

What Income Will You Need When You Retire?



When the time comes to retire you will still need an income . . . but *how much* will you need? If you have to reduce your standard of living too steeply, your declining years are unlikely to be years of comfort.

The wise thing is to review your probable needs while it is still possible to make provision. Life insurance can be arranged to provide as much guaranteed monthly income as you consider necessary.

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The Golden Girl

By AGNES LOUISE PROVOST AND LADBROKE BLACK

continued
XVI

Life for Gloria, hating always that lurking uneasiness in the background, had become a kaleidoscopic dream. Frances Payne, always craving pleasure and excitement and bent on making her new venture as entertaining as possible, used all her tireless energy and her list of friends to make the day a continuous butterfly dance for both of them. Each morning's mail brought its shower of invitations, and life beckoned gayly on and on. Gloria knew that Frances Payne was spending money lavishly for both of them, but it did not seem to matter. There was always so much more.

Already Mrs Payne was considering the relative merits of Palm Beach and Cannes for the winter. She knew of a villa at Cannes that Gloria could get for an absurdly low figure. Gloria listened. With all her delicious drifting she still held a light hand on the wheel, as Mrs. Payne had once or twice discovered to her annoyed surprise. One of the immediate results was that even in her most pressing financial straits she did not attempt to borrow money from Gloria and this in spite of the fact that Gloria was most generous with her. Somehow Frances felt that it would be difficult to ask for money and still run in debt for gorgeous gowns. Miss Staunton apparently had some puritanical views about financial matters.

She was reminded of that unyielding quality beneath all the softness and the cream-and-gold loveliness of her charge when she came into Gloria's room at the Bluffs one morning and found Gloria, slim, trim and beautifully tailored, adjusting a smart little hat on her shining hair. "Darling, you are so energetic!" Frances curled lazily in a nearby chair, but her eyes were suspicious. "How can you be up and dressed for the street at this hour after dancing half the night? You haven't forgotten that Dickersons starts at two?"

"I thought you knew I was not coming? I am going to the city on business. I am sorry if there was any misunderstanding."

Gloria spoke mildly. She had no wish to disappoint Frances over the yachting trip with the wealthy Dickersons, but neither did she intend to go. It was a curious coincidence that Mrs Dickerson was a remote connection of the Endicott's and made the most of it although Miss Harriet Endicott was never heard to mention it. But it was not for that reason that Gloria did not wish to go, nor yet because she did not care for them nor the people they usually gathered around them. The real reason was that she had heard Wayne Gorham was to be one of the party on the three days' trip up the coast. "Oh, Glory, you provoking little wretch!" Mrs. Payne tried to appear good-humored, but her eyes were stormy. "Can't you postpone the silly business? It will be a perfect trip, and the Dickersons have the most gorgeous yacht along the coast. I know she is trying at times, but they know how to entertain. Please, darling! I shall be so disappointed if you don't come."

Frances coaxed prettily. She had promised Wayne Gorham that Gloria would be there, and Gorham could make himself unpleasant when his plans were disturbed.

"But, Frances, dear that need not prevent your going. I decided only for myself, you know. I wrote to Mrs. Dickerson yesterday."

Mrs. Payne's pretty face hardened into a sullen little mask. She shrugged a petulant shoulder.

"Of course you will do as you please," she said coldly, "but it will be perfectly obvious to Mrs. Dickerson that you are running away because you don't wish to accept. No one really had engagements in town at this time of the year. She will be furious."

"I am sorry that you feel that way about it. Good-by Frances."

There was a delicate finality in Gloria's voice that was not to be mistaken. She hesitated, and then bent down and kissed the pretty petulant face.

"Don't be angry, dear. And I have business in town whether Mrs. Dickerson believes it or not."

Gloria took her overnight bag from Cecil and went out leaving Mrs. Dick Payne curled in sulky contemplation against the cushions of her most comfortable chair.

As Gloria went out to her waiting motor a man in flannels idly flirting with the pretty girl at the hotel news stand turned his head and looked after her. A second later he left the news stand and followed, only to see Miss Staunton's car speed out of the drive. Gorham frowned, looked at his watch and said something under his breath. What was taking Gloria Staunton away, evidently on a journey, when she was due on board the Dickerson yacht in less than three hours?

With an impatient jerk he went back and called up Mrs. Payne.

Mrs. Payne was dressing and could not see him immediately. Perhaps, being in a bad humor herself, she kept him waiting longer than was necessary. At any rate he sat in Miss Staunton's private sitting room and fumed because he had been at elaborate pains to get an invitation through Frances Payne to the Dickersons' yachting party which he had been certain would include Gloria.

He was not in love with Gloria Staunton, but he was cynically in-

Charlottetown Delegates To Medical Convention



Among the members of the General Council of the Canadian Medical Association attending the annual convention in Halifax last week are, left to right: Dr. H. H. Pierce, Charlottetown; Dr. W. J. P. MacMillan, Charlottetown; Dr. A. R. Grant, Summerside.

terested in the brief glimpse of her had its value. When Mrs. Payne entered, he greeted her with little attempt to conceal his annoyance. "I thought Miss Staunton was going on the cruise? You gave me to understand that she was."

"Really, one might think you were calling on me to account for her absence!" Mrs. Payne gave him the benefit of a cool stare. She was not accustomed to having men talk to her in that way. "I am sure I presented all the inducements," she added maliciously.

"Arcana Oil dropped out of sight yesterday." "So I noticed. I hope you sold before it went too far." "You left no orders," he said smoothly, "so of course I felt obliged to hold on. I tried to get you by long distance, but you were

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"I told her that it was the most gorgeous yacht in the country and that you were going to be there, but there seems to be business in New York. Dreadfully sorry that you are disappointed."

He seemed little disturbed by her childish fling at him. When he spoke he changed the subject abruptly.

"Arcana Oil dropped out of sight yesterday."

"So I noticed. I hope you sold before it went too far." "You left no orders," he said smoothly, "so of course I felt obliged to hold on. I tried to get you by long distance, but you were

off motoring somewhere."

In spite of her poised a haunted look crept into Mrs. Payne's eyes. She had gained in a few weeks ago on Zinc, only to get hopelessly entangled in new speculations.

Why was Gorham looking at her like that? Why must she be hounded by debts while Gloria Staunton had more money than she could spend?

"I daresay I am dreadfully in debt," she managed to say.

"Thirteen thousand, eight hundred," Gorham answered in a casual voice.

To be continued

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