



Men Marooned by George Marsh

A THRILLING TALE OF THE
HUDSON BAY COUNTRY

He took the letter of Joan Quarrier from the tree and eagerly opened it.

"Dear Mr. Exile:

"Have you kept your promise? Is this the last letter to be read? I wish you a very happy Christmas, but just how could that be possible up there on your frozen west coast is difficult to imagine. However, I hope you will not be lonely with thoughts of home and what you have so stubbornly turned from."

Garth's brows knitted in thought. "Of course," he surmised, "she must know about Ethel, since her brother has met Charles—had heard of the engagement and his strange actions. But if she thought him still engaged, why did she write?"

Joan continued:

"My winter has been an active one, working in a school for homeless children. Poor things! They need all one can give them. It has not been as uninteresting as it sounds. Everything is so new and strange.

"But when are you coming back, to your kind, Mr. Exile? You must be wonderfully well after two years—and they are still waiting for you.

"Again my deepest gratitude for your hospitality to the shipwrecked."

Garth finished the letter with a groan of disappointment. "She's heard a nice tale from the family, and her brother's version wouldn't help it any," he muttered. "Doesn't speak of meeting them, though. She, in a school for homeless children—"

It was evident to Guthrie from the reserved tone of Joan Quarrier's letter that she had heard of his engagement to Ethel, and it was also quite as clear that she was ignorant of the color of the story Quarrier had related to Charles. To this, he realized Joan Quarrier would give instant and flat denial but she was not even in Montreal—would never meet the Guthries. And after all, what did it matter? He was through with them—his mug brother, and the girl who had lost him when she stared in horror at his scarred cheek that day when the Royal Montreal's came home.

He replated the letter in the pocket of his shirt to be reread again and again with increasing disappointment—chagrin. He had hoped for something more personal—something of the Joan Quarrier he had known for five short days in September. But it was evident that she thought the factor of Elkwan not a free man. Well, he was now. Quarrier had done him an unintentional kindness in that he—had forced Ethel's hand. Now he, Garth, could accept her release. Then what?

Far into the night Guthrie sat and smoked, but when he blew out the

candle, he was no nearer a solution of his problem. Joan Quarrier had been right when she feared that a lonely Christmas awaited the exile at Elkwan. It did—a Christmas gray because a thousand miles of forest separated Garth Guthrie from a girl whose hair the moon once touched with silver dust on the cliffs of the Albany.

CHAPTER X

The New Year's festivities and the trade were over at Elkwan. The dance in the sleephouse, for which Etienne, seated high on a sugar barrel, provided the music from an ancient and scarred violin, had passed off without compelling the interference of the factor as peacemaker. The customary present of sugar and flour, tea and pork, had been given to each family of hunters and the Crees had feasted and gossiped to their hearts' contentment, oblivious of bitter moons to come on far trap-lines when, if game were hard to find, their children would whimper with hunger. The last of the dog-teams had jingled up the river trail or down the delta bound for Akimiski. Thanks to Souci, it had been an unheard-of trade which had come to the little post. Not only had he brought across the ice the Elkwan Crees but some from Kapiskau and Attawapiskat as well. A good joke on Graham and Boucher.

For a week Garth and Etienne were busy sorting and pressing the fur, which was to go by sled immediately to Albany.

"Twenty-eight thousand dollars," said the factor as he finished checking his list. "Our little trips inland after Souci and over to the island were rather worth while, my friend."

Etienne grinned. "No little post tak' dis evair mak' dat trade on dis bay. Dey geeve you bigger place soon. You tak' Etienne Savanne wid you?"

"Take you with me, you old villain? How could I get along without you? You're responsible for this catch of fur, and you know it."

Savanne gravely shook his head. "Eet was you who tak' de chance on de riviere to fin' Souci. Wen we go to Albanee I tell dem peopl' dat de new man at Elkwan ees hell on catch de fur."

Guthrie stopped to laugh at the serious half-breed. Of the loyalty of his head man, who had taught him practically all he knew about pelts, he had had ample proof.

Down the coast over the sea-ice traveled the sled loaded with the

Christmas trade. At Kapiskau, where the early January dusk overlooked them, they turned up the delta to the post to pass the night with the surprised Boucher, whose Indians at Akimiski had left him to trade with McDonald.

Starting the following morning under the stars, before the light died, the sled from Elkwan sighted the buildings of Fort Albany.

As Garth and Etienne entered the trade room, Cameron, curious of the result of their mission, called: "Well, well, what's the news from the island? Did you get across the ice?"

"Yes, we got across a week before Christmas, but had a tough time," Guthrie dissembled gravely, nudging Etienne.

"Didn't see how you could do any good going over there. Your man failed to hold any of the Elkwan people, then?" surmised the disappointed Cameron. "Same way with Attawapiskat and Kapiskau—they lost most of their people—went to the schooner. It sure grinds me to think of that McDonald coming in here and taking all that fur."

"Well, eh outbids us for it, and it's only human in the Indians to let him have it. How much is the whole island trade worth in an average year, anyway?" suddenly asked Garth.

"Let's see," said Cameron, scratching his grizzled head. "Um, I should say that it runs about two hundred fox skins, all kinds."

"Well, Mr. Cameron," drawled the factor of Elkwan, "I've got half of it on the sled then."

"What?" Cameron stared stupidly into the twinkling eyes of the man before him. "Thought you said you didn't—half of it? What d'yuh mean, half of it? Half of what?" sputtered the puzzled trader.

"Why, half of the Akimiski trade. We got a hundred skins."

"You got a hundred—? Why, man, you said you didn't hold 'em—your people. Are you crazy, Guthrie?"

cried the excited Cameron.

Unable to contain his mirth, Etienne exploded at the far end of the trade counter, as Garth replied: "You took it for granted that we failed. I didn't say we fell down," chaffed Guthrie.

"For heaven's sake, man, stop your fooling and tell me the truth. Do you mean to say that you've got a hundred fox from Akimiski on that sled out there?" demanded Cameron.

"I do."

"Well—I'll be skinned alive!" And the dazed trader stood, fists on hips gaping at the grinning Garth and Etienne.

"How in Jehosaphat did you do it? You got 'em, after all, with Souci?"

"Souci and Etienne, here, scared them to death."

Then, when the fur packs had been brought in and the dogs fed, Guthrie told the story.

"Do you realize, major, that this is the largest Christmas trade ever made by a subsidiary post of Albany? Your scheme and your nerve in seeing it through make the rest up the coast look like pretty dead people. My heartiest congratulations." The factor of Albany grasped Guthrie's hand.

"The men who turned the trick are Etienne and old Souci," protested Garth. "I don't want you to forget them. I did little."

Cameron slapped the proud half-breed on the back. No fear of my forgetting Etienne Savanne. He's worked with me too many years. Now I wish you'd listen to what they write from Moose."

The Albany factor went to his desk and, returning with a letter, read to Guthrie:

"The Montreal office has got the idea that this free-trader, McDonald, Scotia for a murder committed about may be a man wanted in Nova three years ago. A returned soldier struck and killed a man supposed to be his wife's lover. He was traced to Newfoundland. According to McMann at Charlton Island, the description of the soldier tallies with the appearance of this Laughing McDonald. I have written Montreal that the schooner is wintering on this coast. I expect the provincial police will show up here soon to investigate."

"Now, what d'yuh think of that?" demanded Cameron of the man whose thoughts were centered on the homecoming of a soldier with disfigured face—a face repulsive, unbearable to the woman whose weakness had caused the murder.

(to be continued)

"Hello old top. New car?"
"No. Old car, new top."

CANADA'S LARGEST FINANCIAL INSTITUTION, THE ROYAL BANK HAS HAD COLORFUL HISTORY

(Financial Post)

Like so many other "things Canadian," the Royal Bank of Canada was born in the Maritimes.

Sixty-four years ago, this month, a few prominent citizens of Halifax laid the foundations of the present institution on Bedford Row, Halifax.

Not as the Royal Bank did it start, but as the Merchant's Bank of Halifax.

During the first five years of operation, earnings averaged 9 percent, per annum, a federal charter was sought and the royal assent received on June 2, 1869.

The authorized capital was \$1,000,000 of which one-half was at first offered for subscription.

At the first annual meeting of the company the paid-up capital was \$300,000; the reserve fund \$20,000, and deposits \$284,656. Current loans amounted to \$266,000 with total assets at \$729,000.

What has happened in the meantime?

The last annual statement of the Royal Bank of Canada shows paid up capital \$30,000,000; reserve fund \$30,000,000 and deposits \$722,636,000. The current loans amount to approximately \$380,000,000, while total assets now stands at \$894,663,000. Such has been the growth of the past sixty-four years.

Keen Leaders

As in the present, the early history of this bank is a record of outstanding vision and ability on the part of its executives. Shortly after the federal incorporation, Thomas E. Kenny, was elected president, and much of the early development was due to his vision and energy.

Thomas Kenny had very definite ideas on the possibilities of extending his institution, and from 1870 onward, branches were opened rapidly throughout Nova Scotia. First Pictou, then Antigonish, Bridgewater,

Lunenburg, Truro and Weymouth, and in 1872 a branch was opened in Sydney.

Withstands Shock

It is characteristic of the strong foundations upon which this institution has been built, that in 1873 when several Maritime banks failed and had to close their doors, the "Merchant's" forged ahead. At the annual meeting in that year, the president announced the usual dividends and another \$40,000 was added to the reserve. Also in the following years, despite the trade reaction following the Civil War, progress was equally rapid, and branches were opened on Prince Edward Island at Summerside and Charlottetown.

The bank soon outgrew its original quarters, and in 1879 a new building was chosen an occupied. Trade conditions improved, and the bank spread its activities into the province of New Brunswick. At this time also there arose an interesting phase of the bank's activity, which has had an important bearing on its history.

Enters West Indies

The trade with Halifax at this period was largely sea-borne and merchants had long been carrying on an exchange of commodities with the West Indies, the Bermudas and the Bahamas. In the hope of creating a new field for the bank's activities, a chief accountant was sent to Bermuda with instructions to investigate the possibilities and perhaps open a branch at Hamilton. In spite of certain misgivings at the venture, the branch was established only to be closed after several years of service. However, today, the Royal Bank is the outstanding banking institution in these Isles, it now having a record of 30 years service in this community and over 50 branches encircling the Caribbean Sea and stretching far down the eastern coast

of South America.

Reverses Come

Reverses, of course, are bound to come and with the passing into the hands of the receiver, of two of Nova Scotia's largest industries, the bank suffered a severe loss. Profits for the year were wiped out, the reserve fund was drawn upon for \$30,000. So well, however, was the bank established, that within three years the loss had been entirely made good and the reserve restored to its former strength.

It was not until 1887, that the bank sailed up the St. Lawrence, established itself at Montreal and laid the foundations of a national institution. It is of interest that the first branch in Montreal was opened with Edson L. Pease, the present vice-president of the bank, as manager.

It was in this year, that Newfoundland suffered its second great disaster by the failure of all the banks in the capital city, and a branch of the Merchant's was opened in St. John's to assist in the restoration of banking accommodations.

Pease Travels

Ten years later, the aggressive spirit of the institution turned again to the West Indies. This time it was Edson L. Pease who visited Cuba and who enquired as to the possibilities of starting a branch in Havana. There was no hesitancy this time and a month after the signing of the Peace of Paris, which gave Cuba her independence, a branch was opened. This proved such a decided success that attention was turned very definitely toward the West Indies, with the result that to-day over fifty branches stretch into the Caribbean Sea and extend down the South American coast.

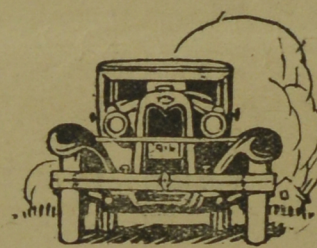
West Invaded

It was at this time, also, that the bank entered another era of expansion and branches were opened in Nelson, and Rossland, B. C., and at the port of Vancouver. The following year three more branches opened their doors in the Pacific Province at Grand Forks, Nanaimo & Victoria.

The development in the West Indies which took place about the be-

(Continued on Page Three.)

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