## OUR BOYS AND GIRLS.

### THE ROMANCE OF PHELIM RUADH

Magdalen Rock in Benziger's Magazine.

After we finished planting our own few patches of potatoes, I shouldered my spade one morning, before the larks preened their breast-feathers, and crossed the Binban Mountains to Gleann Mor, there to help our cousin, Denis MacDiarmuid, with his planting.

On the second day I wrought with Denis, as we spaded abreast up the South Slope field, camping—for Denis was late with his work this year, and wanted to get out of me, during the week he would have me, the most work he could—a lanky, ill-formed individual with dark red hair, spare countenance, and dressed in well-worn priest's clothes, came over the fields toward us.

"Good morin', Denius Diarmuid," said he, when he reached us; and "Good morin', sthranger. Benediction an' welcome to ye."

Denis said: "Good mornin' Phelim Ruadh."

I said: "Good mornin' an' thanky kindly." And I looked the curious fellow up and down.

He sat down, close by us, on a newly set ridge, and drew from some complicated corner of his clothing a very black clay pipe. He looked into the bowl of it, shook his head, and said: "Whew—ew—ew!"

"Is it emp'y, Phelim?" Denis queried.

"As emp'y, Denis, as Eamon Ward's pocket the mornin' he woke in the strange lodgin's in Glasgow."

"Here ye are," said Denis, flinging to him half a foot of twist. "Fill the pipe an' put a chunk in yer pocket."

Phelim seized the piece, and as he calmly examined it, said: "May yer shadow increase, Denis Diarmuid, an' yer days be long in the lan'."

He fished up a stubby whittle-knife from a deep outer-pocket of his coat (his arm disappearing to the elbow in the act), tore off and teased in his palm as much tobacco as filled the pipe, and then cut—I was observing him closely and curiously—a rather modest piece from the roll. He put the piece into some hole in his clothing, and with profuse and hearty, if stiffly worded, thanks, returned to Denis the remainder.

Denis glanced at it and hastily proffered it back again. "Man dear," he said, "sure I wouldn't tell me name for all ye've tuk. Why, man, ye didn't take any at all, at all. Take double as much."

Phelim Ruadh courteously declined the privilege with a graceful wave of his hand. "I thank thee, Denis Diarmuid," he said. "Your generosity overwhelms me. I have partaken to satisfaction. And, Denis, you of course remember the words of the anshint philosopher that so appropriateiy bear upon the subject?"

"No, then, Phelim," Denis said apologetically, as he still plied the spade; "I'm afeerd I don't. My edication, as ye know, is a bit backward."

"It was Julius Saiser, or Aristotle, or Pittolemy—I don't just at the present moment call to memory which—but anyhow, it was some wan or other iv me anshint frien's who make use iv the aphorism—'Enough,' he said, 'is as good as a faist.' Return thy tobacco to thy pocket, Denis Diarmuid. An' may yer fingers never fin' an emp'y pocket there."

"Very well, Phelim; ye were always too modest. Ye'll fin' a light at the fut iv the ridge."

At the foot of the ridge we had the usual half-a dozen turf burning for this purpose.

Phelim took up a half-burned one and applied it to his pipe, pressing portions of the burning coal into the bowl and ejecting from his mouth great puffs.

Between the puffs he said: "Denis, me son, on the night ye depart this life (which God delay) may there be rows of winged white angels as thick as palin'-sticks, with flamin' torches to light ye on the way to heaven!"

"Thanky, Phelim Ruadh, thanky; an' God reward ye iver for all ver good prayers."

"I have a long way afore me, this mornin' yet. I've to thramp to Gleanamadhoo to oul' Taigy Gildeais (Taigy's near his last these days, poor man!) to give him insthructions for daith—an' from that I've to be up again at Meenahilla at nightfall, at Mary Mhor's to houl' a catichiz' class for the Menahilla childher that's preparin' for Confirmation. Father Charles tells me he b'lieves he'll be able to induce his Lordship to gi' me Minor Ordhers when he comes roun' in May." (I looked up at him here; but he was in sober earnest.) "So," said he, "I'll be wishin' you, Denis Diarmuid, a good mornin' an' a blessin' on yer work. An' the same to you, sthranger."

Then he was gone. His stride was long and loose, and not slow; his arms swung as loosely and awkwardly as those on a toy figure; a good reek of smoke floated backward over his left shoulder; his coat-tails sailed along after him. I leaned with folded arms on my spade-head and watched him disappear.

Denis was spading away industriously; after a minute he remarked, as if soliloquizing; "Poor Phelim Ruadh!"

I turned. "Who is Phelim Ruadh, Denis?"

"That's him—a poor half-wit! an' with more larnin' than would maybe bust many a wise man's head."

"How did he come by the learning, Denis? He wasn't a half wit born, was he?"

"A half-wit born? No—no." In Denis' "No—no" there was a ring of deep feeling, and his head was shaken in sympathetic accompaniment. "Nor a half-wit bred, neither. No."

"Then what came over the poor fellow, Denis?"

"Ah—h—h!" Denis said, sadly drawing out the exclamation; "that's a story!"

During the two hours succeeding, I think Denis MacDirrmuid did not speak twice.

But he told me the story of Phelim Ruadh that night.

After we quitted work, which was not till the shades of evening were heavy, we supped a hearty meal of good oat stir-about with thick milk, and then we wandered out and down the *cassaigh* in the moonlight, with our pipes going smoothly, and out on to the road which we followed to the little bridge.

Denis and I sat upon the parapet wall with our legs dangling over the crooning streamlet which glided beneath. And after we sat here many minutes, absorbing the peace and the beauty of the place and hour, Denis MacDiarmuid said:

"Ay, poor Phelim Ruadh had a story!"

We both listened again intently to the streamlet's crooning, which suddenly seemed to have taken a saddened tone.

"Old Neil McGeever, of Glassacn," Denis began after a little, "had the two sons—Phelim Ruadh an' Neil Og. Neil had a tidy bit iv a farm, an' it never wanted iv bein' well stocked—for our Glen. An' he had more sheep on the hills than maybe the most iv us. So, he was snug an' warm, an' well-to-do. An' they wor as well put-on (well-dressed) himself an' Peggy an' the two youngsthers, as iver another family in the parish. But it wasn't all for nothin' they had it.

"Old Neil McGeever was as hard a worker, early an' late, summer an' winter, as was to be found in the length an' brea'th iv the Glen; an' Peggy wasn't wan whit behind him. If they kept the youngsthers purty close to their schoolin' itself, they had them out in the fiel' mornin' an' evenin' doin' what they could do, and taichin' them to be industhrous.

"Phelim, who was the ouldest iv the two boys, an' be raison iv his red head was called Phelim Ruadh, was in throth industhrous enough. He was an uglier-formed individual than ye see him the day, an' only just middlin' sthrong; but as good-hearted a garsun as ever stepped on the sod, an' he'd go to the Well iv the World's En' at a nod from his father or mother.

"But Neil—young Neil—Neil Og—was the makin's of as clane an' cliver, handsome a young fella as ye'd care to dhrop yer eye on. Neil Og was the pride iv his mother—an' father, too; an' poor Phelim himself was as vain iv him as any wan. Neil Og wasn't by no means as industhrous a boy as Phelim, an' when the both iv them was put to do a peice iv work the heavy end iv it was sure to be done be Phelim, who was the laist able of the two.

"An' poor Phelim, he was always only too glad to make Neil sit down an' rest himself whilst he'd do *his* part iv the work. An' Neil would sit down unconsarnedly an' whistle a tune or sing a song, whilst Phelim wrought for him. An' then he'd say; 'Thanky, Phelim, ye're the heart an' soul iv a good fella,' when poor Phelim, pantin' and peichin', had finished, an' Phelim then was more plaised than if Neil had put yella goold in his pocket.

"Neil McGeever an' Peggy had always the notion that they'd like, if they wor at all able, to make a priest out iv wan i' the boys, save, an' for this they put by ivery ha-penny they could scratch an' save an' they wrought harder an' hard, niver sparin' themselves, to save more an' more.

"There was wan day, in the war time, when Phelim had come to be fifteen years iv age, an' Neil Og was thirteen, an on this day the McGeevers just finished their spring settin', when Phelim reached the en' iv his ridge, he took an' he threw his spade as far from him as he could put it. 'Ye've done yer work,' says he, 'an' all throuble go with ye. Farewell! Father,' says he, 'I'll go to the Latin school an' larn to be a priest.'

"The father looked at Phelim a long time, steady, an' didn't say much. But that night after Phelim an' Neil Og had gone to bed en the laft, the father an' mother sat over the fire chatting low, till it was afther 12 o'clock. An' the nixt mornin' when Phelim an' Neil were suppin' their bowls of stir-about, the father come in from the byre where he had been fotherin' the cows, an' sat down at the windy facin' them, an' says he: 'Phelim, yer mother an' me has been thinkin' over what ye mentioned yistherday when ye fired away yer spade.'

"'Yis, father,' said Phelim.

"'We talked it over an' over after yez had both gone to yer beds las' night; an' Phelim, as we can only afford to eddicate some wan of ye for the clargy, an' as even that 'ill be just a tough enough sthruggle with us, we come to the conclusion that we'd laive it afore ye whether ye wouldn't think it better to let little Neil go on instead of yourself, seein' that Neil is such a handsome, presentable lad, an' would make such a fine lookin' clergyman, as would make yer father and mother's heart glad an' proud for him?'

"'Ay, father,' Phelim said, in a sort iv way as if he didn't know what he was sayin'. He was spoonin' an' spoonin' at the stir-about now, but the sorra drap iv it was goin' into his mouth.

"'Ye know, Phelim,' says the father, 'it plaised God not to make ye as handsome as He might.'

"'Ay, father,' Phelim said, in the same fashion as afore.

"'Not,' says the father, 'but He put into ye as handsome a heart an' as sweet a sowl as He iver bliss'd a boy with. But the looks iv Neil, an' the winnin' ways he has with him would be a gran' help to push him on in the wurrl'. It would be a mortal pity,' says he, 'to waste such a fine fella in a ditch-sheuch. Now, Phelim, *a thaisge*, I put it to you, an' laive it to you to say which i' yez is to go on for the priest—Neil or you?'

"Phelim, without sayin' a word, laid aside the bowl an' spoon gently out iv his han', an' puttin' his cap on his head, walked for the door. 'Phelim, *a mhic*',' says his father, 'where are ye goin'?'

"'Father,' says Phelim, haltin' in the door but not thrustin' him to luk round'—lukin' down at his feet, rather, for there was a chokin' in his voice—'Father,' says he, 'I'm goin down the fiel' to lift me spade again.'"

Then Denis MacDiarmuid halted in his story. He dangled his feet and looked beyond and below them to where the moonlight was playing on the stream. I fixed my eyes on the same spot and did not speak. After a minute he resumed:

"From that mornin' Neil Og was axed to work no more in the fiel'. He was now marked for a priest, an' he was kep' at school closer than afore, an' Masther McGrane of the Reelan was fetched to the house three nights a week to larn him the Latin an' the dead langidges. Neil was noways sorry to give up the spade-work. But Phelim—if he was an industhrous boy afore—he was double an' throuble as industhrous now. An' at night he'd be standin' gleakin' over Neil Og's shoulder when Masther McGrane 'ud be puttin' Neil through his facin's in the langidges, an' at other times he'd take up wan or other iv Neil's books an' be foolin' at it for himself.

"His father 'ud be chasin' off Phelim to do this an' that little *timerish* that has to be done about a house afther night, an' 'Arrah, Phelim,' he'd say, 'can't ye not be burnin' the eyes out iv yer head foolin' with them books that ye know nothin' at all about?' An' his mother 'ud say: 'Musha, Phelim, ye wrought hard in the fiel' the day, an' wan would think that should be enough for ye without moidherin' yer poor head over things that 'ud be a puzzle to ye the longest day ye'd live if ye lived till the age iv Mathusalim's gran'father.' Phelim 'ud off in a crack an' do what was wanted iv him, an' back an' clapped down at the book again straight. An' the mother an' father 'ud shake the head.

"But wan night afther Neil Og was several months at the Latin, doesn't Master McGrane puzzle him with a stiff question on it. An' when Neil was puzzled doesn't me brave Phelim rhyme off the reply as pat as his prayers. An' Master McGrane called shame on Neil to let Phelim Ruadh, who was only pontherin only through the books, bate him liket hat.

"An' Neil Og cried hearty when Master McGrane was gone, an' he said it wasn't fair iv Phelim, an' the father an' mother both upbraided Phelim, an' they said they had often an' often toul' him not to be pokin' in books he knowed nothin' about an' could only (as now) take harm out iv.

"Phelim, when he seen the harm he done, cried hearty an' said he'd niver open wan iv Neil's books more; an' his father an' mother both said he was a good, obadient chile. An' Phelim kep' his word faithful, though it was a hard sthrain on him, for he'd sit the len'th iv a lee-long winther's night at the farthest end iv the fire from Neil's books with the hunger for them in his eye an' in his heart, but he'd neither br'ak his word nor give Neil nor father nor mother wan unaisy minute. But if he heerd tell iv a histh'ry book or a tale-book coming into the other end iv the parish he'd be off an' afther it, an' when he'd get it it would aise his mind a little for a week.

"Neil Og he made a very fair fist iv the Latin an' langidges undher Masther McGrane, an' he was comin' speed all around, too, in the other branches, consitherin' that he was just flighty enough for a scholar, an' heedless enough betimes. Not but Masther McGrane give in, if he liked to put his min' to it, an' his heart an' sowl into it, there was few men could masther a task quicker nor the same Neil. In the course iv a couple iv years, then, he was sent off to a boordin'-school to become more parfected; an' from that, in the coorse iv another couple iv years, to the delight iv his father an' mother an' Phelim, he went to college to prepare for a priest outright.

"Neil Og was a lavish lad; an' was costin' his poor father an' mother a gey penny. But they doated on him, an' if he spent twicet as much, they'd deny themselves the very needcessities, an' work the flesh off their bones, to put enough in young Neil's pocket, for 'Neil,' they said, 'Neil, poor boy, must houl' up his head with the best iv them.'

"An' there was none wrought harder, or more slavish, that Neil might be a gentleman, than Phelim Ruadh. He didn't spare himself, in troth; an' when the money run so low as to make his poor father an' mother onaisy, Phelim, ivery day he could spare off his own farm, wrought to this neighbor an' that, an' fetched home his white shillin' at night an' give it to his mother to 'put past for poor Neil;' an' then the nixt day he'd kill himself on their own farm thryin' to do two days' work to pull up for the day he'd lost off it. 'Phelim,' his mother would say, 'the Lord'll bliss ye surely, if iver He bliss'd anybody. It'll not be long now, Phelim—just another wee while, an' Neil 'ill be our priest — an' then, glory be to God! Och, Phelim, Phelim, isn't it we 'ill be the happy people?

"Poor woman! Foolish, poor mother! The last years in Neil's coorse at college, all their dhry money havin' run out, they soul' two of the milk-cows out iv the byre to keep Neil in the pocket-money a gentleman should have. An' close afther that there comes the letther from Neil Og from Dublin to say that he was sorry, but he foun' he hadn't the vocation for a priest, an' accordin'ly he'd left the college for good an' all.

"When his poor mother heard this, she niver rose from the seat she was sittin on, an' she niver give a moan; but when Phelim went to her an' touched her on the shouldher she was dead.

"No wan heerd the word iv complaint partin' Phelim's lips them days, nor saw the tear at his eye. He waked an' buried decent his poor mother, an' watched afther his poor father at the same time. An' betther for him, poor oul' man, if he'd passed away like Peggy. When he heard the news his heart bruck like the bit iv a dhry bramble, an' from then till God relaised him, which was ten months after, he wandhered about among the neighbors axin' them if they'd seen or heard any tidin's iv his purty son, Neil Og, who was comin' home a priest in full ordhers to him one iv these mornin's. 'An' isn't it me,' he would say, ''ill be the proud father iv such a son!"

"God help him!

"Neil Og, he wrote Phelim a heart br'akin' letter when he heard iv the poor mother's death. 'But Phelim dear,' he said, "sure no wan could expect me to take the priesthood when I hadn't the vocation for it? Both me poor mother (God rest her!) an' me would live to rue the day, if I had.' An' then he went on to say that he'd like to go in for the medical. Seein' he was so well forrid with the langidges an' so forth, he said it wouldn't take much now to gradiate him as a docthor—if Phelim thonght he could spare him any more money now, and other wee thrifles from time to time. 'An' when I'm a docthor,' he says, 'it's me 'ill not forget Phelim.'

"Poor Phelim tuk out to the fair an' sold the best milker he had of the three remainin' in the byre; an' he sent to Neil Og the price iv it without stoppin' three ha'pence. An' in two months more he sold another cow and sent the money to Neil, who wrote that he wanted more cash. He had only the bare wan cow remainin' now, an' he wanted that wan to give the dhrop iv milk to the poor father, so he sthrived an' wrought fifty ways to raise more money for Neil, an' kept sendin' him a pound now an' a few shillin's again, an' so on, till the father's daith; an' from Neil he gets the most heartsome letters, fillt with thanks, an' tellin' of the gran' speed he was comin' entirely in the docthor's coorse.

"When Phelim laid his poor father anondher the sod, Neil Og was there, an' he was a heart-broken man. The people said, too, he was killin' himself studyin', bekase he was the most failed an' wasted man for the time that they'd ever seen. He stayed at home with Phelim a month, an' a gloomy, sorrowful man he was. Phelim did his level best to comfort him, an' he axed Neil as soon as he'd feel sthrong enough to return to Dublin an' go on with his medical coorse. 'I'll work hard, Neil, *a paisdin*,' Phelim would say, 'an' I think I'll always manage to scrape up a few shillin's for ye.' Often, when Phelim 'ud say this, Neil would break down an' cry on Phelim's neck.

"But at len'th wan day Neil Og disappeared, an' the first Phelim heard iv him he was in Dublin again. He wrote Phelim that he was goin' to try to pay his own way be actin' after hours as tutor to gentiemen's sons. For as good as five months; Neil Og niver let a week go over his head that he didn't write Phelim an affectionate letter—an' ivery letter had the good news that he was earnin' plenty iv money to keep him dacent. But then there was six weeks an' no letter come, an' though Phelim wrote an' wrote again, he couldn't get an answer.

"He was in a disthressful state, when at last a long letter comes from Neil to say that he didn't write bekase he hadn't his tuitions any more, an' he was busy tryin' several means of raisin' the money he wanted. He hadn't been successful, he said, an' as a last resort would have to fall back on Phelim again for seven or eight poun's, if he could possibly spare him it.

"Phelim Ruadh was delighted to get any news from Neil. He tuk the last remainin' cow into the fair in Glenties an' sold her, an' posted the money to Neil. That was only the beginnin' iv the sendin' iv the money again. Every wanst in a while Neil wanted a little more an' a little more—an' every time he axed for any he said he hoped that 'ud be his last.

"Neil explained that he'd like to take a run home to see Phelim, 'but, ye know,' he'd say, 'even if I could afford the money (which I can't), I can't spare the time from medical studies. But do as well as you know how, Phelim,' he'd say, 'an' may God reward ye.' Phelim. he begun dhrawin' money be mortgage on the house an' lan' an' sendin' it to Neil, not pretendin' to him but he was earnin' this money; an' all the time, too, Phelim was workin' out, wet an' dhry—either for himself or to wan iv the neighbors—as a black slave never worked.

"An' wan sore night, when there was plenty of both wind an' coul' rain—just when Phelim was on his knees sayin' his prayers at bedtime—the latch was lifted an' an object dhrenched through an' through, an' with sthreams runnin' off him as if the Finn River had been emptied on him, walked into the kitchen an' stood with his hat off in the middle iv the floor; an' when the flicker iv the firelight fell on his white countenance it was Neil.

"It was Neil—but such a wasted an' worn Neil, so white an' so wrecked lookin', that his own brother Phelim at first dhrew away from him with a scream, for he felt sure he was lookin' upon his brother's wraith.

"He had broken down in his health, he explained later, an' he had sthruv to get on with his studies an' to remain, but it was all useless; he had to give in. He paid out the last iv his money to square himself with his lan' lady, an' then he tuk the road for home, an' come most iv the way on fut, with here an' there a lift on a cart. Phelim was in a sad state for him, an' upbraided him for not comin' home long ago—or at laist lettin' him know his condition. 'Phelim, me brother,' Neil says, 'yer own throubles, I'm guessin', was plenty for ye.'

"Maybe they were.

"For six months Neil Og stayed at home. An' Phelim was happy as he nursed him into health again.

"At the end of the six months he was feelin' an' lookin' more like a man again, an' then wan day he said: 'Phelim, I've been long enough a burden, an' a sore wan on ye. I'll be wan no longer. Could ye raise me twenty poun' an' I'll go and start life in Ameriky?' Phelim felt bad at the idea of his laivin' him.

"'Neil, *a mhuirnin*,' he said, 'aren't we happy now? Can't ye stay an' let me have the delight of workin' for ye an' takin' care iv ye?'

"'Purty mean,' says Neil, says he, 'I know I have acted tor'st, ye, brother Phelim — but I'm not just that mean altogether. No, Phelim, *a mhic*, if you can let me have a few pounds, let me have them, an' I'll go an' push for meself An' I'll not forget you, brother Phelim, when I've made some money in Ameriky — for it's you that has been the good brother to me.'

"There was nothin' for it but to let Neil go. So Phelim sold to his neighbor, Conal Magee, his best meadow-fiel' for thirty-five poun'—and put the whole thirty-five poun' into Neil's purse (sore against Neil's will, indeed, to do him justice) and cried him off aboard an Ameriky vessel.

"Phelim, he then wrought harder than ever, if that could be. An' he got that down-hearted afther Neil left him that ivery wan was consarned for him, an' they said they feared the head 'ud go. Afther a little while the news from Ameriky, too, didn't help him. Neil didn't get no work, an' his money run out. Phelim went on, sinkin' the lan' an' sendin' him out trifles as he needed it.

CONTINUED ON PAGE SEVEN.


**Tobacco and Liquor Habits**

Dr. McTaggart's tobacco remedy removes all desire for the weed in a few weeks. A vegetable medicine, and only requires touching the tongue with it occasionally. Price $2.

Truly marvellous are the results from taking his remedy for the liquor habit. Is a safe and inexpensive home treatment; no hypodermic injections, no publicity, no loss of time from business, and a certainty of cure

Address or consult Dr. McTaggart, 75 Yonge street, Toronto.

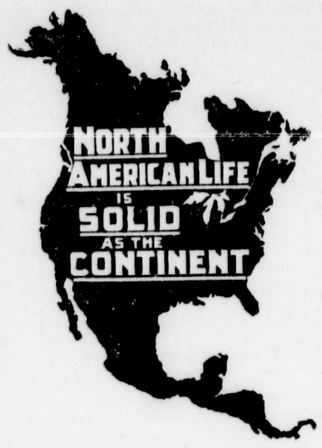
**You can try it. FREE.**

Every mother who sends us her address on a post card will receive a generous free sample—enough for eight meals—of

**Nestlé's Food**

LEEMING, MILES & CO., MONTREAL.

**"Every Man is the Architect of His Own Fortune."**




As with a building, so with a fortune. To secure its stability it must be erected upon a solid foundation. A

**NORTH AMERICAN**

Endowment Policy is a rock upon which you can lay the foundation of a future fortune, and have the independence and comfort of your family assured in the meantime should you be taken away.

This Company issues all the best forms of endowment policies, to mature in 10, 15, 20 and 30 years, and for all amounts from $500 to $50,000.

**NORTH AMERICAN LIFE**

ASSURANCE COMPANY

HOME OFFICE: TORONTO, ONT.

L. GOLDMAN, Managing Director. J. L. BLAIKIE, President.

**Count the Rows of Stitches**

The 6 inch Veteran drive belt has 37 rows of stitches, all other makes have but 23 rows; the 7 inch Veteran has 31 rows of stitches, all other makes have but 27 rows; the 8 inch Veteran has 36 rows of stitches, all other makes have but 31 rows. In addition, the Veteran is made from heavier canvas, weighs from 5 lbs. to 10 lbs. more per belt than other makes, and is fully 20 per cent. stronger and more durable. Our prices for these Veteran Canvas Drive Belts are 19c. per ft. for the 6 inch size; 21½c. per ft. for the 7 inch size; and 25c. per ft. for the 8 inch size. In addition, we will prepay the freight on all Veteran Drive belts ordered before July 15th.

Our 1903 catalogue is now ready for distribution, and will be sent to any address on application. It contains a large number of decided bargains, such as a tank pump complete with strainer, nozzle and fittings, $6.65; cylinder wrench that will fit any tooth, $5.00; complete set rasps for Monitor Jr., clover huller, $15.00; ½ bbl. cylinder oil 650 fire test holding 25 imperial gallons, $9.75; jacketed can holding 8 imperial gallons same oil $3.75; Hane headlight, $9.00, etc. Send for a copy and ask for our special proposition to early buyers.

WINDSOR SUPPLY CO.

WINDSOR, ONT.

SOLID AND PROGRESSIVE

Since its Organization in 1869

**The Mutual Life of Canada**

For Thirty Years THE ONTARIO MUTUAL LIFE

has paid to its Policy-holders in cash:

| | |
|---|---|
| For Death Claims | $2,424,521.63 |
| For Endowments and Annuities | 764,462.31 |
| For Dividends to Policy-holders | 1,177,061.77 |
| For Cash Surrender Values to Policy-holders | 859,570.51 |

making $5,225,616.22, and it holds in Surplus and Reserve for the security of its policy-holders on 4 and 3½ per cent. basis $6,424,594.21, being a grand total paid to policy-holders and held for their security of $11,650,210.43. This sum largely exceeds the total premiums paid to the Company — the result of thirty-three years' operations, and actual favorable results count in life insurance.

R. MELVIN, President. GEO. WEGENAST, Manager. W. H. RIDDELL, Secretary.

**She's as white as a Ghost.**

As pale as a lily. A matter of pride? Certainly not. Strength! Color! Endurance! That's what every woman wants. Good digestion, perfect assimilation. Buoyancy and vim is the right of every woman. She need not lack these if she will only use Ferrozone. It makes blood, gives appetite, gives strength to the nerves, color to the cheeks, and brightness to the eyes. A box of Ferrozone tablets is at once transmittable into health, beauty and strength. There is power in Ferrozone. Try it and see if it is not so. Sold by all druggists and medicine dealers every where.

There are so many cough medicines in the market, that it is sometimes difficult to tell which to buy; but if we had a cough, a cold or any affliction of the throat or lungs, we would try Bickle's Anti-Consumptive Syrup. Those who have used it think it is far ahead of all other preparations recommended for such complaints. The little folks like it as it is as pleasant as syrup.

Mother Graves' Worm Exterminator is pleasant to take; sure and effectual in destroying worms. Many have tried it with best results.

**PRIESTS' NEW RITUAL**

FOR THE GREATER CONVENIENCE OF THE REV. CLERGY IN THE ADMINISTRATION OF THE SACRAMENTS AND VARIOUS BLESSINGS.

Compiled from authentic sources. Published with the approbation of His Eminence Cardinal Gibbons. Size 4¾x2¾; ½ of an inch thick; 238 pages; large type; seal binding; printed on India paper; thumb index.

Price 75 cts. Post Paid

For sale at THE CATHOLIC RECORD Office, London, Ont.

Toronto and Montreal Line.

**Richelieu & Ontario Nav. Co.**

Ticket Office, 2 King-st. E., Toronto.

**Saturday to Monday Excursion**

To Charlotte, Port of Rochester, 1000 Islands, Prescott and Return.

Leaving every Saturday at 4 p.m., returning Monday 7 a.m. Steamer Toronto.

The demand still keeps up

IT HAS REACHED ITS

Eighth Thousand in less than a year.

Extraordinary demand for

**Father Elliott's Life of Christ**

Profusely illustrated, 800 pages in cloth for

**One Dollar**

CATHOLIC RECORD OFFICE, LONDON, ONT.

Sole Agents for Canada.

A MOST MARVELLOUS SALE

30,000 during the past month of the

**Question Box**

By Rev. Bertrand Conway.

The Book answers over 1000 questions asked by Non-Catholics. It runs over 600 pages.

Price 20c., post paid.

CATHOLIC RECORD OFFICE, LONDON, ONT.