Quality has no substitute

Tea "fresh from the gardens"

JIM THE CONQUEROR

By PETER B. KYNE

Illustrated by Allen Dean

SYNOPSIS.

Don Jaime Miguel Higuenes, Texas rancher, and Tom Antrim, sheep owner, are sworn enemies. Antrim attacks Don Jaime from ambush. Capt. Ken Hobart, formerly of the Texas Rangers, now Don Jaime's manager, rescues Don Jaime and finds Antrim dead. Roberta Antrim is notified of her uncle's death at the hands of one Jimmy Higgins. She considers going to Texas to take charge of her inheritance. Roberta's uncle, Bill Latham, tells her he has been wiped out in the stock market.

CHAPTER X.—(Cont'd.)

"That girl is too dog-gone high and mighty to suit me," Crooked Bill continued, sipping his drink with meditative pleasure, "so I've cooked up a scheme to bring her fluttering to the ground. Roberta's the light of my eye and the apple of my heart, but nevertheless, as a reasoning human being, I've got to admit she has her drawbacks. She's got to be yanked down out of the clouds of romance to earthly practicalities, and in my feeble way I'm attempting to do it.

"All of her life I've been busy spoiling Roberta by granting every wish she expressed and a heap she never thought of expressing. That's bad business."

"It's a business I fear I'd love to engage in," Glenn Hackett replied with one of his rare, humorous grins.

"Well, I'm not so sure Roberta wouldn't be delighted to be your partner—after she's brought you to the proper point of subjugation. The trouble with you, son, is that you're not sufficiently romantic to appeal to Roberta. You're too old for your years. Do you ever make her a pretty speech? Flatter her a little? Remark on her dresses, the way she does her hair—things like that? My boy, women eat that sort of thing with a large spoon."

"I fear I'm sadly deficient in that method of approach."

"I know. You have the fool habit of looking all the things you ought to say. Now, then, here's my plan." He recited in marvelous detail his conversation with Roberta of a few days before, regarding his operations in Wall Street. "Of course," he added, "I'll skate all the way around the truth, but I won't actually lie. Not to Roberta, at any rate. I just pulled a mournful mien, and Roberta jumped to the conclusion that I had sold five thousand Motors short and that every jump of the ticker I was losing a fortune. You see, I merely outlined to her what would happen to any chap who bought short in this market. Thus I craftily paved the way for a mythical collapse.

"Today I came staggering in, playacting all over the place, and moaned aloud that I was out of the market, that Motors had jumped fifteen points and that my brokers had sold me out because I didn't dare stay with the game any longer. Well, as a matter of fact I am out of the market. My brokers did sell me out—but on the right side of the ledger, and as a result I've cleaned up about ten millions. I've arranged with a trusted friend to pretend he's bought Hillcrest from the bank to which I had given a deed. Well, I did give the bank a deed, as security for more money to play this crazy market, but I could afford to. I was miles ahead of the hounds—playing on margin. I've leased this place for July, August, and September—and Roberta is so sorry for me she's going to sell out her Uncle Tom's sheep and wool and take care of me the remainder of my days."

"Very nice of Roberta, I should say, Mr. Latham. But then Roberta was always a good sport. Witness the sporty manner in which she took that beating I was insane enough to inflict on her in a moment of pique. I wish my tongue had cleaved to the roof of my mouth."

"Don't you wish anything of the sort. Women—Roberta's type of woman—love rough stuff from their men."

"I'm not her man."

"You follow my lead and you will be. You've given her one licking and I'm giving her another. Right now she's figuring ways and means of avoiding all her old friends. She'll never place herself in the position of being pitied by her set, of being patronized, of being the recipient of favors she can't repay. She knows her set—knows that money is king, and that those who cannot hold their place in the race must all fall behind and be forgotten. My boy, a change of fortune is going to make that girl do some solid, constructive thinking."

"Still I do not quite follow you."

"I'm not surprised. Where Roberta is concerned you do not think very clearly. Now, listen to me, my boy. Roberta's going down to Texas to look after her interests. She hasn't said so, but I know the thought will occur to her between now and tomorrow morning. She didn't want to go if she could avoid it, but now she's beginning to think it is her duty to go. She must be on the job to protect every dollar coming to her from Tom Antrim's estate. She's the Little Mother now.

"Got to take care of poor old Uncle Bill Latham, or else poor old Uncle Bill will never raise his head again."

"A very commendable spirit. That makes me love Roberta all the more. But still I do not follow you."

"You idiot, boy! I'm going to give you a chance to be a hero, to put Roberta under obligation to you. Tonight at dinner, this sad story I've just told you is going to come out. You're going to suspect something and start probing me—and when you discover all is over you're going to suggest saving me."

"How"

CHAPTER XI.

Crooked Bill rubbed his hands together and smiled a coyote smile. "You're going to tell me that this rise is Motors is, undoubtedly, one of the greatest bull movements ever noted in the market, but that from sources of information you cannot, in honor, divulge, you happen to know that the bears aren't licked, that they have the bulls in a tight corner and that Motors is due to crash. I want you to use the word crash. It's a good word. It's—it's—significant. Then you rawhide me for not coming to you with my troubles when the going was slippery. You tell me I was a tarnation old fool for not doing so; that if I could only have held on a little bit longer the tide would have turned and that you would have been delighted to have loaned me a million to carry me over. *Sabe* that?"

"Yes, sir. Then what?"

"Why, I'll be overcome with emotion and say: 'Glenn, you ought to know I'd be the last man in the world to suggest a loan from you, of all men—under the circumstances.' And I'll give Bobby a look that will be—well, significant. She'll be grateful to me for not having placed her in position of having to be grateful to you for helping me. But at the same time she'll be grateful for you for suggesting it. Well, I'll tell you it's too late now, and you jump and and yell that it isn't, that you will see the bank and get them to refrain from recording the deed I gave them to Hillcrest; that you'll get them to accept your indorsement of my notes and continue to hold the deed as additional security for the loans."

"So far I follow you. What next, Mr. Latham?"

"You jump up and say you must have time to think. Prance up and down the dining-room, thinking hard. Act like a movie actor. Show Roberta, who will be watching you fascinated, that in an emergency nobody need look beyond you. Prove to her you are a strong man—a quick-thinking, bold, adventurous, brave fellow, but be careful to ignore her completely. Make it plain that what you are going to do is because of your ancient friendship for me. Disclaim any risk. Then out with your plan to save the old homestead and the family fortune."

"The plan," Glenn Hackett demanded, "the plan."

Crooked Bill's old eyes fairly popped with delight at the part he was playing. "When I first jumped into the market on Motors, Glenn, I sold twenty-five hundred short. Then the stock started up grade, so I sold out, took my loss and—immediately bought double the amount I had sold, and spread it as thin as I could on margin."

"Excellent strategy."

"Well, then, your plan will be to suggest that now, with the stock at its peak price, the obvious thing for me to do is to sell five thousand shares or even ten thousand. You'll put up the margin for me. Assure me there is no risk, that the stock will drop a hundred points within sixty days. You can cite any number of stocks that have dropped that much—some of them in a week. Here is a list to refresh your memory. Remind me that for a while during the post-war panic Liberty bonds sold away below par. Advise me to make the gamble and assure me I will not be called upon for any more margin, that the price of Motors has now reached a point that is unhealthy, wildly speculative, not backed up by assets. Pretty soon it will begin to slide, and when it has slid far enough all I have to do is sell out my line, clean up and be back where I started, less the sums I owe you. Point out that by this method of procedure I can, at least, get back a million dollars, but insist that when I do you must have my solemn word of honor never, never, never to do any more stock gambling."

"How will you receive this philanthropic offer, Mr. Latham?"

"I shall be overcome again at this exhibition of your friendship and generosity, but I shall refuse to borrow money from you on my worthless note—and I'll give Roberta another meaning look. Then, do you know what she'll do?"

"No."

"She'll get you off in a corner, privately, and make you figure out for her just how much money will be required to margin five thousand shares. Then she'll ask you, secretly, to make the deal in her name, and accept an assignment of her interest in Tom Antrim's estate at something less than it would bring at a sacrifice sale, as security for the money you will put up for margin. She will insist on this and reluctantly you let her have her way."

"We will consider that settled. Continue, please."

"You two will now have a delightful secret together. You will have a community interest—my abject, hopeless self. You will be in daily communication regarding the market. That will be your sole topic of conversation. While this mythical deal is on not a word of love to Roberta. There must be no sentiment in this business, or you'll spoil everything."

(To be continued.)

ISSUE No. 2—'32

Common Colds And Precautions

Health Service Urges Precautions Against Spreading

The common cold is something more than a nuisance, according to the United States Public Health Service; it may be an uncommonly serious matter. In the first place, it may be the forerunner of a much more serious respiratory disease, such as bronchitis or pneumonia. In view of its possible association with these serious diseases, the common cold may actually become a menace to life.

"In the first place," says the service, "the common cold is a very expensive disease. In the factory and in the school more time is lost from the common cold than from any other disease. Since the common cold is such a large factor in the health of the nation and such a waste of the nation's time, it is of the utmost importance that its ravages be prevented as far as possible.

"As a first principle in prevention we must recognize that colds are infectious and contagious. The difficulty of avoiding infection is acknowledged. During the cold season colds are very prevalent and a large number of the patients are walking abroad in the land because they will not be kept in by 'just a cold.' The innocent bystanders suffer. They are sprayed with the infection liberated by a chorus of sneezes. The hands of a person with a cold are practically sure to be infected. Hence, it is almost impossible to avoid direct or indirect contact with the infection unless the people who have colds are willing to take measures for the protection of their fellows.

"The best method of protection, for both the sick and the well, is for the patient with a cold to go home — to bed, if necessary—and to stay there until he has recovered. The patient needs quiet, rest and proper care, and he cannot obtain these in office, shop or factory. While thus doing the best thing for himself, he is likewise adopting one of the best methods of protecting the general public.

"But the time has not yet come when everyone with a cold will retire from public contacts. Perhaps it is too much to expect in the cast of a disease the uncomplicated form of which does not actually force a person to his bed. If he does go out among his fellows, however, he should, in common decency make every effort to protect them. Every cough and sneeze should be covered. Keeping the hands scrupulously clean is a simple but worthwhile aid to the prophylaxis of the common cold."

That is a good book, it seems to me, which is opened with expectation and closed with profit.—Alcott.

What New York Is Wearing

BY ANNEBELLE WORTHINGTON

Illustrated Dressmaking Lesson Furnished with Every Pattern

Here's a nice day model of unusual lines in semi-tailored styling. The wrapped effect gives the figure elegant height. Buttons furnish a smart trim. The sleeve cut is interesting.

A novelty woolen made the original with plain woolen vestee. However, some may like the vest of self-fabric. It's a model that lends itself very well to the tweed-like and monotone supple woolens, now so fashionable.

Canton-faille crepe, wool crepe and novelty rayons are all chic.

Style No. 3423 is designed for sizes 36, 38, 40, 42, 44 and 46 inches bust.

Size 36 requires 3⅛ yards 54-inch, with ¼ yard 10-inch contrasting.

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 Wilson Pattern Service, 73 West Adelaide St., Toronto.

Not Wanted

Mr. Smith-Farman acquired wealth by the death of a relative, and his wife became anxious to get into society. Her knowledge of social customs left much to be desired.

Their nearest neighbors were a very exclusive family, who were extremely conservative regarding their friends. Mrs. Smith-Farman, desiring the acquaintance of this family, sent a card as follows:

Mr. and Mrs. Smith-Farman present their compliments to Mr. and Mrs. Hartt, and hope they are well. Mr. and Mrs. Smith-Farman will be at home on Wednesday evening at eight o'clock."

The family receiving it were equal to the occasion, and Mrs. Smith-Farman received the following reply:

"Mr. and Mrs. Hartt return the compliments of Mr. and Mrs. Smith Farman, and inform them that they are very well. Mr. and Mrs. Hartt are glad to know that Mr. and Mrs. Smith-Farman will be at home on Wednesday evening at eight o'clock. Mr. and Mrs. Hartt will also be at home."

Confidence

There is a calm confidence which only appertains to extreme strength and extreme weakness.

There is no beautifier of complexion or form or behavior like the wish to scatter joy and not pain around us.—R. W. Emerson.

Society has this good at least, that it lessens our conceit by teaching us our insignificance, and making us acquainted with our betters.

—Thackeray.

A New York society matron, and a grandmother, Mrs. Abby White Howells, took up art only last year, and last week opened an exhibit of her own modern paintings.

Strange Cruise Of Modern Crusoe

By Henry Morton Robinson, Author of "Stout Cortez," in Popular Science Monthly.

Marooned! First Officer John Kenlon, later for many years the famous chief of the New York's fire department, clung to a barren ledge of Hog Island, 1,800 miles west of the coast of Australia, and watched the last splintered planks of his vessel sink beneathe the waves. Thirty-six hours before he had been treading the bridge of one of the crack clipper ships in the Liverpool-Melbourne trade of the early '70's. For the past day and night he had clung to a bucking wheel while a savage hurricane had blown his ship 500 miles off her course, finally crashing her on the volcanic rocks of Hog Island. Now, the 19 survivors of that crash were marooned in the loneliest part of the Indian Ocean, castaways all, without food or shelter, 200 miles off the nearest shipping lane.

As if this situation were not desperate enough, the captain now sickened and died. First Officer John Kenlon succeeded to the command. The men were utterly demoralized, starving and shelterless. Straightway the new captain, scarcely more than a boy, began building up the morale of his crew. He organized hunting and fishing details, planned rude grass huts for shelter, and devised a huge fire beacon which was kept burning day and night. When one of the sailors broke an arm, it was Jack Kenlon who bound it in a rude splint of driftwood. As surgeon, captain and chief-of-staff, the young leader kept a cheerful grin over his ruddy Irish countenance. But as he strode the bleak cliffs with his closest companion, Tom Fleming, he was despondent over the chances of ever getting his men off the desolate island.

"If I only could invent some kind of a craft," he kept saying to himself. "But what is there to invent with?" Nothing! No tools, no timber—nothing but sand and rocks and sea! "Well," he said to Fleming, after two months of fruitless waiting, "about the only thing is to lie down and dream out a way of escape."

"Dream?" queried Fleming in surprise. "You never struck me as a dreamer, Captain, I've always thought your ideas ran to something more practical and concrete."

Concrete! The resourcefulness that was later to make him New York's greatest fire fighter gave birth to a daring idea. "That's it, We'll build a concrete boat!"

"A concrete boat?" gasped Tom. "Why, Skipper, a concrete boat would sink!"

"If an iron ship floats, why not a concrete ship? It's only a question of displacement. There's limestone in these cliffs; we can crush and burn it for cement. As for sand and stone—there's no lack of either on this island, I'm thinking." So Skipper Kenlon set his men to crushing rock, while he himself built a kiln in which to burn limestone. He had built dozens of concrete houses with his father in his native Irish village, and had a thorough knowledge of the art. After three weeks of careful testing and mixing, he decided that he had the best concrete that could be made. At this point he turned his attention to the framework of the boat. With a few sticks of wood salvaged from the wreck of the clipper ship, he laid the skeleton of a boat 32 feet long with a beam of 8½ feet. To reinforce the slender stakes of the craft, ropes were laid along the core of the keel, with ribs of rope lying transversely across it to strengthen the sides of the boat. The actual pouring of the concrete was done in 48 hours. When the last scoopful had been poured, the weary company scarcely dared breathe the question uppermost in every mind: Will she float?

That question was definitely answered when the concrete sloop made its trial trip around the island. With Kenlon at the tiller and Fleming in the bow as lookout, the boat attained a speed of 10 knots, answered the helm beautifully, and shipped not a drop of water. The crew danced wildly on the beach as they watched the first vessel of its kind skim the pounding breakers. They wanted to set sail at once for Australia, but the young captain would not be hurried into this long voyage without careful preparations. He made the crew salt down a month's supply of fish and rabbits, while he put the new boat through a series of gruelling trials. Triumphantly, she met them all! Finally, Captain Jack and his crew shoved off for the open sea.

Kenlon had no sextant or compass, but by dead reckoning, laid a course for Australia. In ten days, when they were within 200 miles of their destination, with the concrete boat still seaworthy, they were picked up by a Melbourne merchantman. Their rescuers were unable to take the sloop along, so it was regretfully abandoned. Thus Jack Kenlon brought his crew to safety in a homemade boat of sand and stone. Incidentally, its principle of construction was so sound that the United States made hundreds like it during the World War.

A Bull

An American was being shown about the Australian bush when a herd of bullocks made its appearance.

"What are those?" the American asked.

"Bullocks, of course," was the answer.

"In America they are three times as big," the visitor remarked.

A flock of sheep passed and again there was inquiry as to what they were.

"Sheep, of course," the Australian replied.

"Thought they were rabbits," said the American.

By this time the Australian had learned something, and when three kangaroos hopped along and the American inquired what they were, he replied, "Grasshoppers, of course."

Royal Bank of Canada Issues Strong Report

Profits at $5,448,327 fully cover regular dividends and usual appropriations—Total assets stand at over $825,000,000—Liquid position well maintained, quickly available assets totalling $348,630,551.

Further striking evidence of the unusual strength of the Canadian banking system and the rapidity with which it has been possible for leading Canadian banks to meet the changed conditions is afforded by the annual statement of The Royal Bank of Canada. The report, which is now going forward to shareholders, is for the fiscal year ending November 30th.

With the large resources at its disposal, the Bank has been able to readily adjust itself to the new conditions and at the same time maintain its characteristically strong liquid position.

With the less active trade conditions, the general business of the Bank, as represented by commercial loans, was on a smaller scale, but shareholders will be gratified in finding that profits were more than sufficient to permit of payment of the regular dividend at the rate of 12 per cent. and, in addition, to take care of all the usual appropriations, including $600,000 set aside for Dominion Government taxes.

Assets Well Maintained

The general statement of assets and liabilities shows total assets in excess of $825,000,000, a reduction of only about 7 per cent. as compared with the amount reported at the end of the previous year. In the light of lower commodity prices and general slackening of activity, the maintenance of total assets at such a high level should be regarded as a remarkably good showing. In keeping with its policy, the Bank's liquid position, as usual, is a strong one, liquid assets totalling $348,630,551, or over 48 per cent. of liabilities to the public. The principal accounts included among them are cash items of $150,286,891; Dominion and Provincial Government securities of $55,473,058 and Canadian municipal and British, foreign and colonial public securities of $24,641,816. Call loans total $76,293,289 and naturally represent a substantial reduction for the year, those in Canada being down $18,847,955 or 23 per cent., and those abroad over $7,000,000.

The generally lessened business activity is further reflected in commercial loans, which are $419,345,043, as compared with $444,815,577 a year ago. Letters of credit also show a reduction — nearly $10,000,000 — obviously due to curtailed international trade.

Total deposits stand at $647,203,075, as against $795,589,060 at the end of the 1930 year. The decline, as is well known, has been principally in deposits elsewhere than in Canada, those in the Dominion being down only $7,160,000, and now amount to $479,165,064, as against $486,325,204.

Satisfactory Profits

The many shareholders of the Bank will be particularly interested in the profit and loss account, and the showing made should be regarded as very satisfactory. Profits for the year amounted to $5,448,327, and these added to the amount brought forward from the preceding year brought the total available for distribution up to $9,555,105. Payment of the usual 12 per cent. dividend absorbed $4,200,000; a contribution of $200,000 was made to Officers' Pension Fund; the usual amount of $400,000 was appropriated for bank premises and $600,000 was allotted for Dominion Government taxes. After meeting all these charges the substantial amount of $4,155,105 was carried forward to credit of profit and loss into the next fiscal year.

The report will be submitted to shareholders at the annual meeting to be held at the Head Office of the Bank on Thursday, January 14th.

Laughter

A mother had just been telling her small son some of the "facts of life" and when she finished she said, "Now, son, are there any questions you would like to ask? Anything at all, don't be afraid."

After a little heavy thinking, he replied, "Well, yes, there is something I've been wanting to know for a long time." Her heart failed her as she asked him what it was.

"Mother, just how do they make bricks?"—Parents' Magazine.

After a young lawyer had talked nearly five hours to a jury who felt like lynching him, his opponent in the case, a grizzled old veteran of the legal cockpit, rose, smiled sweetly at the judge and jurymen, and said: "Your Honor, I will follow the example of my young friend who has just concluded, and will submit the case without argument."—Montreal Star.

The auctioneer held up a hand for silence. "Gentlemen," he said, "I wish to announce that yesterday a certain gentleman had the misfortune to lose his wallet containing $1,000. A reward of $250 will be given to any one returning the same."

After a short silence, a gentleman with a plaid tam-o'-shanter was heard to murmur: "Two hoonderd an' feefty-five."—Christian Observer.

Dorothy, attending the Episcopal Church for the first time, was surprised to see the people about her kneel suddenly. She asked her mother why, and was told, "Hush, they are going to say their prayers."

"What, with all their clothes on?" said Dorothy.—Boston Transcript.

"Did you get my cheque?"

"Yes, twice. Once from you and once from your bank." — Dublin Opinion.

"H'm! I don't like the look of your wife at all, Mr. Blunt," said the doctor, after her had examined the patient.

"Neither do I," answered Blunt, "but still she's a good wife, and looks after the children and the house well—so I can't grumble, I suppose."—Montreal Star.

J. Hamilton Lewis, United States Senator-elect from Illinois, was making a speech at Danville, Va., the town where he was born.

A stranger in town, seeing the crowd in the square, asked an old Negro what was going on.

"Man makin' a speech," the Negro told him.

"Who is he?"

"I don' rightly know, suh, but he sure does recommend hisself very highly."—Saturday Evening Post.

Little Mary, age five, driving through the country with her father, for the first time saw cat-tails growing along the road.

"Oh, daddy," she cried, "look at the hot-dog garden!"—The Kablegram.

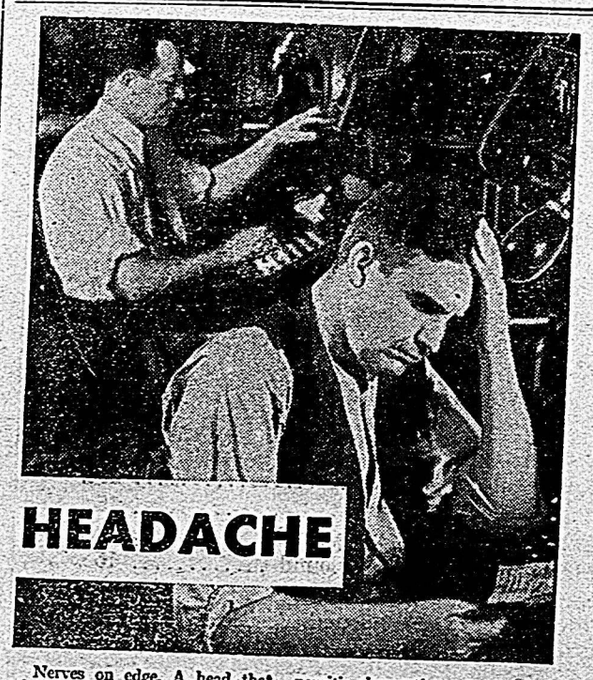
Threads of Truth

In the web of Life, the thread of Truth
Is woven with error; yet a vesture fair
Comes from the loom—a precious royal robe
Fit for a god to wear.

—Sir Lewis Morris.

The more men know, the more they deceive themselves. The only way to avoid error is ignorance.

—Rousseau.



Nerves on edge. A head that throbs. You can't stop work, but you *can* stop the pain—in a hurry. Aspirin will do it every time. Take two or three tablets, a swallow of water, and you're soon comfortable. There's nothing half-way about the action of Aspirin. You will always get complete relief when you take these tables.

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