"SALADA" TEA

261

Brown Label Quality, 38c ½-lb. Orange Pekoe Blend, 43c ½-lb.
Blue Label Quality, 43c ½-lb. Red Label Quality, 48c ½-lb.
Gold Label Quality (Finest Procurable), 53c ½-lb.
Four grades sold in Black, Green and Mixed Blends.

Lowest Prices in Canada For Fine Teas

John Ainsley, Master Thief

BY

Arthur Somers Roche

LEGERDEMAIN

BEGIN HERE TODAY.

John Ainsley, a man of education and breeding, whose war wound left him unfit for manual labor, returns hungry to his shabby boarding-house. To pay his landlady the week's rent for his room—$1—he is compelled to pawn an ivory miniature of his mother. At the pawnshop he is puzzled at the sight of a prosperous-looking, fur-collared man dickering with the broker.

After leaving the shop, Ainsley hurries to a little restaurant to get food. He is stopped in the entrance by the fur-collared individual, is taken to the man's home, and is revived with hot soup. As he eats, Ainsley tries to take stock of his host and his surroundings.

NOW GO ON WITH THE STORY.

I rose from the bed and opened my suitcase. I was sure that there was nothing in it that would identify Mrs. Gannon's missing lodger as John Ainsley, but I wished to be positive. Pride forbade that even after I was dead, persons who once had known me should know the humiliation of my end.

I closed the case and sat down once more upon the bed, to gather all my strength. As I sat there I thought of the man who had fed me. The display of money which he had made was assurance that he was an extremely successful criminal, probably one of those "super-criminals" created by the police to cover up their own incompetence.

I laughed at the idea. This man was nothing but the most mediocre sort of person. Beyond a vicious cunning, he possessed no mentality at all. The reason for his success lay in the fact that the men opposed to him, the police, were also mediocrities. Imagine a man of real intellect devoting himself to the stupid career of crime-detection! Graduated policemen were the detectives who protected society against the schemes of such as my fur-collared friend. And while a policeman may be morally and physically an exceptional person, mentally he must be on the level of a laborer.

The supercriminal existed only in the newspapers. In reality he was just a person as my fur-collared friend. And the limitations of that person had been made clearly evident to me tonight. He knew his limitations himself, and had asked my aid to overcome them. Why, if I chose, I could be a supercriminal, a real one, a myth invented to please the lords of newspaper headlines and headers.

I would serve society right if I fought against it. I was a gentleman, a man qualified to act as arbiter in matters of taste and culture, a man thoroughly familiar with the arts. Yet I could pass me by, and prefer to shower its honors and rewards upon a crooked grocer or a vendor of pig-iron.

I had taken ten generations of gentle forbears to produce me. Though I did not profess to own the creative instinct, nevertheless, by the sheer virtue of my family traditions, I was qualified to judge the works of creative artists and say: "This is good; that is bad."

Such as I were produced upon this earth to guide and instruct the common people. We were not meant to battle in lawless ways or the gross material things of life. The supreme achievement of evolution in the gentleman, and society permits a gentleman to starve. I can conceive no harsher indictment against society.

Then I smiled at my own heat. I had had my opportunity to become a criminal earlier this evening, and had refused it. I had no intention of changing my mind, and accepting the offer of my fur-collared friend.

So, then, let me die, as a gentleman should, without repinings, or anger, or sneers, or other vulgarities. And let me die, as unfortunately I had not recently lived, upon a full stomach.

There were places in New York where one might still dine, frugally it is true, but amid clean surroundings, in an atmosphere of breeding, for the small sum that still remained to me. Such a place was Carey's, an Italian table-d'hote restaurant south of Washington Square. Dinner could be procured there for a dollar and a half; with twenty-five cents for cigarettes, there would still be a quarter for the waiter. I regretted that the check-boy in the coat-room would be forced to get along without a gratuity from me. With my stomach filled, puffing at a cigaret, I would stroll leisurely to the west, coming at length upon a dock on the North River. After that—who knows.

There was no need to say anything to Mrs. Gannon. Tomorrow of the next day, finding my room unoccupied, she would rent it to someone else; I had paid her for a week in advance, and she would consider my departure something in the nature of an unexpected profit. There was not the slightest danger that she would report my absence to the police. She would confiscate my poor suitcase and its meager contents, and gain still another petty profit.

So I walked downstairs, much stronger than when I had done so on my way to visit Weinberg, but still

I knew him to be Daragon, the jeweler.

week and hungry again. In the hall little Peter met me.

"When you goin' to make a penny disappear for me, Mr. Ainsley?" he demanded.

I smiled at him. "I'm going to make something bigger than a penny disappear, Peter," I told him.

"When?" he asked.

"Pretty soon," I replied.

"Will you let me see you" he asked.

"You'll know about it," I assured him.

* * *

Smiling at my double-entendre, I left the house. And as I walked toward Carey's, my resolution grew stronger. If a man can't live as a gentleman should live, why live at all? Life is rather unendurable at best; only comfort and luxury mitigate its severity. I laughed as I passed rows of tenements. What fools these people were to continue in the prison of life! A tragically humorous thought occurred to me; suppose that these people who lived in these grimy tenements, and in similar or worse habitations all over the world, should decide to quit the bitter struggle for mere existence? Suppose, instead of going on strike, or starting riots, or turning Bolshevik, they chose by lot a certain number, and that certain number immediately killed themselves? On the next day, another number would kill themselves, and the remainder would declare publicly their intention of following the suicidal example. In a week or two society would be so alarmed that it would be offering palaces on Fifth Avenue to the poor if they would merely consent to live.

It was, I flattered myself, a quaint conceit, as sane as most revolutionary nostrums, and I was smiling as I entered Carey's. I was still smiling as I finished a very satisfactory meal, and leaning back in my chair, consumed my eighth cigaret. Life was not a complex thing, after all. At least, if one didn't find it simple, one simply stepped out of its absurd complexities.

For instance, that girl who sat across the narrow room from me would be indubitably better off if she joined me on my stroll to the dock than if she remained with the gross beast who was her dinner companion. For she patently showed that he disgusted her. Pretty, extremely so, with black hair and blue eyes and, I guessed from what appeared above the table, a charming figure, she belonged to youth, not to bloated age. And the fact that her eyes were hard and mercenary made no difference. They were so merely because advantages had been denied her. I could discern that the attentions of her companion sickened her.

Yet though I could see her shrink at the touch of his flabby hand upon her own, she did not push it away. She smiled, and apparently answered terms of endearment with verbal caresses. Unquestionably he was rich! Doubtless she was to share his wealth. Well, I was glad to be about to leave a world where such things were endured.

I raised my hand to beckon to my waiter. Then I dropped it, for into the room came my fur-collared friend, advancing to the table where sat the couple who had excited my disgusted interest, greeting them cordially, being hailed delightedly.

I wondered if these were part of the gang which I suspected must be associated with him. Then, noting a meaning glance exchanged between him and the girl, I knew that while she might be an associate of his, her gross companion was, if not already a victim, destined to be one. I postponed my departure. I had two cigarets left; amusement would go well with my last tobacco. And inasmuch as my acquaintance of the early evening had turned his back to me as he sat down, there was no danger that my presence would interfere with his plans—provided, of course, that he had any plans, and that I had not misinterpreted the pregnant glance between him and the girl.

* * *

As I watched the three, the gross man produced a little box from his waistcoat pocket. It was the sort of box that would contain a ring, and the sight of it evoked memories. I wondered that I had not recognized the huge-featured man before. For years ago I had more than once entered his jewelry establishment on Fifth Ave. I knew him to be Daragon, one of the most famous jewelers of America, and one of its most notorious roues.

He had changed greatly since I had seen him striding pompously through the aisles of his fashionable establishment. Added years of loose living had brought more flesh and that dead pallor to his face. But I recognized him; the sight of the little cardboard box had aroused remembrance. I had bought trinkets in my day.

So, wondering what might be the meaning of Daragon's presence in the company of a self-confessed crook, I watched them. I saw the girl open the little package. I saw her hands tremble as she unfastened the string that tied it. I saw her lips part in a gasp of delight. I saw her turn to my friend of the earlier evening and address words that, from her manner, seemed to be appealing.

(To be continued.)

ISSUE No. 10—28

Wilson Publishing Company

Fashion

1718

A FROCK OF SMART SIMPLICITY

Unusually smart is the chic, long-waisted frock pictured here. The bodice closes in surplice style and is joined to the two-piece skirt having a handkerchief drapery at the left side. The long loose sleeves may be faced or bound, and the vestee is of contrasting material. No. 1718 is in sizes 16 years, 36, 38, 40, 42 and 44 inches bust. Size 38 requires 4 yards 36-inch material, and ¾ yard 11-inch contrasting. Price 20c the pattern.

Our Fashion Book, illustrating the newest and most practical style, will be of interest to the home dressmaker. Price of the book 10c the copy.

HOW TO ORDER PATTERNS.

Write your name and address plainly, giving number and size of such patterns as you want. Enclose 20c in stamps or coin (coin preferred; wrap it carefully) for each number and address your order to Pattern Dept., Wilson Pattern Service, 73 West Adelaide St., Toronto. Patterns sent by return mail.

Angry wife (to lion-tamer who has taken refuge in lion's den)—"You Coward!"

HOW THE SUN LIFE MADE THIRTY-EIGHT MILLIONS PROFIT IN THE YEAR 1927

Participating Policyholders Receive Ninety-Five Per Cent. of Profits—Dividends to Policyholders Again Increased —Company Seeks Legislation to Maintain Canadian Control

Montreal.—The phenomenal record of the Sun Life Assurance Company is an inspiration to all Canadians. Its income of $102,000,000 is already equal to the total revenue of the Government of Canada in the year 1910, and $38,000,000 is certainly an amazing sum to have earned as profit in one year. Not many corporations anywhere can report such figures. The President's intimate, practical comments at the annual meeting explaining how these huge profits were made were illuminating.

Of even greater moment, however, were his statements regarding the danger that this great Canadian institution may pass from Canadian control. Some months ago, Mr. Macaulay referred to the activity of Wall Street in the buying of Sun Life stock, and cautioned policyholders and shareholders of the menace it involved to an institution which was founded and developed by Canadians and which has obtained its phenomenal growth under Canadian management. Subsequent events have justified these misgivings, and at the meeting the first public intimation was given that the Sun Life directors are seeking legislation at the present session of Parliament which is intended to effectively forestall this danger.

Precautions to Maintain the Company Canadian in Character.

In concluding his address to the shareholders and policyholders the President made the following reference to the matter:—

"There is but one cloud on our horizon. Our very prosperity has created a remarkable demand for our capital stock. We desire to ensure that this great company shall always remain strictly Canadian in its control and in particular that its investments shall never come under Wall Street domination. A bill which we have introduced into Parliament will be submitted for your approval. If it be passed, it will give us the protection we so much need, and I know we can rely on the whole-hearted sympathy and support, not only of our stockholders and policyholders here present, but of our army of policyholders throughout the country."

The meeting unanimously approved of the measure in question. How important and how vital Canadians are the interests at stake is disclosed in the report submitted to the annual meeting of the Company.

In moving the adoption of the report, President Macaulay said:—

"You gentlemen have become so accustomed to our presenting every year a statement surpassing all previous records that you come prepared to hear another report of that description. I am quite sure, however, that not one of you, in his most optimistic mood, expected a report so favourable as that which you now have. Our record for 1927 is indeed a remarkable one. Let me touch on the main features:—

Remarkable Growth, Strength and Profits.

"The new assurances completed amounted to $328,000,000, an increase of over $62,500,000.

"The amount in force at the close of the year had risen to $1,487,000,000, and at the present moment is well over $1,500,000,000.

"The income exceeded $102,000,000, an increase over the previous year of $23,800,000. To me, this is very impressive. Not only has this item passed the one hundred million mark, but the increase alone is equal to what was our total income but eight years ago, which had been accumulated by forty-nine years of strenuous effort. A life company with a total income no greater than our increase would be an important corporation.

"The assets have increased by $56,000,000, and now exceed $400,000,000.

"But the most wonderful of all these wonderful figures is the amount earned as profit—$38,000,000. How great this figure is may be judged from the fact that the earnings of the previous year, in which we so rejoiced, were $20,500,000. It would be hardly reasonable to assume that our earnings of future years will continue on such a tremendous scale, and we have therefore set aside a large part of this sum to provide for future contingencies.

A Great Surplus and Contingency Fund.

"Our securities have been valued on a very conservative basis, but from even these moderate values we have set aside another $5,000,000 to provide for market fluctuations, making the total deduction under this heading $10,000,000.

"We have also set aside the following amounts:—

"A further $1,500,000 for unforeseen contingencies, raising that fund to $12,500,000; $500,000 to provide for possible greater longevity of annuitants, raising that item to $2,000,000; and $1,300,000 to increase our reserves on tropical business; writing off another $1,000,000 on our Head Office and other buildings.

"We have distributed $11,100,000 in profits to our policyholders, and have also set aside $6,200,000 to cover profits accrued on policies.

"After providing for all these amounts, we have added $11,000,000 to our undivided surplus, raising that sum from $34,000,000 to $45,000,000.

Scale of Profits Increased for Eighth Successive Year

"The announcement, however, that will be received with the greatest enthusiasm is that for the eighth consecutive year we have increased the scale of profit payments to our policyholders. The basis of distribution for 1928 will call for nearly $900,000 more than would the basis of last year.

Profits of Policyholders Unexcelled in the world.

"We can already say that in profitableness to our policyholders, we are not excelled by any life company in the world; but we are not satisfied and will not be satisfied until we can make an even stronger statement than that. Years ago, I told our field force that we hoped to be able to announce an increase in our profit scale for ten consecutive years. We have maintained that record for eight years, but the ninth and tenth years have yet to come, and their story has yet to be told. Our huge undivided surplus and our great contingency funds are the best guarantee our policyholders can have as to their future dividends.

Large Dividends the Result of a Wise Investment Policy.

"You ask how we are able to make these huge profits. The $38,000,000 earned may be divided as coming approximately $14,000,000 from the regular life assurance operations of the Company, $5,000,000 from profits actually realized by the redemption or sale of securities and $19,000,000 from increase in market values. And, of all the profits made in the participating branch, the policyholders get ninety-five per cent.

"I would not have you suppose that we ever speculate. We do not. We, of course, do not hesitate to sell bonds or other fixed-interest securities when they rise to such premiums that the yield is no longer satisfactory, but when we buy a stock we buy for permanent investment, we buy to keep, and we never sell merely because the market value may have risen to a high figure. We have, however, had an epidemic of security redemptions, and as a result we have the $5,000,000 of realized profit.

High Interest Rate Earned, With No Arrears.

"Even the normal earnings of a life company depend very largely on the rate of interest it can obtain on its investments. The current rate of interest has been steadily dropping for years, and there is every indication that it will continue to drop—for how long we cannot tell. The outlook for investors in bonds and mortgages is not encouraging. That fact causes us no anxiety. We have enlisted many large groups of the brainiest, most experienced, most energetic and most successful men on the continent to work for us to maintain our co-operation by becoming stockholders in the outstanding basic corporations of the country, so that we share in all the profits that they make. The dividends which we receive on our stock holdings are already two millions more than were payable on the same stocks when we bought them. Our interest account, of course, includes also our dividend receipts, and our record is illuminating. In 1921 the average rate earned by us was 6.07 per cent; in 1922 it was 6.20 per cent; in 1924, 6.38 per cent; in 1925, 6.41 per cent; in 1926, 6.69 per cent; and in 1927, if we were to use the same basis of calculation as in previous years, the rate would be 6.81 per cent. We, however, do not wish to show such a high rate, and as we always make a charge of 5 per cent against our interest earnings for investment expenses, you will note that we are quoting only the net rate, 6.47 per cent, after deducting that investment expense. The falling rate of interest has no terrors for us.

"The quality of our securities may be judged by the fact that not one dollar of interest or dividend on any bond, preferred or common stock listed in our assets as in arrears for even one day.

Busines Doubled in Four Years.

The position we have attained justifies enthusiasm, but we must always look on the present as a mere vantage ground from which to plan for the future. What is that future to be? Year after year we have been confidently predicting the glorious future yet to come, and that promised future is now unrolling itself before our eyes in all its greatness and strength. But what of to-day's future? I have just been reading my own remarks of two years ago, and already the figures of which we were then so proud look small and outgrown. We have doubled in size now every five and a half years since the Company began, but our last doubling has taken only four years, and we are to-day growing more rapidly than ever before in our history. I predict that the figures of two years hence will make even the figures of to-day look small and outgrown in their turn.

Sun Life Sets Its Own Pace.

"People sometimes say when speaking of our progress—"Yes, life assurance is growing wonderfully." So it is; but the Sun Life is not content to grow only at the rate of life assurance generally. Statistics now available indicate that in 1927 the aggregate new business of all the companies operating in the United States exceeded the total for 1926 by only one per cent and in Canada by seven per cent. But the new business of the Sun Life of Canada shows an increase of twenty-three per cent. We set our own pace. Our prosperity and popularity, and the enthusiastic support of our six hundred thousand policyholders, make our growth both rapid and certain. The future still before us will, I am convinced, be more wonderful than anything we can now imagine. And it is indeed a happy thought that all that growth in size and all that growth in prosperity mean increased service to humanity and service at steadily lowering cost to our policyholders."

The President closed his remarks by his reference to the need of safeguarding the future of the Company as above quoted.

The Board of Directors of the Sun Life is composed of the following:—T. B. Macaulay, F.I.A., F.A.S., President and Managing Director; Arthur B. Wood, F.I.A., F.A.S., Vice-President and Actuary; Robert Adair, W. M. Birks, Hon. Raoul Dandurand, J. Redpath Dougal, Sir Herbert S. Holt, Abner Kingman, J. W. McConnell, U. E. Neill, Carl Riordon, John W. Ross, His Honour Judge C. Tory, Hon. Lorne C. Webster. Three new directors were added at the meeting—Hon. L. A. Taschereau, Ross H. McMaster and C. B. McNaught.

Kootenay Park Mapped

A map sheet of one of the latest additions to Canada's national parks, Kootenay Park in southeastern British Columbia, has just been issued by the Topographical Survey, Department of the Interior. This park has an especial appeal to the motor tourist on account of the perfection of the automobile highway which traverses it. Although the Banff-Windermere Highway passes through some of the most rugged country on the continent there is nothing to prevent the driver of the average car from going over the entire road "on high" without once changing gears. This is possible, even although the road has a great many curves and grades—it has an extreme variation in altitude of about 2606 feet from Vermilion summit to Columbia valley—for the road has been engineer-built throughout curves and the surface has been kept with easy grades and super-elevated up to a high standard of excellence.

A number of the mountains in this vellous lakes, rivers, waterfalls and park over 10,000 feet high have never been climbed. These, with the marvelous color found only in high mountain scenery, afford plenty of attraction for climbers and nature lovers.

The park is full of game and besides the more ordinary kinds of mountain fauna, possesses large numbers of moose. From the highway these beautiful animals may often be seen on the wide flats of Vermilion and Kootenay rivers.

Copies of the map sheet may be had for the nominal fee of fifteen cents upon application to the Topographical Survey, Department of the Interior, Ottawa, or by writing to the Director of Canadian National Parks of the same department.

A Proud Mother

Gold Emblem Awarded to Mrs. Lindbergh for Her "Modesty" and Ability as a Teacher

Washington.—For "characteristics of modesty and ideals in and outstanding work in the teaching profession" Mrs. Evangeline Lindbergh will receive the award of a gold emblem and life membership from the National Education Association at its convention in Boston March 1.

Secretary J. W. Crabtree of the association, who signed the certificate, said:

"It is a source of distinct pride to the teaching profession that the youth whom the nations have so singularly honored is the son of a fellow-worker."

The testimonial to Mrs. Lindbergh, representing the high regard in which she is held by more than one hundred and eighty thousand teachers in all parts of the country, is to be presented while her son, Colonel Lindbergh, looks on, just as she has looked on while the world heaped honors on him.

"Sitting Up" in Bed

Here is a good way to prevent that aching back one gets from sitting up, or rather slouching, in bed, recommended by a correspondent of "Your Home Magazine." The next time you are sick try it.

"Instead of propping a convalescent person up in bed by piling pillows behind him," this writer says, "try the use of a stout strip of canvas hung from the head of the bed and spread out beneath the patient.

"The principle is that of the common lounging chair, canvas-seated. It gives support to the weak back and is held in place by the patient's own body. If the head of the bed be of the iron-rail variety the strip of cloth may be simply thrown over this rail and brought down double, before the sick person is lifted upon it.

"It may be used by a well person who likes to sit up in bed for a bit of late reading before dropping off to sheep. In all cases it is much more comfortable and hygenic than a pile of pillows that slip on crumple up beneath one's weight."

PURITY FLOUR

BEST FOR ALL YOUR BAKING — Pies, Cakes, Buns and Bread — DOES ALL YOUR BA

BEST

ake Your Own SOAP
d Save Money!
All you need is waste fats and
ILLETT'S PURE CAKE LYE
Directions With Every Can
UR GROCER SELLS IT!

Hollinger

r is the third largest gold world and the largest in ada.

area cover 560 acres of every day of the year some 6,000 tons of rock are The management aims at 000 tons of rock a day. It Hollinger will have the of any gold mine in the 1911 it has produced $121,000,000 in gold and $40,000,000 in dividends. 190 miles of underground and probably 50 miles of electric cars carrying ore ses and hoists. mining operations are through three shafts. The handles men and some such as steel, powder, etc. shaft handles ore, waste, stuff, such as steel and timber main shaft has three compartments with double decked cars.

ound it is like a subterranean valley, veins and cross cut runs direction like a tangle of

cause of the recent disaster that the fire was caused taneous combustion in an there rubbish and sand had ed. A store is an excavation rock from which ore is either above or below the level.

s driven up into the roof or the floor and timbered up ed working, one over the called a stope. Care must be stope too much or too for if the cut is made the level, above or below, danger of a cave-in. Hollinger has been cleaned out waste, apparently the combustion started in

arden All My Own

ge little and I

garden all my own hollyhock have gaily hedge walks with a prim edged to run my parlor narrows to public sight posies might run away neighbors every day d live like a fairy story of roses and morning

clocks would tell me my dresses would and ers! ger Davis in Delineator

An Old Tent New

it is so thin that you can not go through another can give it double life by process, says Charles field and Strenus Magazine

ur tent out flat on the instructs. "Mix one tablespoon with one pound of oil and with this mixture tent lightly, using an old over the top and sides save dope enough. Let e off the surplus grease the tent.

cess will waterproof your mildew proof, and paint the fibres of the canvas it completely.

ent is new you can insure by treating it with paraffine as I have described. r leak or rot out."

s That Stay Puffed

lets do fall but the Home "Delineator" has found a e them hold up for some as stand the trip from the the table despite delays "Cook two tablespoons of ea in three-quarters cup il clear, then beat the eggs with the seasoning last of all fold in the art from the omelet stay egs are extended and ged interestingly."

xtent of Our Parks

national parks in the tains are nearly as large and two-thirds as great