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THE THREE KEYS
BY FREDERICK ORMOND.

(Continued)
The president glanced at the check, and smiled.
"Twenty-five thousand? I wish all beggars were as good," he declared, generally. "We are glad to have you with us, Mr. Lathrop; very glad indeed! Take a seat, please, and I'll have the matter arranged."
"Come, come, Young Millington's check, eh?"
"My dividend on a deal we had together," Lathrop remarked. To himself he added: "My first lie! I wonder where will my lies end!"
"Do you wish to draw anything now?" the president inquired.
"Well, yes, I think perhaps I had better take a couple of hundreds," Lathrop replied, negligently. "And a pocket check-book, please."
As he continued on his way down-town, a curious change in mood was wrought by the knowledge that there were dollars in his pocket. A little earlier, he had regretted the necessity for walking; now he walked by preference when he might have ridden. And, too, as he strode onward, he began to feel a strange elation, born of the consciousness of power—a sensation wholly unknown to him hitherto. Its origin lay in the fact that, for the first time in his life, he had become an active agent in human affairs.

"Why, I am going into business," he reflected, with a smile of self-derision, yet with a feeling of pride. "Of course, it is beginning the thing with rather a black eye, but it is a beginning, none the less."
Unhappily for him, however, this mood was of the most transitory. Soon, he was in the depths of self-loathing, nor could he again cajole himself into lightheartedness. The implacable truth confronted him constantly: He had taken an irreparable step downward; he was a thief!
He went first to the Westmoreland Safe-Deposit Company's vaults, and, having presented his letter to the superintendent, took the documents he wanted from the safe, and performed the several duties which Millington had regarded as most important. Then, having filled out the two of the blank checks with amounts taken from the memoranda of the brokers upon whom he called to settle yesterday's accounts for his friend, the legitimate work of the day was done. The only remaining commission that he had to fulfill was the contemplated attack upon Cummings, and this could not begin for a day or two yet.

It was now two o'clock, and he directed his steps toward the office of George Trevor. He found the financier seated at his desk, apparently as calm as ever, but the lines of care and the look of anxiety had deepened ever since their interview.

"Ah, Morris," he exclaimed, "I'm glad you have come. Close the door. I'm afraid it's all over with me."
"How is that, pater?" Lathrop asked.
"I must have that matter arranged before the bank opens tomorrow morning." The old man's voice trembled as he spoke.
"Well, that's all right," Morris announced placidly. "I could have brought it with me."
"You could?" Trevor cried the question hoarsely.
"Certainly."
"Good God!"
The old broker leaned back in his chair, and his face became very white. Then Morris, as he watched, saw tears gathering in the corners of his friend's eyes. But, presently, the whole manner of the man changed.

"What time is it?" he demanded, suddenly.
"Three minutes past two," Lathrop replied, after glancing at his watch.
"Would you have to go far?" was the next question.
"For the securities? No, not very far."
"Could you go for them, and get back here before three?" Trevor inquired. He was leaning forward now, in trembling eagerness.
"Why, yes, I think so," Lathrop answered. "Indeed, I am sure I could make it."
"Then try it, my boy," the financier exclaimed. "Take my carriage—it's at the door of the building. Quick! There's not a moment to lose!"

Forthwith, Morris obediently hurried from the office, leaped into the carriage, and was soon driving rapidly again toward the Westmoreland Safe-Deposit vaults. But, now, he intended to make immediate use of the third key which Millington had hoped he might not need at all. The memoranda in his pocketbook told him what to select, so that his task was wonderfully simple. As he stood before the open door of the safe, he could not but wonder at the confidence reposed in him by his friend in giving him the open sesame for such wealth, for what he had abstracted did not represent a tenth part of the contents of the repository. And then he smiled to himself. Twenty-four hours earlier in his career, he would not have thought the confidence strange or unusual, since he would not have thought of abusing it. It was only another version of the old saw that a guilty conscience is its own accuser.

"It is done, I, Morris Lathrop, am a thief," he laughed aloud as he uttered the words, while the carriage was whirling back again toward the office of George Trevor. The old man was awaiting him, and Lathrop threw the bundle of securities on the table.

"There, pater," he said, "figure it up for yourself; I hope there's enough. If there isn't, I can get more."
"Enough!" exclaimed the broker, after ten minutes of busy silence. "Why, the most conservative figures make it upward of \$755,000. It's more than I need—much more!"

"I thought you said you wanted half a million!" Lathrop exclaimed.
"So I did—in securities; about three hundred thousand in cash. Why, boy, this is gilt-edged collateral. The bank will

credit me with almost the full value of this."
"So much the better," Lathrop suggested, smiling. "It won't do any harm to have a little extra for a nest-egg."
"Do you mean that I shall use all of it?"
"Certainly; that is what I brought it here for."
The old man looked at Lathrop for a moment; then, without a word, he sank down upon his chair, and sobbed aloud. The terrible strain was past, and he gave way under the reaction as he would not have done had he lost everything.

"Come, come, pater, none of that," cried Lathrop, brokenly. "And see, it is a quarter of three!"
"God bless you, Morris! God bless you!" Trevor said, softly. "Wait here for me. I shall return very soon."
"I'm afraid the other fellow wouldn't say, 'God bless you,' to me, if he were here," muttered Lathrop when he was alone. He walked to the window, and looked out upon the passing throng, wondering vaguely as he watched that web of men shutting to and fro if they were all thieves like himself!

Trevor returned presently. His face was beaming, and he rubbed his hands contentedly together.
"It's all right," he said. "I'm not afraid of the whole Street, now. The bank did an unprecedented thing; credited me with the full amount. What do you think of that?"
"I think the bank ought to have done it," was the prompt answer.
"Oh, you do! Eh? The elder man said, with a chuckle of enjoyment. "Well, sir, let me tell you that the banks are not run as charitable institutions."
Then, in a moment, his face grew grave, as he drew forth a formidable-looking document.

"Glance over this, please," he requested, extending the paper to his companion.
"What is this?" Lathrop inquired, in astonishment. "I had, in fact, quite forgotten the financier's stipulation that he should be rewarded for his services in this emergency by a place in the firm of George Trevor & Company."
"That," the banker replied, "is an agreement of partnership between us, which I have caused to be prepared. It is dated thirty days back, in order that your part in today's business should not be too apparent. He thrust a pen into Lathrop's hand. "Sign there," he directed, with a gesture.

And, dazed by the unexpectedness of the event, Morris Lathrop wrote his name in the indicated place, as he had been commanded.

CHAPTER V.

Lathrop stared thoughtfully at the document in his hand, which he had signed automatically at the bidding of the financier.

"Pater, you should do this thing—make me a partner in your firm."
"Why not, sir?" came the crisp inquiry.
"Well, there are many reasons," the young man answered hesitatingly. "The principal one—and it is sufficient—is that I am by no means fit."
"That is my concern," Trevor declared, "and I am quite content. Why, my dear Morris, do you realize what you have done for me today? You have saved my life! I should never have survived it, had I gone to the wall. In addition to that, you have saved my fortune, and Edna's and Carla's. What is far more than all the rest; you have saved my honor. I shall never forget that. The half of this business is small recompense for such service."
The broker paused for a moment to control his emotion. Then, he continued in a changed voice: "In a week or so, I shall be able to return your securities to you, Morris. By the way, that reminds me: Those securities! Where in the world did you get hold of them?"
Lathrop started slightly, but gave no other sign of his agitation at the question.

"Why do you ask that?" he inquired, lazily.
The financier smiled complacently.
"Oh, it is nothing much," he said; "only that it happens to be the best joke of the season! There are men on the Street this moment who would give a fortune to know that you are in possession of this particular stock. Of course, Sam Millington must know that you have it."
"You see, Morris," he resumed, presently, "this is the fact of the matter: Sam Millington has been my enemy time out of mind; it was his influence that was pushing me to the wall in this present case when I appealed to you for help. And now, at the psychological moment, you bring me this block of stock which everybody believes him to have locked up in one of his safe-deposit vaults. If he had ever guessed the possibility of such a use for it, he would have burned it. I never dreamed of such a thing as that; Millington should let that stock go. You are cleverer than I through you, Morris. On my word, you'll make a capital partner!"

(To be continued)

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Fashion Hint for Times Readers



THEATER GOWN AND WRAP

Though having the effect of a pronounced décolletage, this satin frock is made "high-necked" enough to pass muster for theatre and restaurant wear. The frock is of pale pink satin and chiffon, the deep pink rose in the corsage giving depth of color. Over this pink costume is a chiffon wrap in a warm brown tone, the little shoulder scarf attached to the wrap showing the "tete du negre" trimming of marabout.

CHANCELLOR JONES PRESENTS STRONG CASE FOR NEW BRUNSWICK

In an interesting and inspiring address last night before the Young Men's Association of Centenary Methodist church, Chancellor Jones, of the U. N. B., speaking on the resources of New Brunswick, referred to the harbor of St. John as holding a unique place in the dominion. He prophesied that it would one day be the most important port in the country. The development of the facilities at this port, he declared, depended on the efforts of the citizens in conjunction with the government. The speaker outlined the growth of his fisheries, agricultural and lumber industries and made strong pleas for the adequate protection of fish and lumber.

In opening, Chancellor Jones said that a great many people seemed to have the impression that New Brunswick was the poorest province in the dominion. While it was true it was one of the smallest, he thought that a little study would show that it was really one of the richest. Moreover, he contended that the population of the province was of such a nature that they could be depended upon to make the most of the natural resources.

The harbor of St. John he considered occupied a unique position and would one day be the most important in the dominion. The immense trade of the whole country must find its way here if the facilities are adequately developed and this is a problem which must be worked out by the citizens in conjunction with the government. The speaker dwelt on the importance of the St. John river as an artery of communication and commerce, and on the possibility of developing water powers in other parts of the province. These possibilities were so great that one day New Brunswick would be the scene of many important industries.

Turning to the climate, Dr. Jones said that everyone felt licensed to talk about the weather and very often we spoke disparagingly of the seasons here. Outside of the province of Alberta, however, which is an inland province, New Brunswick, he admitted, held the record for hours of continuous sunshine. According to the records of the meteorological station in Fredericton, there were last year 2,200 hours of sunshine. Divided into days of ten hours each this accounted for 220 days out of the year.

Then, again, although we had frequent showers, the climate was not damp, and what rain fell merely served to accelerate vegetable growth, which was, he thought, at least as rapid here as anywhere in the dominion. This rapid growth the speaker admitted had its drawbacks. The farming operations of the province were practically confined to four months of the year, and this was apt to produce undesirable conditions in the labor market. Even the long, cold winters, the chancellor said, were beneficial. The hard frosts helped to pulverize the soil which, in New Brunswick, recovered itself as quickly as in any part of Canada.

Turning to the fisheries, Chancellor Jones said the annual income to the province from this source was \$6,000,000. He urged that greater attention should be paid to these fisheries, as they were a source of revenue and food supply to our very doors. Some improvements had been made in the fishery when they were able to handle fresh fish to better advantage, but much greater facilities in the line of cold storage warehouses ought to be supplied.

The revenues from the different kinds of fish, according to the census returns for 1908, were: Herrings and lobsters, \$900,000 each; sardines and smelts, \$900,000 each; cod and salmon, \$1,000,000 each; export of clams, \$300,000; trout, \$15,720. Besides this revenue the speaker pointed out there were large numbers of men and women employed in curing and canning the harvest of the sea, and much money was invested in plants and machinery. One feature of the fishery question was the need of adequate protection. The fishermen need to be protected from themselves.

He referred to the decline in value of the oyster beds of P. E. Island. In 1908 the oyster beds of New Brunswick yielded a revenue of \$19,950, which was much larger than that derived from the island beds, and showed the benefit of protection. The chancellor next took up the question of agriculture. The returns of 1901

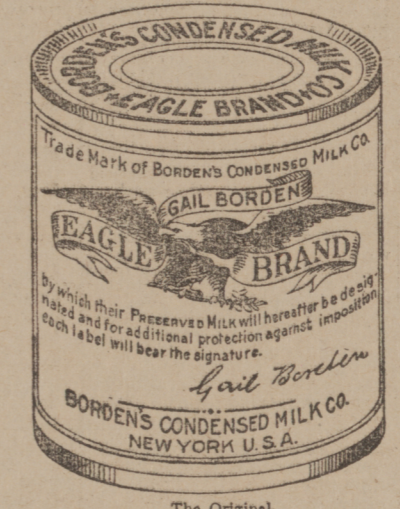
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record, 247,000 tons of pine were exported. Since the year of the Miramichi fire the export of pine had steadily declined. In 1840 the first exports of spruce deals were made, and now a pine tree is almost a curiosity in the province. He made a strong plea for forest protection. Fire, he said, had been more responsible for the extinction of the pine than the axe of the lumberman. It was also essential that the spruce should be protected alike from the ravages of fire and the lumberman. He emphasized the importance of safeguarding the country through which new railroads pass. It was a fortunate thing that while the pine had to be cultivated the spruce was a weed and would grow of itself in the soil of New Brunswick. For all that, it was essential that proper methods of cutting trees and caring for the forests should be adopted.

Mining, the speaker said, did not present a serious problem now, but it held immense possibilities for the future. The most important mineral from an economic standpoint was coal, and the coal deposits of Queens county, he thought, could be worked for years to come. Then there were the iron mines on the Nepisiquit river, the gypsum beds of Albert county and the bituminous shales of Westmoreland county, all rich in commercial possibilities. The latest available census returns, those of 1908, credit New Brunswick with the following: fisheries, \$8,099,000; agricultural products \$20,000,000; and lumber \$7,000,000, or a total of value of \$35,000,000. "We are," the chancellor said in conclusion, "inclined to underestimate the value of the country we live in. If this province were a wheat producing country and it could be advertised to the world that it had produced 33,000,000 bushels of wheat, thousands of immigrants would be eager to take up the land. And yet 33,000,000 bushels of wheat at \$1 per bushel would only bring in \$33,000,000. Taking all things into consideration, we certainly have an aggregate of wealth within ourselves that is enormous and may felicitate ourselves that we are citizens of such a wealthy country."

At the conclusion of the lecture, a hearty vote of thanks, moved by George A. Henderson, and seconded by W. S. Fisher, was extended to Dr. Jones.

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The Times Daily Puzzle Picture



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