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FIFTEENTH INSTALLMENT
WHAT HAS GONE BEFORE

Giles Chittenham sets out to make Julie Farrow love him, intending to throw her over in revenge for the suicide of his brother Rodney, whom Julie had cast off. He succeeds, but finds that he has fallen desperately in love with her himself. Then he discovers that it was not this Julie Farrow, but her cousin of the same name, who had driven his brother to death. But Giles is married, to an American girl named Sadie Barrow, with whom he has not lived for a long time. Sadie unexpectedly turns up in London, at a party at Giles' mother's house, but both keep silent about their marriage.

Julie, disillusioned, enters into the wild night life of London to try to drown her anguish. Lawrence Schofield wants to marry her. Lombard, who had first introduced her to Chittenham, demands money from Giles with the threat that if he is not paid he will tell Schofield that Chittenham and Julie spent the night together on the St. Bernard Pass. Later Julie confesses to Chittenham that she loves him.

At a spiritualist seance at Giles' mother's house Sadie Barrow, his wife suddenly goes blind. She calls to him and he responds, revealing the fact that she is his wife. Julie, who has sent Schofield away because of her love for Chittenham, goes home in despair. Chittenham follows her, but she sends him away and decides she will accept Schofield. She goes to Schofield's hotel. He is out, but she leaves a note for him.

Schofield's reply is to return Julie's note unopened. Later he calls on Chittenham and tells him that Lombard has told him of the night that Giles and Julie spent together at St. Bernard. He believes the worst of Julie. Giles throws Schofield out. So that is what the world believes about the girl he loves!

NOW GO ON WITH THE STORY
It was long after midnight now and there were many motor-cars and taxicabs speeding along the streets, carrying people homewards from dances and theatres.

Giles wondered what Julie was doing. Lying awake perhaps, hating and despising him—the thought was like a knife being turned in his heart. And he was tied hand and foot by the claims of a helpless woman who would perhaps walk in darkness for the rest of her life.

Tired out as he was, Chittenham never closed his eyes all night, but towards early morning, just as the grey daylight was showing between the curtains he fell into a restless doze, to be awakened almost immediately, it seemed, by the insistent ringing of the telephone at his elbow.

"Hullo—yes! hullo! who is it?"
"Is that you, Mr. Chittenham? Bim Lennox speaking."
"Yes—oh, yes, Miss Lennox."
Giles was fully awake now, and yet the power of thought seemed to have deserted him.

Something had happened to Julie—something terrible—something tragic and unalterable which would never permit him to see her again.

Something—
"Hullo! hullo!" Bim's voice at the phone again.

"Julie's gone!" Bim's voice was very clear and quiet, and yet its underlying agitation was unmistakable.
"I came back to town early this morning. I hadn't heard from her for some days, and I was worried. I came up on the early train and I was in the flat by half-past nine, but she had gone. There was a note left for me—a note to be posted—she does not say where she is going—she just says she is not coming back any more."

For the first time her steady voice shook, and broke with a ring of anguish.

"Oh, Mr. Chittenham, what does it mean? What can have happened to her?"

"I'll come round at once."
It seemed to Chittenham that he had never taken so long to dress—his hands shook so that he bungled everything—each moment seemed an eternity, and yet in less than three-quarters of an hour he was round at the flat. Bim still wore her hat and coat and her calm face and steady eyes looked strained and afraid.

She attempted no greeting—she just handed him the letter which Julie had left.

"Dear Bim,
"I am going away. I'm so sick of my life. I have tried—you know I have—and I've failed all round. So I'm just going away, and not coming back any more. Don't worry about me—I'll find happiness somehow."
"JULIE!"

Giles read the letter, and laid it down on the table. His face was grey; and though he tried to speak, he could find no words.

Bim was watching him steadily with those clear, understanding eyes that seemed to see so much.

"Why has she gone, Mr. Chittenham?" she asked at last, painfully.
For a moment he could not answer, then he broke out passionately:
"It's my fault—all my fault. Oh, my God! What a brute I've been to her!"

Bim's reddened lips smiled waveringly. Suddenly she began to sob.
"Oh, poor little Julie! Poor little Julie! You men are all the same."

Why can't you leave us alone if you only mean to bring us unhappiness?"

Chittenham made no reply. He was thinking of that night at the top of the St. Bernard and of the radiant happiness in Julie's face when she first came to his arms. Then he had been offered a joy too great ever to be recaptured, and, fool-like, he had let the moments pass without tasting their full realisation. And now, perhaps, he would never see her again—perhaps already she had escaped from him into darkness and silence which he could neither penetrate nor break.

After his interview with Chittenham, Schofield reeled out into the street from Mrs. Ardron's house like a drunken man. For the moment he was mad with passionate rage and the bitterness of disillusionment.

He had made an idol of Julie, and cruel hands had dragged it down from the pedestal whereon he had set it, and broken it.
He was in no fit state to listen to reason or to be sanely just. As is so often the way with single-hearted people, the first poisoned arrow had taken deadly aim.

The depths of his love was also the measurement of his despair and jealousy—he believed the worst of Julie—he implicitly believed the twisted story told to him by Lombard of that night she had spent with Giles Chittenham on the St. Bernard.

For weeks he had known that her reckless gaiety was but a blind to cover a great unhappiness, and now he felt like a man who for long has groined in a dark room and has had a blind suddenly jerked up in his face to admit a dazzling light.

Bitter words which Julie had inadvertently let drop, little incidents which he himself had subconsciously observed, seemed suddenly to fit like pieces of a puzzle into one complete whole.

At the end of the road he turned blindly to cross over—he had no set idea in his mind—he did not care where he went or what became of him. It was only when a warning shout and the sharp grinding of brakes penetrated his misery that he realised how nearly he had been run over. A wing of the big car that had almost killed him, struck his shoulder and sent him down on his knees in the greasy road.

When he dragged himself up again the driver was beside him, anxious, angry and apologetic.
"My God, that was a near shave! What the hell do you mean by wandering about Piccadilly like that—I hope you're not hurt—No? Sure you're not? Well, come along with me and have a drink. I've got a flat not five minutes away."

And before he could answer or resist, Schofield found himself in a cosy bachelor-looking room off St. James' Street with a servant taking his coat away to be brushed, and his host mixing a stiff whisky and soda.

He was dazed and sore, and yet in a way the shock had brought him back to his senses.

He realised that he had made a fool of himself, and the realisation was not pleasant. He gulped down the whisky and soda, and made no objection when his glass was refilled.

The driver of the car stood watching with kindly sympathetic eyes. He was a big, bulky man, with a red, bitten face that looked as if it had been exposed to all weathers, and he had a deep, jovial voice.

"Glad you're not hurt," he said after a moment. "It was a near shave eh? By jove, you gave me a nasty turn, I can tell you. I've driven thousands of miles in my time on motor-bikes and in all sorts of Tin Lizzies, but this is the first time I've knocked any one down. Rotten sensation, I assure you! However, as long as you're not hurt—have some more whisky."
He went on talking as he fetched the decanter.

"You a motorist? No! Never drive yourself—Well, I won't let any one drive me—makes me as nervous as a woman. Though talking about women, I met one once with some pluck—Drove a car up the St. Bernard in a hizzard. Know the road up the St. Bernard?"

"No!" There was a curiously sharp note in Schofield's voice.
It almost seemed as if Fate was laughing at him again. Why should this man mention the St. Bernard of all places?

With an effort he pulled himself together.
"No. I've never been to Switzerland."

"No! I know every inch of it. Had a tour on a motor-bike there last summer. She was some bike, too! I had a special engine fitted to her."

He would have launched out into a glowing description of the machine, but Schofield cut him short.

"Who was the woman who drove a car up there? I knew one once—"
He broke off with a sharp memory of the reckless way in which Julie had boasted to him of her achievement.
"I did it all right—only I couldn't get down—the snow was too bad—and the wind!"

He remembered how she had shivered—"I never heard wind howl like it did that night—it was as if the souls of all the damned were up there, screaming for mercy."

That was so like her—she had been fond of talking extravagantly.

And it must have been the very night she had spent with Chittenham. The other man went on cheerily.
"I never knew her name, but she was a little slip of a thing—fair, I always like fair women—eh? I remember noticing her because she was the only woman in the hotel—a rotten hotel, too—she had a man with her—a decent sort of a chap. I remember he gave me a tip about a new engine he—"

Again Schofield cut in impatiently: "You don't remember his name?"

It's strange, but two people I know did that trip, and—"

The other man laughed.
"Yes, oddly enough, I ran across him only a day or two ago—Chittenham, his name was—what did you say?"

"Only that it's a coincidence, but I know Chittenham. Surprising how small the world is."

"You know him? Really. I like the fellow. He and I sat up together all that night, talking motors. It was too darned cold to sleep. He knew a lot about engines—he told me we—"

"You mean that night at St. Bernard?"

"Yes. You see, we—"
Schofield got up suddenly, his face white, his eyes imploring.

"Will you swear that this is the truth?" he asked thickly.
The other man stared.

"The truth? Why, what on earth—"
"Is it true that you and he sat up all that night? Oh, I know I must seem out of my mind to you; but answer me. If you know what this means to me—"

But before the answer came he knew what it would be; knew just how base and unfounded were Lombard's lies; knew just how cruelly he had misjudged Julie—knew also that with his own hands he had willfully brought his last hope of happiness to the ground and broken it.

Bim Lennox and Chittenham sought everywhere for Julie, without success. They enquired of every one whom she had ever known, and searched every spot in London she had ever visited.

Chittenham was torn between his anxiety for Julie and his distress for Sadie.

He had told Bim the whole story.
"I only wish to God I had told you before," he said, when he read the kindly sympathy and understanding in her eyes.

"When we find Julie—" He broke off as Bim turned away. "You don't believe we shall ever find her," he accused her angrily. "You're afraid to admit it, but you believe she is dead."

Bim made no answer, and he went on passionately, driven by his own dread and pain.

"People don't take their lives so easily. Julie was never a coward. She'll come back—"

But his own hope was not very real. He was haunted by the dread that some day he would read just such a notice headline in the papers as that which had announced her cousin's tragic death. He spent his time be-

tween the nursing home where Sadie was and Bim's flat.
Doris Gardener's heart gave a queer little throb of pain whenever she thought of Giles Chittenham, and there were times when she hoped passionately that Sadie would die and set him free. But Sadie showed no signs of obliging. She had changed wonderfully since the first shock, and had grown quiet and obedient. She did everything she was told with pathetic eagerness, and she was always gentle and grateful to Giles.
(Continued Next Week)

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Year Ending 31st October, 1930

LIABILITIES	
Notes of the Bank in Circulation.....	\$ 8,592,325.00
Deposits by the Public.....	114,291,244.23
Deposits by Other Banks.....	8,393,488.64
Letters of Credit Outstanding.....	872,487.59
Dividend, Bonus and Unclaimed Dividends.....	\$132,149,545.46
Capital Reserve and Undivided Profit.....	280,372.75
	15,740,545.03
	\$148,170,463.24
ASSETS	
Cash on Hand and in Banks.....	\$ 15,986,764.03
Cash in Central Gold Reserve.....	1,250,000.00
Cash on deposit with Minister of Finance.....	374,490.99
Notes and Cheques on Other Banks.....	9,129,609.74
	\$ 26,740,864.76
Government and Municipal Securities.....	26,823,925.66
Other Bonds, Debentures and Stocks.....	2,103,616.15
Call Loans on Securities.....	17,851,443.98
	\$ 73,519,850.55
Commercial Loans and Advances.....	66,846,170.55
Bank Premises.....	5,989,641.19
Other Assets.....	942,313.36
Liabilities of Customers under Letters of Credit.....	872,487.59
	\$148,170,463.24

FRANK A. ROLPH,
President.
A. E. PHIPPS,
General Manager.

AUDITORS' REPORT TO THE SHAREHOLDERS:
We report to the Shareholders of the Imperial Bank of Canada:—
That we have examined the above Balance Sheet as at October 31st, 1930, and compared it with the books and vouchers at Head Office and with the certified returns from the Branches. We have obtained all the information and explanations that we have required, and in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.
In our opinion the Balance Sheet discloses the true condition of the Bank, and is as shown by the books of the Bank.
The above Balance Sheet does not include money which has been set aside by the shareholders from time to time for the purpose of a Pension Fund.

Toronto, November 19th, 1930.
A. B. SHEPHERD, C.A.,
of Peat, Marwick, Mitchell & Co.
D. McK. McCLELLAND, F.C.A.,
of Price, Waterhouse & Co.