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A Financial Courtship

Romance of Investments told in Clever Short Story

CHAPTER I.

When James Allen died he left two daughters a small but comfortable home and fifty thousand dollars of life insurance. He had been a quiet, taciturn man, taking no one, not even his own daughters, into his confidence. Not until he was buried and his will was read, did anyone have the slightest idea of his possessions. He had held the position of Clerk of the Court for forty years, and had lived comfortably, educated his daughters and performed his duties as a good citizen. His wife had died four years before him. It now appeared that he had adopted early in life the idea of living close to his income, saving enough each year to pay his life insurance premiums, and relying on the insurance to take care of his family when he should be gone—rather a dangerous, but not unusual, policy.

He had never discussed business at home, and his daughters were absolutely ignorant of the first principles of finance. They had received the usual common school education, and were now well advanced toward middle life, Hannah being forty-two and Mary, thirty-two.

When the first shock of the unexpected death was overcome and they found themselves thrown wholly upon their own resources, they were staggered by the weight of the responsibility. It is true they had a comfortable home and a modest fortune, but they were entirely without male kith or kin. There was no man, no near relative, they could go to for advice, and, with the instinctive dread of women of exposing their affairs to outsiders, they hesitated to take anyone into their confidence.

It was the evening following the funeral, and the two sisters, in their new black gowns, were seated in the little lonely sitting-room, reading their father's last will and testament, which was very brief, and left all he possessed to them jointly.

"I never had the slightest idea of how much father had," said Hannah, staring into space.

"Nor I," said Mary. "We always had enough, but we lived very economically, so I suppose two can go on all right."

"Yes, but you must remember we don't have father's salary any more."

"That's true; I never thought of that. Can we live on what he left?" And an anxious look came over the face of the younger woman.

"We must. It isn't as though we were young and could go out and teach or become stenographers. We are almost too old to begin now, and it doesn't look, Mary, as though either of us would get married." A sad little laugh followed the words and the quick tears sprang to the gentle eyes of the younger sister. The word "spinster" was indelibly stamped on both their good, honest, kindly faces and they knew the world would pass them by for fresher and more brilliant ones.

For the continuation of this very human story, read "A Financial Courtship," which tells what happened to the two sisters and their legal adviser. We will send you one free, if you write for it, and mention the name of this paper. Not only you, but every adult member of your family will enjoy reading it, and it will help you as well to understand how to choose and buy good investments.

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The Pioneers

BY KATHARINE SUSANNAH PRICHARD

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CHAPTER XXXIX.

Deirdre watched Davey going out of the Valley in the dim starlight of the spring morning, the mob, led by Teddy and the dogs, a cream of red and brown and dappled hides before him. The cows lifted their heads, bellowing protestingly, the breath steaming before them in the cool air. The horses and dogs, too, seemed to sense the excitement, and whinnied to them, and the clatter of hoofs on the hard, beat a tattoo on the cold, and the dew-dripping earth.

Davey was to steer by the stars till they came to a point on the road that would give him a clear and easy descent to the sale yards on the outskirts of Melbourne. It was too late in the year to try the usual route. He was to take a winding track on the edge of the swamp that lay between the Gisborne hills and Port Phillip. Only drovers knew the paths through the feathered reeds and dense tea-tree scrub that tried to keep cattle from straying in the summer and getting bogged. Coranderrk had tried to keep cattle off its land, but could not find his way across the Koonung Creek. It was only in case of very great emergency that he allowed his cattle to stray on to the Black Boy's Knoll edge, and it takes through the swamp, and the cover of the mosquito-haunted scrub that lovers had to go.

Davey had given his word to Mr. Chisholm that if he met Coranderrk cattle he would turn them back, and he did not think that very probable. It was only in case of very great emergency that he allowed his cattle to stray on to the Black Boy's Knoll edge, and it takes through the swamp, and the cover of the mosquito-haunted scrub that lovers had to go.

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"Everything I've got, it seems," Davey said with some of Maitland's cattle, but he ought to be back in a week now, and then he'll be coming straight here."

"Ah, dear!" Tears welled in Mrs. Cameron's eyes. "How glad I'll be."

Deirdre went with her into the well-known parlor, and they sat down and talked together awhile. There was a new and tender understanding between them. Mrs. Cameron talked of her loneliness and the joy Davey's homecoming would be to her.

"Oh, I have prayed so, Deirdre," she said. "It has nearly broken my heart to think . . . what with the long nights here, and the sorrow that has come upon us. . . ."

That was all she said of the other trouble, yet it had almost broken her, and had taken all her fortitude and patient wifeliness to endure. An instinct of kind fidelity was part of Mary Cameron.

When Deirdre was going she kissed her. There was lingering affection in the pressure of her lips.

"My heart goes out to you, dear," she said. "It's almost as if you were my own child. I love you like that, Deirdre. It was good of you to come to-day. Now I will get Davey's room ready for him . . . and the little room you used to sleep in. You'll be coming to stay with us again when he comes home, won't you? Oh, I could laugh and cry with happiness to think the old times will come again."

Deirdre laughed, a little laugh of joyousness. She could not tell Mrs. Cameron that she would be coming to stay with her altogether soon.

"Davey will be able to get on better with his father now," Mrs. Cameron continued, giving expression to her dreams. "He will be able to get Donald to do what he wants, without angering him. His father has lost many of the ways he had, and you wouldn't believe how he loves the boy, in spite of everything. It's a strange, dour way a man has of loving sometimes, dear—hard to bear. It's love all the same—not love the way women love—that tries to make life easy for the dear one. It's all tenderness and sacrifice a woman's love. Deirdre. . . ."

"Sometimes a man loves that way too," Deirdre said.

She had swung into her saddle and was looking away before her over the mist-wreathed hills. For a moment her eyes lay on Mrs. Cameron's face with its grey-green eyes, delicate contour, exquisite line of lips, loving and loveable. Her face had lost its youthful freshness, but its beauty was unimpaired, so tender its expression, so candid her gaze the light of her eyes, though a lonely soul looked out of them, pained and wondering.

Deirdre pressed her heels into the chestnut's side, and the horse disappeared among the trees.

She thought of Mrs. Cameron to her father.

"It would break your heart to see the change in her," she said.

"But I don't see her any more," he said brusquely.

Deirdre realized the wound that she had opened. She had never quite forgiven Davey's mother for the fact that Dan had lost his sight on her account. Mrs. Cameron never seemed to realize it, and that had angered the girl. Perhaps Mrs. Cameron did not know what the Schoolmaster had done for her, Deirdre told herself sometimes. But Davey knew and she could hardly believe that Mrs. Cameron was ignorant, though she never seemed to take the Schoolmaster's injury as a personal matter.

Deirdre looked down on his face, dark an, sombre now. Scarcely anything of its old reckless gaiety was left. Lines had been carved on it by bitter thought and brooding on the utter night he was travelling into.

She rubbed her soft cheek against his.

"Tell me," he said, with an effort, "how she looks, Deirdre."

"She looks," the girl said hesitatingly. "She looks—I can't explain how—as if something that burned inside of her had gone out."

"But she's beautiful—like she used to be," he begged. "She used to have a way of looking at you that I never saw with anybody else——"

His voice was trembling.

"Yes," Deirdre said slowly. "She's beautiful, like she used to be, though her hair's got grey in it . . . and the color of the pink orchids has gone out of her skin. And she looks at you that way—I know what you mean—as if she were seeing . . . not only the outside you. . . . It's her eyes . . . and the way her lips lie together tell you about her real self and make you love her—even when you don't want to!"

The Schoolmaster threw himself back in his chair.

Deirdre gazed at him, then she turned away with a little sigh.

His face was almost a mirror to her now that he was blind. She could see his thoughts in it. It was sacred to her, that thin, tired face, all its reverence and emotion; but she could not bear to look at it and feel that she was stealing his secrets when his eyes could not guard them from her.

She went to the seat under the window and sat there thinking, idly, aimlessly, for awhile. Recollections of Mrs. Cameron were always those of a woman occupied with her home, her husband and son. Deirdre wondered how her father came to be in Mrs. Cameron's debt, as he had said he was, how it was he owed her anything at all. She seemed to owe him so much.

The cows had gathered up to the fence near the rails for the milking. They were lowing quietly, the sunshine making a luminous mist behind them, the birds were laughing and hooting among the trees.

Deirdre rose to go and do the milking, but Steve burst open the door from the tap-room.

A moment before there had been a clatter of hoofs on the shingle. Steve stood in the threshold, the muscles of his face twitching.

"It's Pete M'Call from the Wirree," he gasped. "He says—they've got Davey at Port Phillip for daffing."

(To be continued.)

Women Can Dye Old Faded Things New in Diamond Dyes

Each package of "Diamond Dyes" contains directions so simple any woman can dye or tint her worn, shabby dresses, skirts, waists, coats, stockings, sweaters, coverings, draperies, hangings, everything, even if she has never dyed before. Buy "Diamond Dyes"—no other kind—then forget home dyeing is sure because Diamond Dyes are guaranteed not to spot, fade, streak or run. Tell your druggist whether the material you wish to dye is wool or silk, or whether it is linen, cotton or mixed goods.

Golden Girdle for the Earth.

You would find it difficult to measure the width of one of your hairs, but compared with some things a human hair is incredibly thick. The actual width of an average hair is about 1-600th of an inch.

The hair-spring of a watch is about half as thick as a hair. You might not think so at first, but a hair-spring is a flat strip, not circular, and usually its thickness is about 1-1200th of an inch. Its width makes it look comparatively big.

A piece of pure gold can be flattened out into a sheet so thin that 300,000 similar ones piled on top of each other would only be an inch high!

If it was drawn out into a wire it could be made so fine that one ounce would be nearly fifty miles long. Forty pounds of gold would make a wire long enough to encircle the earth!

The smallest thickness known to exist in a substance may be seen by anybody. The thinnest parts, a soap-bubble has been estimated to be about one-three-millionth of an inch thick.

Marching Orders.

The pond is full of floating ice,
The ground is frozen yet,
But go around to Bud & Bulb's
Without delay and get—
Some moonflowers and clematis seeds
For our pergola arch;
We'll drill the holes to stick 'em in,
So hurry up now—march.

We want some good tomato plants
And onion sets, and say
Beans, peas and spinach too, we'll make
Our garden right away.
And with such early corn and beets
And lettuce take the starch
Clean out of all the neighbors—but
Put on your furs—it's March.

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About the House

The Business of Housekeeping.

What constitutes good housekeeping?

Haven't we women all asked ourselves that question some time in our lives—we, on whom the household depends for its management?

When we first take up housekeeping, or homemaking—for one term should embrace the other in order to make housekeeping really good—how easy it all seems! What is there to worry over? What a bugbear our mothers have made of a very simple thing! Good housekeeping, in one's early married days, consists in pleasing "John," giving him what he likes to eat, keeping the house looking pretty, which is not hard when everything is bright and new, and making oneself the most attractive figure in the picture. That is good housekeeping and very good homemaking. "John" is sure to be satisfied with it, and, if it continues, he never will have just cause for complaint.

By and by, however, little rifts will appear in the lute. The wife may be just as anxious to please "John" as she ever was, and just as desirous as she was at first to keep everything in apple pie order; but children have a way of changing one's ways, whether or not one wishes to change them, and, with all the best intention in the world to keep up to a certain set standard, the wife and mother will often find herself making compromises, and coming down a little from her first high ideals.

This is where good housekeeping begins to show; for merely keeping a house immaculate, looking just like an exhibition of furnished rooms, is not really good homemaking. One might be very uncomfortable living in them, no matter how orderly they appeared.

To my mind, "good housekeeping" consists in making the best of the situation, in keeping one's temper under control when there is friction in the kitchen, and in trying day in and day out to make peace and happiness the paramount features.

If a woman succeeds in keeping her home in fairly good order, in supplying well-cooked and nourishing meals to the family at regular hours, in keeping herself neat in her dress, and in being quiet in her demeanor, she is, to my mind, a very good housekeeper, and deserves much more credit than she ever will receive.

For there is one thing quite certain: a good housekeeper is only truly appreciated when the home has lost her either wholly or temporarily. Then the family realizes how much depended upon "Mother," and, if her life was made up of little things, how much the same little things meant to the comfort and happiness of the family.

Many women would gladly run their homes differently from what they do if they had time to stop and make changes they have in mind; but life is so hurried, and there is so much to be done that, as they say, they just do the best they can. If they really do that, what more can they do until some of their burdens are lessened?

A house that is orderly may not be, after all, a happy home, and good housekeeping means a lot more than just ability to live up to a perfectly planned budget.

The Wise Mother.

The child who is fortunate enough to have a singing mother has a richer heritage than perhaps it may realize for many a year.

The home where the sound of music is rarely heard is one lacking in the true essence of the joy of life for "Out of the fulness of the heart the mouth speaketh." And where there is happiness and the spontaneity of appreciation of blue skies, golden sunshine, green grass and of the simple kindnesses of family and neighbors, songs will bubble forth as naturally as a cold pure spring from the heart of Mother Earth.

Modern methods of child rearing have little place for the lullaby. But the wise mother will find a place and a time for it, for the child who has not been cradled in its mother's arms and sung to, has missed much of the sweetness of life.

Very small children soon show their fondness for music when they hear it and are taken into account for it. In this way a love of music is fostered and developed, and when the child is old enough to begin its musical studies there is a feeling of entering into a familiar and friendly atmosphere and in place of into a strange country which means little. We are repeatedly told that the child is born with a social and religious nature. It is equally true that the normal child is born with a musical nature as well. Environment has much to do with developing this.

Saving Table Linen.

Table linen is still rather expensive and will be for a long time to come, so it behooves the housewife to do everything she can to preserve what linen she has. As the greatest wear comes at the table edges, cut an inch or an inch and a half from one end and also from one side of a cloth before it is worn through. The thin places will then escape the edges of the table and wear of the cloth will be doubled. Cutting off this amount changes the centre of the cloth so slightly that even in a pattern cloth it is hardly noticeable.

For the Winter Party.

Apple cake—4 cups flour, 1 tsp. salt, 6 tsps. baking powder, 1 beaten egg, 4 tbsps. butter, 1 tsp. cinnamon, ½ cup sugar, 1 cup seeded raisins, apples, 2 cups milk. Sift together the dry ingredients and rub in the butter as for biscuits, add the beaten egg and the milk, work to a smooth dough and spread on a shallow baking pan. Spread the top with melted butter and 4 tsps. sugar mixed with 1 tsp. cinnamon. Cover this with one cup of raisins and cover the raisins with peeled, cored and sliced apples. Bake in a moderate oven thirty minutes.

Orange and raisin compote—1½ pounds seeded raisins, 3 cups cold water, 3 naval oranges, 3 pounds currants, 3 cups sugar. Prepare oranges, cutting in very thin pieces with a sharp knife. Let them soak over night in the water. In the morning pick over and wash the currants and add them with the raisins and sugar to the oranges. Boil hard for about 2 hours and put in glass jars, closing while hot. Serve with meat.

French pastry—½ cake compressed yeast dissolved in ½ cup lukewarm milk, ¾ cup chopped seeded raisins, ½ cup sugar, grated rind of 1 lemon, 2 cups sifted flour, 3 well beaten eggs, ½ cup flour, ½ cup butter, ¾ cup seedless raisins. Add the ½ cup of flour to the yeast mixture, beat until light and smooth and place in a warm place to rise. Beat to a cream the butter and sugar and add to the well risen sponge with the 2 cups sifted flour, beaten eggs, raisins and lemon rind. Mix well and fill well buttered muffin-tins half full. Place in a warm place until light and double in bulk and bake in a moderate oven. Remove from the oven and cover at once with a frosting made from the following: 1 cup powdered sugar, 1½ tbsps. butter, 1½ tbsps. orange juice.

Cream of raisins. 1 tbsp. gelatine, ¼ cup milk, 2 tbsps. cold water, ½ cup sugar, ½ cup chopped seeded raisins, ¼ cup finely chopped nuts, 1 cup hot water, 2 stiffly beaten egg whites, 1 cup whipped cream. Soften gelatine in cold water. Cook raisins and hot water slowly 10 minutes. Heat milk and add sugar and gelatine. Stir until dissolved and add raisin mixture. Chill. When mixture begins to thicken add nuts and egg whites and fold in cream. Mix thoroughly and pour into molds. Serve with yellow sauce.

Yellow sauce—2 egg yolks, ½ tsp. salt, 2 tbsps. sugar, 1 cup hot milk, ½ tsp. lemon extract. Beat egg yolks and add sugar and salt. Add hot milk and cook in double boiler until mixture thickens. Cool and add flavoring.

WARM LOVE ASSURED

Father: About this young man of yours—how do you know that after marriage his love will not grow cold?

Daughter: Impossible, father! He's the owner of sixteen tons of coal!

Learnt It Somewhere Else.

"I am sorry to inform you that your son James has been playing truant," said the teacher to the boy's mother.

"I don't believe it," cried the indignant parent; "if he has he didn't learn it at home. We never play cards."

Quadruplets are twenty times as rare as triplets and more than 2,000 times as rare as twins. Roughly the proportion is one set of quadruplets to 250,000 births.

SAFETY FIRST IN THE NEW SAHARA

"Run and play—but watch out for the automobiles."

—A comment from L'Echo de Paris on the French conquest of the Sahara by automobile.

SMOKE

in ½lb. tins and 15¢ pkts.

OLD CHUM

The Tobacco of Quality

Fruits of Prohibition in Ontario Cities

By Dr. J. G. Shearer, Social Service Council of Canada

What the public wants regarding prohibition or any other measure dealing with the drink evil is, "How does it work?" What are its fruits? Here is the answer from typical Ontario cities. We are indebted to the Rev. Peter Bryce, Chairman of the Social Ser-

Arrests for Drunkenness.

	Population	Ottawa	Kingston	Stock
1911	14,247	331	482	149
1921	4,727	411	168	67
Decrease	9,520	580	314	82
Decrease %	66.8%	58.05%	65.14%	55.03%

Arrests for Disorderliness.

	Population	Ottawa	Woodstock
1914	13,731	114	26
1921	4,084	75	15
Decrease	9,650	39	11
Decrease %	69.25%	34.21%	42.30%

Arrests for Vagrancy

	Population	Ottawa	Woodstock
1914	13,915	243	80
1921	4,084	118	63
Decrease	9,831	125	17
Decrease %	70.65%	51.44%	21.25%

These figures are still more striking when the increase in population between 1911 and 1921 is considered. It

Hospitals.

Hamilton General, Hamilton, Ont.
Victoria Hospital, London, Ont.
Woodstock General, Woodstock, Ont.
Queen Victoria, North Bay, Ont.
St. Joseph Hospital, Sudbury, Ont.
General Protestant Hospital, Ottawa, Ont.

Poverty and Drink.

The General Secretary of the Neighborhood Workers' Association, Toronto, a Family Welfare Organization, gives the following figures in his annual report: In 1919, nine cases of need were due to intemperance, amounting to 6.17% of all cases; in 1920 the percentage was 1.27%, whereas in 1921 and 1922 the percentage was .08 of all cases in need. Previous to prohibition in 15 to 18 per cent. of families, the cause of poverty could be traced to intemperance. In this report this statement is made, "Before prohibition came into effect, not only was intemperance a problem in itself, but a factor in most of the other problems. To-day intemperance is practically a negligible quantity, as a cause of poverty."

The last annual report of the Board of License Commissioners for Ontario states: "Intemperate men are rarely encountered among the citizens of our cities, towns and villages, and families, who were formerly wasted . . . are now able to live in comfort."

Only one case was made for drunkenness at the Canadian National Exhibition, Toronto, in 1922, in the face of 2,500 persons.

Previous to prohibition, the newspaper . . . an editorial . . . temperance in Ontario . . . shall be . . . conditions . . . assistance of . . . to whom . . . ed for happiness . . . no home . . . filled with . . . soul-stirring . . . an end yet . . . of the best . . . every man . . . stroy . . . stroy . . . in the . . . stroy . . . stroy . . . stroy