the servants were of an even more superior character than the house itself. Among the homes of my friends in the West End this was certainly the most luxurious, for money seemed to have been literally squandered upon its appointments, and yet withal there was nothing whatever garish nor any trace of a plebian taste. There was a combined richness and quietness about the whole place which impressed one with an air of severity, while the footman who ushered me in was tall, almost a giant in stature, and solemn as a funeral mute.

Mrs. Anson rose and greeted me pleasantly, while Mabel, in a pretty gown of coral-pink, also shook my hand and raised her fine dark eyes to mine with a glance of pleasure and triumph. It was, no doubt, due to her that I had been bidden there as guest. A red-headed, ugly-faced man named Hickman, and a thin, angular, irritating woman, introduced to me as Miss Wells, were my only fellow-guests. The man regarded me with some suspicion as I entered, and from the first I took a violent dislike to him. It may have been his forbidding personal appearance which caused my distrust. Now that I reflect, I think it was. His face was bloated and deeply furrowed, his eyes large, his lips thick and flabby, his reddish beard was ill-trimmed and scanty. He was thick-necked; his face was further disfigured by a curious dark-blue scar upon the left jaw, and I could not help remarking within myself, that if some faces resembled those of animals, his was closely allied to that of a savage bulldog. Indeed, I had never before seen such an eminently ugly face as his.

Yet he spoke with the air and perfect manner of a gentleman. He bowed with refined dignity as I was introduced, although I thought his smile seemed supercilious, while I was almost certain that he exchanged a curious, contemptuous look with Mabel, who stood behind me.

Was he aware of our little exchanges of confidences? Had he secretly watched us in our walks along the leafy byways of Kensington Gardens, and detected that I loved her? It seemed very much as though he had, and that he had endeavered to disparage me in her eyes.

At Mrs. Anson's invitation, I took Mabel in to dinner, and sat next her, while opposite us sat the dog-faced man with the irritating spinster. The latter was a fitting companion for him, bony of countenance, her back straight as a board, her age uncertain, and her voice loud, high-pitched, and rasping. She wore a number of bangles on her left wrist; one of them had pigs and elephants hanging on it, with hearts, crosses, bells, and framed and glazed shamrock leaves mixed in. That would not have mattered much had she not been eating, but as dinner progressed the room grew a trifle warm, and she unfortunately had a fan as well as those distressing bangles, which fan she rythmically waved to and fro, playing the orchestra softly when fanning herself, or loudly as she plied her knife and fork "click-clack, jingle-jingle, tinkle-tinkle, click-clack!" until the eternal music of those pigs, elephants, crosses, hearts, and bells prevented anything beyond a jerky conversation. She furled and twisted and toyed with her menu, tinkling and jingling the whole time like a coral consoler or an infant's rattle. Little wonder, I thought, that she remained a spinster. With such an irritating person to head his household, the unfortunate husband would be a candidate for Colney Hatch within a month. Yet she was evidently a very welcome guest at Mrs. Anson's table, for my hostess addressed her as "dear," and seemed to consider whatever positive opinion she expressed as entirely beyond dispute.

I liked Mrs. Anson. Although of that extremely frigid type of mother, very formal and unbending, observing all the rules of society to the letter, and practically making her life a burden by the conventionalities, she possessed, nevertheless, a warm-hearted affection for her child, and seemed constantly solicitous of her welfare. She spoke with the very faintest accent with her "r's," and I had, on the first evening we had met at the colonel's, wondered whether she were of Scotch, or perhaps foreign, extraction. The general conversation in the interval of the Irritating Woman's orchestra turned upon foreign travel, and incidentally, in answer to an ingenious question I put to her, she told me that her father had been German, but that she had nearly all her life lived in England.

The Irritating Woman spoke of going to the Riviera in December, whereupon Mabel remarked—

"I hope mother will go too. I'm trying to persuade her. London is so dull and miserable in winter compared with Cannes or Nice."

"You know the Riviera well, I suppose?" I inquired of her.

"Oh, very well," she responded. "Mother and I have spent four winters in the south. There's no place in Europe in winter like the Cete Azur—as the French call it."

"I much prefer the Italian Riviera,' chimed in Miss Wells's high-pitched voice. She made it a point of honor to differ with everybody. "At Bordighera, Ospedaletti, San Remo, and Alassio you have much better air, the same warmth, and at about half the price. The hotels in Nice and Cannes are simply ruinous." Then, turning to Mrs. Anson, she added, "You know, dear, what you said last year."

"We go to the Grand, at Nice, always," answered Mrs. Anson. "It is dear, certainly, but not exaggeratedly so in comparison with the other large hotels."

"There seems of late to have been a gradual rise in prices all along the Riviera," remarked Hickman. "I've experienced it personally. Ten or twelve years ago I lived in Nice for the season for about half what it costs me now."

"That exactly bears out my argument," exclaimed the Irritating Woman, in triumph. "The fact is that the French Riviera has become far too dear, and English people are, fortunately for themselves, beginning to see that by continuing their journey an extra twenty miles beyond Nice they can obtain just as good accommodation, live better, breathe purer air, and not be eternally worried by those gaudy travel-shows called Carnivals, or insane attempts at hilarity miscalled Battles of Flowers."

"Oh, come, Miss Wells," protested Mabel, "surely you won't condemn the Battles of Flowers at Nice! Why, they're acknowledged to be among the most picturesque spectacles in the world!"

"I consider, my dear, that they are mere rubbishy ruses on the part of the Nicois to cause people to buy their flowers and throw them into the roadway. It's only a trick to improve their trade."

We all laughed.

"And the Carnival?" inquired Hickman, much amused.

(To be Continued.)

THE IMPERIAL BANK OF CANADA.

A Creditable Annual Statement.

The 33rd annual statement of The Imperial Bank of Canada, just issued, which will be found in another column, denotes successful management, and is one well calculated to increase public confidence in this Institution. The net profits for the year ended April 30th amount to $721,175 and this, added to the balance of $426,316 carried forward from last year, and $191,809 premium received on new stock issued makes $1,339,300, which has been disposed of as follows: Four quarterly dividends at the rate of 11% per annum paid to shareholders, $535,524; transferred to rest account, $191,809; written off bank premises, $36,052; special appropriation applied in writing down bank investments, $100,000, and the substantial balance of $475,914 carried forward to next year.

The strong position of the Imperial Bank may be judged from the amount of its immediate available assets, $18,721,892; the total amount of deposits by the public reach the immense sum of $30,150,125, which are secured by the total assets of the bank amounting to $43,804,195. Altogether the statement reflects great credit on the management of the Bank and maintains the best traditions of our Canadian Banking system.

"And I am the very first you have loved, Bertha?" "Of course you are! How tedious you men are! You all ask me the same question!"

Imperial Bank of Canada

Proceedings of the Thirty-third Annual General Meeting of the Shareholders, Held at the Banking House of the Institution, in Toronto, on Wednesday, 27th May, 1908.

The Thirty-third Annual General Meeting of the Imperial Bank of Canada was held in pursuance of the terms of the charter at the Banking House of the institution, 27th May, 1908.

The chair was taken by the President, Mr. D. R. Wilkie, and the Assistant General Manager, Mr. E. Hay, was requested to act as Secretary.

The Assistant General Manager, at the request of the Chairman, read the Report of the Directors and the Statement of Affairs.

THE REPORT.

The Directors have pleasure in submitting to the Shareholders their Thirty-third Annual Report and Balance Sheet of the Affairs of the Bank as on 30th April, 1908, together with the result of the operations of the Bank for the year which ended on that day.

The net profits of the year, after making full provision for all bad and doubtful debts, for interest on unmatured bills under discount, for the usual contributions to the Pension and Guarantee Funds, and also for the Special contribution to the Pension Fund of $25,000, authorized under by-law No. 28, and for the payment of all Provincial and other taxes, amounted to $721,175.07, which has been applied as follows:—

(a) Dividends have been paid at the rate of 11 per cent. per annum, amounting to	$535,524 21
(b) Bank Premises and Furniture Account has been credited with	36,052 55
(c) A special fund has been set aside and applied in writing down the Bank's investments	100,000 00
(d) Profit and Loss Account has been increased by	49,598 31

The Premium, amounting to $191,809.06, received on an equal amount of New Capital Stock has been credited to Rest Account, which now amounts to $4,965,757.50.

Branches of the Bank have been opened during the year at the corner of Bloor Street and Lansdowne Avenue (Toronto), at the corner of King Street and Sherbourne Street (Toronto), and also at Port Arthur, Marshville, Port Robinson, Cottam, Amherstburg, South Woodslee, Harrow, Niagara-on-the-lake, St Davids and Thessalon, all in the Province of Ontario.

The Head Office and Branches of the Bank have all been carefully inspected during the year, and your Directors have again much pleasure in bearing testimony to the faithful and efficient manner in which the Staff have performed their duties.

The whole respectfully submitted.

D. R. WILKIE, President.

30th April, 1908.

PROFIT AND LOSS ACCOUNT.

Dividends Nos. 68, 69, 70 and 71, paid quarterly, for year ended 30th April, 1908, at 11% per annum	$535,524 21	Balance at credit of account 30th April, 1907, brought forward	$426,316 31
Transferred to Rest Account	191,809 06	Profits for the twelve months ended 30th April, 1908, after deducting charges of management and interest due depositors, and after making full provision for all bad and doubtful debts, and for rebate on bills under discount	721,175 07
Written off Bank Premises and Furniture Account	36,052 55	Premium received on new Capital Stock	191,809 06
Special appropriation applied in writing down Bank's investments	100,000 00		
Balance of account carried forward	475,914 62		
	$1,339,300 44		$1,339,300 44

REST ACCOUNT.

Balance at Credit of Account 30th April, 1907	$4,773,948 44
Premium received on new Capital Stock	191,809 06
	$4,965,757 50

30th April, 1908.

LIABILITIES.

Notes of the Bank in circulation		$ 2,907,042 00
Deposits not bearing interest	$ 5,958,467 43	
Deposits bearing interest (including interest accrued to date)	24,191,658 14	
		30,150,125 57
Deposits by other Banks in Canada		123,641 32
Total liabilities to the public		$33,180,808 89
Capital Stock paid-up		4,965,757 50
Rest Account	4,965,757 50	
Dividend No. 71 (payable 1st May, 1908, for three months, at the rate of 11% per annum	135,460 98	
Rebate on bills discounted	80,496 13	
Balance of Profit and Loss Account carried forward	475,914 62	
		5,657,629 23
		$43,804,195 62

ASSETS.

Gold and Silver Coin	$1,111,575 27	
Dominion Government Notes	5,999,586 00	
		$ 7,[illegible]61 27
Deposit with Dominion Government for security of note circulation		[illegible]21 89
Notes of and Cheques on other Banks		368,555 38
Loans to other Banks in Canada, secured, including Bills re-discounted		351,135 74
Balance due from other Banks in Canada		253,905 82
Balance due from Agents in the United Kingdom		347,387 43
Balance due from Agents in Foreign Countries		1,545,371 24
		11,637,188 71
Dominion and Provincial Government Securities	$ 534,618 97	
Loans to Provincial Governments	915,843 78	
Canadian Municipal Securities and British or Foreign or Colonial Public Securities other than Canadian	1,604,558 39	
Railway and other Bonds, Debentures and Stocks	673,074	
		3,728,095 52
Call and Short Loans on Stocks and Bonds in Canada		3,356,607 90
		18,721,392 19
Other Current Loans, Discounts and Advances		23,362,812 60
Overdue debts (loss provided for)		24,164 27
Real Estate (other than Bank premises)		26,845 49
Mortgages on Real Estate sold by the Bank		49,309 76
Bank premises, including Safes, Vaults and Office Furniture at Head Office and Branches		1,100,000 00
Other Assets, not included under foregoing heads		18,671 31
		$43,804,195 62

E. HAY, Assistant General Manager. D. R. WILKIE, General Manager.

The usual motions were presented and carried unanimously.

The scrutineers appointed at the meeting reported the following gentlemen duly elected Directors for the ensuing year:—Messrs. D. R. Wilkie, Hon. Robert Jaffray; Wm. Ramsay of Bowland, Stow, Scotland; Elias Rogers, J. Kerr Osborne, Charles Cockshutt, Peleg Howland, Wm. Whyte (Winnipeg), Cawthra Mulock, Hon. Richard Turner (Quebec), Wm. Hamilton Merritt, M.D. (St. Catharines).

At a subsequent meeting of the Directors Mr. D. R. Wilkie was elected President and the Hon. Robert Jaffray Vice-President for the ensuing year.

The youngest son of Charles Dickens, Mr. Edward Bulwer Lytton Dickens, is a Member of Parliament in Australia. Not long ago in the course of a speech he was frequently interrupted by a snappish member named Willis. "Mr. Speaker," said Mr. Dickens, turning to the Chair, "it may be remembered by some present that my father coined an expression which attained some popularity—'Barkis is willin'.' The circumstances to-day are such that I am strongly tempted to reverse the phrase and say: 'Willis is barkin'.' The retort was effective.