And your own sense of taste will convince you.

"SALADA" TEA

517

'Fresh from the gardens'

"THE FOOL"

BY CHANNING POLLOCK

ILLUSTRATED BY R.W. SATTERFIELD

BEGIN HERE TODAY

Clare Jewett, in love with the Rev. Daniel Gilchrist, marries Jerry Goodkind for his money. Daniel is dismissed from the fashionable Church of the Nativity in New York because of his radical sermons.

"Overcoat Hall," a refuge for the unemployed, is established by Gilchrist, and apartments with baths for the poor are maintained. George Goodkind, Jerry's father, calls and orders Daniel to cease seeing Clare, who frequently visits the hall to help Gilchrist.

Mary Margaret, a poor little cripple girl, helps Daniel with the work at Overcoat Hall. Pearl Hennig comes in and warns Daniel that her husband is out to "get" him. Pearl tells Clare she knows Jerry.

NOW GO ON WITH THE STORY

"I know you do," said Clare. There was a certain desolation in her tone, a certain self-pity, that told of something she knew. The two women looked at each other for a moment. Each gave something of commiseration to the other in that exchange of glances between these two who had been betrayed in such dierent ways, yet simultaneously.

It was Pearl who turned away.

"I guess you ain't got much use for me," she said, quailing.

Clare looked at her as though sharing the pity she had for herself.

"Why?" she questioned, calmly, forlornly. "What's the dierence between us?"

Pearl turned toward her with eyes that did not understand. Somehow she felt that there was no bitterness here, but she did not know why. She had no answer to make. She backed nervously to the door and opened it.

"Well—goodnight," she said, bewildered.

CHAPTER XIX.

TEMPTATION

Clare had turned fatigued, worried, appealing eyes toward Gilchrist. They met a gentle reproach.

"Clare, I asked you—" he began.

"I'd nowhere else to go," she said, simply. "I've left him."

"Left Jerry?" His inquiry was incredulous.

"Yes," she replied calmly. "For good. He struck me."

"No," aDniel protested.

"Yes," she returned. "Here—in the breast. And he's lying now—brandy-soaked and half-conscious—across the foot of my bed." She put her hands to her face as if to hide the sight.

"I can't believe—" Gilchrist was taken aback.

"He's been drinking," she went on in a monotone of despair, "more and more. And, of course, there have been women—from the beginning. All kinds of women. That woman"—she waved toward the door—"salesgirls, stenographers, women of our own class. Do you remember—in your church—a Mrs. Thornbury? He's been quite open about her. Tonight we were going out to dinner. He came to my room—drunk—and babbled that he'd refuse to go until she was invited. Then I refused to go, and he accused me of—of you—and struck me with his fist."

"He accused—you?" Daniel straightened.

"Yes. And then he tried to take me in his arms. Night after night he'd come to me, drunk, and hold me in his arms." he paused in reflection. "And I said once there was nothing more degrading than poverty." She looked up at him. "I've come to see your way at last," she said, in surrender. "In the past two years I've learned what degradation means. I've come to realize that the material things are nothing—and that love is all. It isn't too late?"

"It's never too late," said Daniel earnestly.

"I knew you'd say that," she said, with relief in her tone. "I'll share your work—your want—if need be—gladly. Only take me away."

"But my work is here," he replied, not quite comprehending.

"We can't stay here," she protested. Jerry suspects us. He's made his father suspect us. Do you know what they're planning to do now?" Daniel nodded. "Jerry wants to send you to an asylum. He said so tonight. And he'll do it, too. The strange thing about Jerry is that, with his mind going, and his health gone, he still gets what he wants." She appealed to him again: "Take me away, and we'll have five or six rooms and each other."

"Clare!" Daniel was a man torn asunder.

"Don't you understand that I'm offering myself to you?" she asked bewildered herself now.

"Yes, I understand," he said simply.

"I love you," she breathed. "I need you. I've always loved you, and needed you, even when I lied to you—and myself. This is our last chance for happiness. I've been blind and stupid and cruel, but it isn't too late." She lifted tired arms toward him. "Take me and hold me(and we'll both forget."

"Forget?" He looked at her wonderingly.

"Forget everything," she said. "Won't you take me, dear?"

Daniel looked at her tenderly, intently.

"No," he answered, without a sign of emotion.

"Don't you want me?" she faltered.

"No." He did not take his deliberate eyes from her.

"That's not true," she protested. "You love me. You've always loved me. Look at me and deny it if you can."

"I don't deny it," he said simply. "I love you."

"Then take me," she urged.

"I love the good in you—the good you're trying hard to kill," he said withearnestness. "I love you because you're big enough to do what's right."

"hat is right?" she asked bewilderedly.

"Go back to your husband." Daniel spoke with cold deliberation.

She flushed and straightened.

"I'd rather die," she flared.

"I'd rather you died—than this," he said cheerlessly.

Anger stormed and swept her.

"You fanatic," she sneered. "You blind fanatic."

"I love you," he said simply.

"Love," she cried contemptuously. "You don't know what love means. You're only half a man."

"And I'm praying to God with all

"You fanatic!" she sneered.

my strength," he returned, "to save us from the other half."

"For what?" she demanded resentfully.

"For you—and him—and for my people."

Faintly there came the voice of Mary Margaret singing to the cadence of her crutch-steps. "For the little girl out there."

"And for them you'd send me back to degradation?" she mocked.

"That little girl's known degradation that you and I will never know," he said. "And she's singing. Her constant companions are poverty and pain—and she's singing. She's crippled. She may never walk again. And she can say 'God's will be done.' She believes in me I can't disappoint her and the rest. I'm going on with my job—and you're going back to yours."

"You mean Jerry?" she asked.

"Yes," was the answer.

"You think that's God's will?" She was helpless and hopeless now.

"I know it's your job," he said firmly. "You took it with your eyes open. It's up to you to see it through."

"Must I go on forever paying for one mistake?"

"Somebody must pay for our mistakes. That it was wrong to make a bargain doesn't make it right to break the bargain when we get tired of it."

"I don't know what to do," she moaned.

"Play the game," Gilchrist said convincingly. "Go back to that poor, mistaken man lying across the foot of your bed—his mind going and his health gone. Bear your punishment and help him to bear his. That's your duty."

"Duty, duty, duty," she echoed mechanically. "What about happiness?"

"There is no other happiness," he returned. "Oh, don't you see, my dear, that's been your greatest mistake! You're always crying—you and the world—'I want to be happy.' Happiness is service. Happiness is clean living and clean thinking and self-forgetfulness and self-respect."

"And love?" she asked like a child.

"Love isn't all," he said. "Not the love you mean. You said 'Take me, and we'll both forget.' Could we have forgotten promises unkept, faith disappointed, aspirations unrealized?" He smiled tenderly. "No, my dear, love isn't all, nor even happiness. There's something bigger, and better, and more important, and that something is—duty."

"The world doesn't think that," she said doubtingly.

"That's what's wrong with the world."

"You want me to go back?" She was calm now—very calm.

"I want you to be right," he said.

She paused undecisively. Then she flung her head back and looked at him.

"Well then—" she said, "—I'm going through. I'm going back and play the game—with you in my heart always. You don't forbid that, do you?"

"You are in mine always," he told her.

"And this isn't good-bye." She looked at him wistfully. "Sometime—somewhere—in this world or out of it—there must be a moemnt—and a place—to retrieve mistakes. Good night."

He opened the door for her and held out his hand.

"Clare—" he said. She knew what it meant. "Good night," he added.

"And—" she looked back at him "—thank you."

CHAPTER XX.

A PITIFUL CONFESSION.

Wearied by the sheer effort of renunciation, Gilchrist sank into a chair. There was no smile on his wan face now. There was agony written in its fine lines. Save for his eyes, there was something of desolation there. The eyes, though, still held the spark of a fire that seemed to have burned itself out in the rest of him.

Mary Margaret found him huddled there, his face in his hands, motionless.

(To be continued.)

Minard's Liniment for Coughs, Colds.

Royal Yeast Cakes

STANDARD OF QUALITY FOR OVER 50 YEARS

MAKE BETTER HOME MADE BREAD

The Agony Column

The "Agony Column" (Want Ads) of the London Times carries many curious and affecting ads. The following are some:

"Every so often all who seek to peer into the heart of the English must scan the famed 'Agony Column' of the London Times. Last week in a single issue, on a single page, occurred the following revealing and significant ads, each smacking inimitably of Old England:

WILL ANYONE LEND LADY 50 pounds for 12 months, 10 per cent.?—Write Box T. 1218, The Times, E.C., 4.

GIRL 19, suffering from RHEUMATOID ARTHRITIS. One hope of cure—warm climate now. Will some good Samaritan offer financial help to make this possible? Mother (widow) earnestly appeals.—Write Box T. 1219, The Times, E.C. 4.

WILL someone HELP gentleman, 30, ex-service; no income; ill, severe neurasthenia; with cost of treatment?—Write Box D. 1761, The Times, E.C., 4.

Sentimental Agony

BLOHENGRIN.—All the same to you; loving and mourning for ever and always. I shall further pray.

Mouse.—All rights protected. Do not worry—N.B.

Snobbish Agony

EXCEPTIONAL REMUNERATION to anyone in good society who can introduce friends for decorating and antiques.—Write Box S. 84, The Times, E.C. 4.

Use Minard's Liniment for the Flu.

It would be a mistake to suppose that the organization of the material side of existence has been completed. But it has progrssed far enough so that a moderate amount of industry and thrift is all that is needed to relieve the great mass of our people from the pinch of poverty.—President Coolidge.

I can always say what I am trying to say with a gesture.—Charles Chaplin.

Your food doesn't do you any good if you're tired

At the end of a day's work, relieve nervous tension *before* eating. Wrigley's will refresh and tone you up—so that you're ready to enjoy your food.

Then, after meals, Wrigley's helps digestion, cleanses the teeth, removes all traces of eating or smoking—sweetens the breath.

WRIGLEY'S

3 handy packs for 5¢

CJ-14

First Draper: "Why do you employ such stupid-looking assistants?" Second Ditto: "It makes the customers feel that they cannot help but get the best of the bargain."

Mr. Richman: "How do you like this place? Shall we buy it?" His Wife: "Oh, it's perfectly lovely! The view from this balcony is so fine that it leaves me speechless." "Then we'll buy it."

A number of earnest persons are urging the spanking of children. We know a whole raft of parents that need it, too.

FARMERS

Requiring British help—Single men, women or families, to assist with farm work, should write Rev. Alex. MacGregor, 43 Victoria St., Toronto. These people will be arriving after March 15.

TOBACCO LEAF BARGAIN

(Reduced)

Ready for consumer in 1-lb. Hands. For Smoking and Chewing.

Burley Special ..... 25c lb.
Burley 1st Grade ..... 20c lb.
Burley nd Grade .... 15c lb.

Also in 25-lb. bales, Prepaid, 25c per lb.

Guaranteed Smooth Smoking, Sweet and Mild.

Smokers' Formulas on Request.

COOPER PLANTATION TOBACCO CO., Limited

426 Queen St. E. Toronto, Ont.

Phone Waverley 7315

PROOF OF DYES is in the dyeing!

Words won't dye a dress, or coat, or sweater. It takes real anilines to do that. That's why Diamond Dyes contain from three to five times more anilines than any other dye—by actual test.

It's the anilines in Diamond Dyes that do the work; that give the colors such brilliance; such depth and permanence. It's real aniline that keeps them from giving things that re-dyed look; from spotting or streaking.

Next time you have dyeing to do, try Diamond Dyes. *Then compare results.* See how soft, bright, new-looking the colors are. Observe how they keep their brilliance. Your dealer will refund your money if you don't agree Diamond Dyes are better dyes.

The *white package* of Diamond Dyes is the original "all-purpose" dye for any and every kind of material. It will dye or *tint* silk, wool, cotton, linen, rayon or any mixture of materials. The *blue package* is a special dye, for silk or wool only. With it you can dye your valuable articles of silk or wool with results equal to the finest professional work. When you buy—remember this. The *blue package* dyes silk or wool only. The *white package* will dye every kind of goods, including silk and wool. Your dealer has both packages.

Diamond Dyes

Easy to use *Perfect results* 15¢

AT ALL DRUG STORES

SUN LIFE ASSURANCE COMPANY OF CANADA

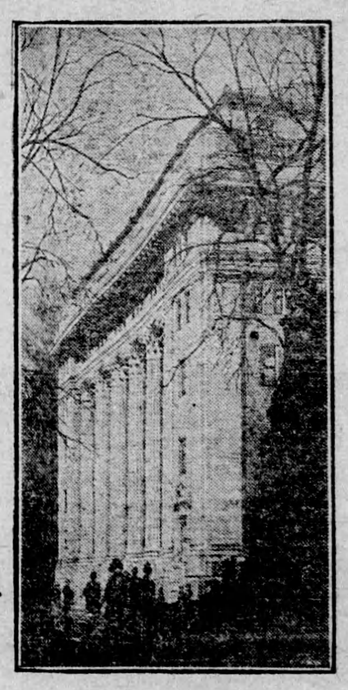
A TOWER OF STRENGTH

1928

Assurances in force (net) An Increase of $408,925,000	$1,896,915,000
New Assurances Paid for An Increase of $112,836,000	441,244,000
Total Income An Increase of $41,972,000	144,747,000
Surplus earned during the Year	40,264,000
Payments to Policyholders and Beneficiaries	49,920,000
Surplus and Contingency Reserve An Increase of $9,157,000	66,938,000
Total Liabilities (Including Paid up Capital)	422,020,000
Assets, at December 31st, 1928 An Increase of $87,652,000	488,958,000
Rate of Interest earned on mean invested assets (net)	6.58%

DIVIDENDS TO POLICYHOLDERS INCREASED FOR NINTH SUCCESSIVE YEAR

The Company has also inaugurated the practice of paying a special maturity dividend on participating policies, ten or more years in force, terminating by death or maturity.



EXTRACTS FROM DIRECTORS' REPORT

. . . After deducting amounts re-assured, the total assurances in force now amount to $1,896,915,934.57, an increase of $408,925,254.48. Policies in force number 633,240, and in addition 136,293 certificates of assurance are held by employees of corporations and firms under the group plan.

While every field of operation contributed its full share to these impressive advances, the rapid development of our business in Great Britain and the United States is especially noteworthy. The generous reception of our Company in countries served by powerful domestic institutions is particularly gratifying, as testifying to widespread appreciation of our record and services.

. . . The amount paid to policyholders since organization, together with the amount at present held for their security or benefit, exceeds the total amount received from them in premiums by $111,370,229.10.

The strength and resources of the Company have been still further enhanced.

The net rate of interest earned on the mean invested assets, after making provision for investment expenses, has risen to 6.58 per cent. Dividend increases, bonuses and stock privileges, accruing on many of the Company's holdings, contributed substantially to this gratifying result.

A net profit of $11,028,854.59 has been realized from the redemption or sale of securities which had risen to high premiums.

The securities listed in the assets have been valued at figures substantially below the valued placed on them by the Government. This under-valuation of our securities represents an important safeguard against possible adverse market fluctuations, additional to the reserves specifically provided against that contingency.

We are again able to report that on the bonds and preferred stocks listed in the assets, not one dollar, due either as interest or as dividend, is in arrear for a single day; while the dividends accruing to common stocks exceed by several million dollars those payable on the same stocks at the time of purchase.

The surplus earned during the year, based on the values given in the accounts, amounted to $40,264,088.52.

$10,000,000. has been deducted from the already heavily marked-down value of securities, as additional provision against possible fluctuations, increasing the amount so set aside to $20,000,000.

The special amount set aside as a liability to provide for unforeseen contingencies has been maintained at $12,500,000.

$15,822,339.65 has been paid or allotted as profits to policyholders during the year.

After making all deductions and allocations, $9,157,966.34 has been added to the undivided surplus, bringing the total over liabilities, contingency accounts, and capital stock, to $54,438,862.48.

The continued prosperity of the Company enables your Directors to announce, for the ninth successive year, a substantial increase in the scale of profits to be distributed to participating policyholders during the ensuing year.

In addition, your Directors have inaugurated the principle of granting a Special Dividend on participating policies maturing after having been in force ten years or longer. This new bonus will enable policyholders or beneficiaries whose withdrawal is occasioned by the maturity of policy contracts, to participate in the accumulated surplus which it has not as yet been considered prudent to divide.

The effort to provide life assurance at the lowest net cost obtainable has been increasingly appreciated. Our policyholders will be gratified by this further evidence of our desire that the Company's prosperity shall be fully shared by its members.

SUN LIFE ASSURANCE COMPANY OF CANADA