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A SEVERE TRIAL; OR, THE MEMORY OF A BOY WITH DARK EYES.

CHAPTER XI.—Cont'd)

I shall not ask Ronald Scott to go with me this time. I dare say he will be very angry with me for not asking him; but I have given him trouble enough already, and can do what I have to do just as well without him—indeed, perhaps, a great deal better. I am going to see the Mrs. Haag who lodged in the same house with the Baxters, the woman who gave evidence at the examination before the magistrate, the wife of the German violinist, the last person perhaps who saw Lily Baxter alive.

How the visit can benefit the cause I have taken up I do not know. But some strange impulse prompts me to make it—not prompts me merely in need, but drives me—I can describe it by no other word. I feel impelled to go and see this woman. She had corroborated Mrs. White's evidence, and Mrs. White I believe to have perjured herself. But she had only sworn to what she knew, or thought she knew—if Mrs. White identified her daughter's body, surely she, Mrs. Haag, would naturally be led to see in everything corroborative evidence that the body was Lily Baxter's body—though at the inquiry she had stoutly denied having ever seen the brooch before which was found fastening the collar of the drowned girl. This circumstance alone gave me an idea that the woman might be honest—had been honest in her conviction that the girl they had found floating in the river was none other than the girl she had last seen alive on the morning of the twenty-second of July.

From the newspaper report where Mrs. Haag lives at the time of the inquiry into Lily Baxter's disappearance. If she has left Slator's Buildings, somebody there will be able to tell me where she has moved to probably, or the people at the theatre—I remember its name and situation—will be able to give me her husband's address. I have become quite clever at hitting on expedients now, though my cleverness has led to so little. But my want of success has not daunted me, though I did lift up a lamentable voice in my own room last night and cry as if my heart would break. But this morning my courage has come back to me, and the old indomitable will which Aunt Ross calls stubbornness, the obstinacy which I must have inherited from the great-grandmother whose eyes have been transmitted to me, and who was known as the most pig-headed woman of her time.

I have finished my breakfast, put on my bonnet, and sent Mary Anne to shelter by my own umbrella, to fetch a cab. I have a regard for this stolid, grimy-faced maid of all work. She had been kind to the poor lad who used to lodge here—had she not on one occasion left my newly-lighted fire to its own devices to attend to his dinner? If Mary Anne would like a situation in the country, I will find one for her; but I doubt if Mary Anne could live out of the basement of a London lodging-house.

It still rains, a fine cheerless drizzle. But I am not thinking of the weather as I stare straight before me at the dingy "Coming of Age of the Hero" which reminds me so much of the weeks I spent here last March—those happy careless weeks when Gerard Baxter and I fell in love with each other. Then the gloomy old room was a fairy land to me, a fool's paradise wherein I sat and dreamed of a day that was never to be. Now no boyish laugh echoes down the stairs, no suspicion of cigar-smoke comes wafted up from the hall-door steps. Only all the place is full of a haunting presence, the sorrowful ghost of the poor proud boy who had dared to fall in love with me, and whom I had been too wise or too weak to save.

How can that girl be married care so little about him? She is his wife, he her husband. If she be indeed alive, how can she let him lie in such jeopardy? She had cared for him once; he had said to me that day at Woodhay—"She was fond of me—I will do her the justice to say that she was fond of me, miserable beggar that I was." If she has any feeling for him still left in her heart—if she does not hate him utterly, as her mother hates him, how can she leave him to languish in prison, accused of a crime of which she alone could prove him innocent? I believe her mother to be a stupidly vicious woman, who would shrink from nothing short of actual implication in crime. But the girl had the face of an angel—I cannot believe her capable of the horrible cruelty of allowing her husband to die when a word from her could save his life.

Mary Anne comes back in the cab, I put on my warm cloak, the day is raw and chilly—and set out on my erratic venture, without saying a word to any one of where I am going. Nobody will see me; even if this had been a day when people would be likely to be out of doors, nobody could recognize me through the thick gauze veil I have tied closely over the upper part of my face. If Ronald Scott calls at Carleton Street, he will suppose I have gone to see Olive Deane, or the Rollestons, who came back to town yesterday. But he is more likely to meet me at the railway-station at three o'clock—indeed he is almost sure to be there, to look after my luggage—one portmanteau—and to wish me good-by.

I reach Slator's Buildings after much driving through devious streets and lanes of whose existence even I had not been cognizant—wretched places the mere sight of which makes me wonder how any human being could live and breathe their loathsome air. But Slator's Buildings are not so bad as some of these, nor is the tenement-house I am in search of in such lamentable want of repair and ventilation as some I have passed in my journey to it.

A woman, minding a little toddling child on the doorstep, tells me that Mrs. Haag does live there. I find her at the same time with a cunningly suspicious look. Desiring the cabman to wait for me, and rather glad to see a policeman at the corner of the street, I follow the woman's directions, and a minute later find myself in the presence of the German violinist's wife.

She is a German too—I know it before she speaks—a stolid, good-humored-looking woman with round blue eyes and flaxen hair smoothly drawn back under a white cap. Her room is quite neat and clean; she was working a sewing machine when I tapped at the door; but she has left her work to speak to me, politely offering me a chair. But I do not sit down; I tell her that I am in a hurry, but would be glad if she could tell me anything she knew about the people who had lodged in the house in the summer

—the Baxters—and if she thought it possible that I could see the room they occupied.

She shakes her head; she does not think it possible that I could see the room—let since—people did not seem to care about taking it—nobody cares to take a place which has a bad name, and people will always give a bad name to a place where such a thing happens—it is silly; but people always do it. She speaks in quaint German-English. I rather like her, and her honest round blue eyes. She tells me all she knows about the Baxters, with hesitation. I can see that it has never dawned upon her but that Lily Baxter is dead; no doubt of the body having been her body has ever entered her head. That she did not recognize the brooch is nothing—she might have had twenty brooches without Mrs. Haag seeing them—and she was not observant—she could not even swear to the dress she had on—it was the red hair she recognized, she said, and the black-cloth jacket. That almost every body wears a black-cloth jacket did not seem to have struck her—she took it for granted that the girl found had been the girl lost, and when the girl's own mother swore to her identity, it was not for her to doubt. I could see all this plainly in every word she said—she had taken it for granted that the drowned woman had been her neighbor; and there, with true German phlegm, she had let the matter rest.

I do not rouse any suspicion to the contrary in her mind now—it is not for that I came to Slator's Buildings. Afterward we may make her out into our confidence; but what I want to find out now is whether Lily Baxter had any friends—any girl of her own age, any comrade, as most girls have. Mrs. Haag does not know—she thinks Mrs. Baxter was very childish—silly rather—and very vain. The painter-gentlemen had spoiled her—not that she was bad either only silly and childish; it used to vex her husband. And he did not allow her to associate much with her neighbors; he was a gentleman once, and kept himself to himself, and would have her do the same—only childish, she would not be said by him.

"But had she no friend at all, no companion, no old school-fellow?" I ask, looking hard into the woman's comely unexpressive face. "Did you never hear her speak of any comrade—of any acquaintance even—it seems so strange for a girl to have no friend of her own age, doesn't it?"

"The Herr painter would not allow her to have any friends," Mrs. Haag repeats stolidly. "It was no reason they quarreled, it was one thing she was fond of, and she was a cruel one, she was too proud. There were some people lodging here—a German and his family—the father played the 'cello' in the orchestra with my husband. They were not fortunate—the father drank too much beer—the mother was dead of the children, two played piano in the theatre—juvenile parts—and one was a cripple. Mrs. Baxter took a fancy to the little cripple, or the child took a fancy to her—one or the other. But the Herr soon put a stop to it; and soon the Ruffs went away to some other theatre—know not where. They were to be pitied, those children!"

"Do you know where they are now?" I ask eagerly.

"I do not know. The father was a poor wretch, always besotted with beer. How he kept his situation in any orchestra I do not know. But he was a good musician—he had talent—it was a thousand pities he could not keep himself steady."

"The crippled child—how old was she?"

"Ten or eleven, perhaps; but she looked like an old woman. She fell through a trap on the stage and hurt her back; she was playing in a Christmas pantomime—and she never recovered from it. She was like a witch or a monkey. But she loved Mrs. Baxter, that child! She loved her with her whole heart and soul."

"I must find that child!"

"Can you not give me any clue by which I might find that family? I do not mind spending money—I have plenty of money. And I would give anything to see that child!"

Mrs. Haag stares at me. My excitement puzzles her.

"Wait a moment," she says, and leaving me in possession of her trim little room, she goes down-stairs.

She is gone about five minutes, which time I spend gazing out between the geraniums on the window-sill at my cabman who stands beside his vehicle in the narrow street, rubbing his hands together and glancing impatiently from time to time at the open door below.

Mrs. Haag comes back at last.

"I thought my neighbor in the next house might know the Ruffs' address—she too is German—the man hardly speaks any English. She says it is a place called Frigate Lane—a very low place—she happens to know, because about two months ago she heard from one of the children, and she still had the letter by good chance, intending some day to answer it."

"Thank you very much," I say hurriedly, slipping a note into the woman's hand—I say it is for the baby whom I see asleep in the cradle, and turning to leave the room, "with all Hope's torches lit in both my eyes."

"I hope madame does not intend to go to that place," the woman says, detaining me. "It would be no place for madame."

"Oh, I am not afraid—I must go!" I exclaim, thinking of Ronald and Aunt Rosa, but feeling very much as a fox-hunter must feel when he hears the "view halloo." "I dare not waste a moment; it may be a matter of life and death; but I thank you all the same for your kindness; perhaps it may be in my power some day to return it in kind."

The cabman closes the door upon me with a clap which speaks volumes.

"Where to, miss?"

"To Number Nine, Frigate Lane."

I give the address as unfinchingly as I can. It is almost at the other end of the city—so, at least, I judge from the man's face. But he climbs to his box without entering a protest, tucks his rug about his shoulders, and starts off at a pace which promises to bring us there about dusk.

I have ample time during my drive to take in the whole situation. It does seem rather unconventional that I should be acting the part of a private detective in such a wretchedly discreditable business as this Baxter case. I can quite sympathize with my Cousin Dana's disapprobation—this day's work will bring his disapproval to a climax; but if he had shown ten times more disapproval, now a hundred times, it would not have made

any difference to me. What I can do to save the man I loved—the man whom, through all my grief and loneliness and desperation, I feel that I love still in every fibre of my undisciplined heart—I will do, it costs me not only Ronald Scott, but every friend I have in the world.

CHAPTER XII.

When, in the course of time, and after some more or less tedious stoppages for the purpose of inquiring the way, the cab finally comes to a standstill, and I let down the window, I am positively startled by the extreme wretchedness of the locality in which I find myself. So squalid is it that I shrink from the idea of stepping out into the mud and dirt, among the swarms of ragged children who look as if fresh air and soap and water were alike unknown luxuries. The air is horrible to breathe, rancid clothes, hung high overhead on lines stretching across the narrow street, drip with moisture, the sidewalks are strewn with refuse of fish and vegetables. In all my life before I have never been in such a place, and my first impulse is to turn my back upon it then and there. But I think of an evening not very long ago, of a faint, clear, gold-green sky, of a boy who had promised to love me, holding me to his heart in the starlight; and, drawing a long breath, which is almost a sob, I step out of the cab, desiring the man to wait for me as before, and cross the muddy pavement with my silk skirt held tightly in my hand.

"Do the Ruffs live here?" I ask of one of the wretched-looking children who have crowded round me.

"Yes," the girl answers not unkindly; "they live at No. 9—right at the top of the house."

Standing in the narrow entry, I eye the broken dirt-begrimed staircase dubiously, winding upward through walls the idea of coming into contact with which sends a shudder through my veins, so waincoted are they by the grimy hands and shoulders of I know not how many generations of ragged passers up and down. But it is for Gerard; the thoughtless nerve me to encounter even the nameless horrors of that ill-lighted staircase and I know not what further den of foul air and wretchedness to which it leads. And, with the further assurance that in a few minutes I shall have left Frigate Lane and all its horrors behind me, I set out on my adventurous quest.

(To be continued.)

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The Traders Bank of Canada

Proceedings of the Twenty-Seventh Annual General Meeting.

The Twenty-Seventh Annual Meeting was held at noon on Tuesday, the 23rd of January, 1912.

Mr. C. D. Warren, the President, having taken the chair, the General Manager, Mr. Stuart Strathy, was requested to act as Secretary of the Meeting. On motion, Messrs. E. Galley and J. K. Niven were appointed Scrutineers. The minutes of the last Annual Meeting were taken as read.

DIRECTORS' REPORT

The Directors have much pleasure in submitting their Twenty-seventh Annual Report and balance sheet of the affairs of the Bank, as of the 30th December, 1911, together with Profit and Loss Account, showing the result of the operations of the Bank for the year which ended that day. The net profits of the Bank, after making full provision for all bad and doubtful debts, amount to \$601,133.78, being 13.30 per cent, on the paid-up capital of the Bank, which has been applied as follows:

The net profits for the twelve months, after making provision for bad and doubtful debts, and reserving accrued interest, amount to	\$601,133.78
Balance at credit of Profit and Loss last year	181,434.79
	\$782,568.57
Appropriated as follows, viz.:	
Dividend No. 60, quarterly, at the rate of 8 per cent. per annum	\$ 87,090.00
Dividend No. 61, quarterly, at the rate of 8 per cent. per annum	87,090.00
Dividend No. 62, quarterly, at the rate of 8 per cent. per annum	87,090.00
Dividend No. 63, quarterly, at the rate of 8 per cent. per annum	87,090.00
Transferred to Ret' Account	200,000.00
Written off Bank Furniture	15,000.00
Transferred to Officers' Guarantee Fund	5,000.00
Transferred to Officers' Pension Fund	5,000.00
Balance at credit of Profit and Loss, new account	181,434.79
	\$782,568.57

You will observe \$200,000 has been added to Ret Account. The Ret Account is now \$2,500,000, or about 58 per cent. of the subscribed and paid-up capital of the Bank.

The business of the Bank continues to grow most satisfactorily, as the comparative statement submitted shows. The deposits during the year have increased \$4,193,898.29, and the circulation has increased \$583,595.

The Head Office and all the Branches have been carefully inspected during the year, and a full report of each office brought in review before your Directors, and, in addition to these inspections, a Committee of the Directors, other than the officers, and composed of Mr. E. F. B. Johnston, K.C., Mr. W. J. Sheppard, Mr. C. S. Wilcox, and Mr. H. S. Strathy, was appointed to examine and appraise all the securities held at the Head Office, which they did, and reported to the Board that they are as represented to it.

The increase in Bank premises is partly accounted for by discharging the encumbrances which existed at the time of the purchase of Vancouver and Winnipeg properties, and partly by the purchase of the property immediately in front of your Head Office Building, which was acquired at a reasonable figure, a portion of which will be used for the purposes of the Bank. This purchase will be of great advantage in protecting the lighting of the east side of the Head Office Building. Your Bank premises now comprise 34 separate buildings.

The Directors have much pleasure in testifying to the good work performed by the Staff during the period under review.

All of which is respectfully submitted.

CHAS. D. WARREN, President.

The General Manager read the General Statement of the Bank, as of 30th of December, 1911, as follows:

COMPARATIVE GENERAL STATEMENT

30th December, 1911

	1911.	1910.
LIABILITIES		
Capital Stock paid up	\$4,354,500.00	\$4,354,500.00
Ret Account	2,500,000.00	2,300,000.00
Dividend No. 63, payable 2nd January	87,090.00	87,090.00
Former Dividends unpaid	654.52	602.52
Interest accrued on Deposit Receipts	2,811.70	4,351.88
Balance of Profits carried forward	181,434.79	153,434.79
	\$ 7,126,594.79	\$ 6,899,978.16
Notes of the Bank in circulation	\$4,373,075.00	\$3,790,080.00
Deposits bearing interest, including interest accrued to date	\$31,566,224.11	\$29,077,697.41
Deposits not bearing interest	8,411,414.14	7,090,137.18
	39,977,689.25	36,077,834.59
Deposits made by Banks in the United States	612,943.48	318,848.58
Balance due to other Banks in Canada	14,974.51	20,756.14
Balance due to London Agents	322,001.41	45,208.17
	45,301,232.63	40,252,757.73
	\$52,427,827.42	\$47,152,736.89
ASSETS		
Gold and Silver Coin current	\$ 541,680.67	\$ 487,750.57
Dominion Government Demand Notes	5,439,670.00	3,843,353.00
	\$5,981,350.67	\$4,331,103.57
Notes of and Cheques on other Banks	2,517,278.41	2,020,936.82
Balance due from other Banks	588,326.52	291,070.56
Balance due from Foreign Agents	1,385,380.74	1,154,912.70
Dominion and Provincial Government Securities	552,316.37	501,569.37
Railway and other Bonds, Debentures and other Securities	1,815,804.44	1,720,172.48
Call and Short Loans on Stocks, Bonds and other Securities	1,723,515.35	1,445,605.24
Call and Short Loans on Stocks, Bonds and other Securities in United States	301,284.21	200,000.00
	\$14,935,346.71	\$11,731,370.74
Bills discounted current	\$34,502,017.94	\$32,810,351.52
Notes discounted overdue, (estimated loss provided for)	100,121.74	74,608.75
Loans to other Banks, secured	133.05	7,250.77
Deposit with Dominion Government for security of general Bank Note Circulation	107,395.35	107,374.13
Real Estate, the property of the Bank (other than the Bank premises)	2,884.15	3,509.05
Mortgages on Real Estate sold by the Bank	24,950.00	24,500.00
Bank premises	2,307,501.71	2,093,332.22
Bank furniture, safes, etc.	237,596.87	240,439.41
	37,562,480.71	35,421,386.19
	\$52,427,827.42	\$47,152,736.89

TORONTO, 23rd January 1912. STUART STRATHY, General Manager.