

Told in the Firelight.

We were all gathered around the fire in the dining-room, Edgar close to papa, Jessie sitting on the rug, Fred nestling close to mamma, and I, as usual, at Aunt Edith's right side. It was a wild November night, with the rain beating pitilessly against the closely curtained windows, the wind whistling through the leafless elms outside, and playing mad pranks with the tall, red chimneys of Garrick House, as our home was called ever since Mr. Garrick, the famous player, before that the house was simply "the Elms; and very proud we still were of the grand old tree from which it took its first and appropriate name. It was exactly the sort of night to make up all gather round the wide, old-fashioned hearth, where the logs were blazing merrily, and to cause us to feel grateful for the blessings we enjoyed, and involuntarily to pity those who were less fortunate. The wind, coming down the chimney in fitful gusts, made the candles flare and flicker so weirdly that Jessie proposed putting them out and sitting cozily by the firelight. Books and work were neglected, the chess-board put aside, and pussy was making and havoc with mamma's knitting without any one interfering. In fact, we were all in a delightfully comfortable, indolent, meditative mood, and it only wanted a storm to complete our happiness. But Aunt Edith, whose resources in that respect fairly rivaled the inventive lady in the "Arabian Nights," was silent and grave. Papa seemed grave, too, and even our dear, merry mother seemed to be thinking of something melancholy. We children, with that instinctive feeling of awe we sometimes experience, were scarcely knit woad, and curiosity, expecting something to happen every moment. The day had been dull and oppressive, and the afternoon had been threatening a storm, when suddenly a loud peal of thunder seemed to shake the house to its very foundation.

It was just such a night as this, Robert," said aunt to papa, with a shiver. "Exactly," papa replied, thoughtfully; "and the same time of the year, too." "Suppose you tell the children all about it," mamma said, quietly; "they look as if they wanted to know very much." "Well, since it is perhaps time they knew, I will tell you how Aunt Edith saved my life," continued papa, turning to Edgar, the eldest of us, "long ago—long before you were born, my boy."

There was a little bustle as we settled snugly into our places, a few moments impressive silence, and then papa began: "Aunt Edith and I were only brother and sister; ever so much greater cronies than you and Edgar are, Jessie, not only because we had but each other to love, but because we had to make common cause against an enemy, Jeffrey Lawson, our step-mother's son by a previous marriage. We lost our own dear mother when we were babies. Jeff was ten years older than I was; and, after our father's death, which happened when I was eight and Edith six, we would have had a poor time of it, but for Dame Tuttle, our dear old nurse. She looked after our interests, and fought our battles valiantly, whether we were in the right or wrong. Our stepmother was so wrapt up in Jeff that she bestowed little trouble upon us, especially, as he was very young, for she got a silly idea into her head that I stood between Jeff and the property of the Garrick. He was a fine, handsome fellow, as I remember him when I was fifteen and he five and twenty, strong and daring, haughty in disposition and hasty in temper. I could see even that he bitterly resented my being master and himself nobody, for all our servants had grown old with us, and were staunch and loyal to us children of the house.

"Our mother—she called her so, though she was a little more than kin and less than kind—resented it, too, and looked forward with very bitter feelings to the time when I would be twenty-one; for then, according to my father's will, she was to leave Garrick, and reside in a little cottage he owned in Wales. It would be a different position for her, as she had but a small jointure—all her own fortune had been spent on Jeffrey—and by some inexplicable chain of women's reasoning, she blamed me for what she was pleased to call her unmerited misfortune. Each year that passed made matters worse between us. As I grew older, many things in the management of the property struck me as very unjust. The best of the timber was being cut down; the house was being let into a state bordering on ruin, because my mother would not spend money on repairs which I alone was to enjoy the benefit of. Our family lawyer was dead. Jeffrey chose his mother's legal adviser, and neither Edith nor I knew where to look for advice or assistance. Things remained very much in this state till I was nearly twenty, when one day Jeff entered my room in a state of wild excitement, and showed me a letter that he had discovered in some out-of-the-way corner. It was dated a few days before my father's death, and, except that it begot to Jeffrey the sum of £5000, and the reversion of Garrick if I died without heirs, it was substantially the same as the one already in existence.

"I had my doubts as to the validity of the document, but I passed no comment. Both the witnesses were dead, and I had not a shadow of proof to advance. Suspicion in such a case goes for nothing, as I held my peace, the more especially as Judson, our old steward, was prepared to swear to my father's signature. So Jeff Lawson had his £5000.

"On the night of which I am going to tell you there was a large part of the money in the house. Jeff was going to London the next morning, and, as he meant to start early, he said good-by to us overnight, and went up to his room first, carrying the money with him. Edith and I remained in the dining room a little longer, chatting on indifferent matters among others of Jeff's departure, of a strange restlessness I had observed in his manner of late, of the possibility of his return, and, somehow, quite unintentionally, I let fall a hint of suspicion about the will, and discovered that they corresponded exactly with Edith's. At last, when the fire had burned quite out and the candles were getting low in their sockets, we went upstairs together. It was a wild November night, with just such angry, impatient gusts of wind and vagrant thunderclaps as this. I occupied the west room, your aunt the east room, and Jeff slept in the east room, at the other end of the corridor, while his mother had her apartments in the south wing. As I bade Edith good-night the clock on the stairs struck twelve, and she merrily wished me many happy returns of the day, for I had just entered my twentieth birthday. In a few minutes more my light was extinguished, and I was cozily wrapped up. In less than half an hour I was sound asleep. Not so Aunt Edith. She was, she told me afterwards, restless and nervous, two most unusual things with her. All her efforts to sleep were unavailing, and she gave up the attempt at last, and, rising from bed, set down by the fire to read. Twice she fancied she heard footsteps in the corridor, and opened her door to listen. Your aunt was not afraid of the White Lady, our family ghost, nor Lady Anybody else, girls. Twice she threw herself on a couch with the intention of resting, since slumber was out of the question; but, between the storm and the mysterious sounds through the house, rest was impossible. At length, about two o'clock, she fancied she heard someone moving about my room very cautiously; and nothing doubting but that I was awake and restless as herself, she resolved to come in and speak to me. A sudden gust of wind in the corridor extinguished her candle and she entered my room in the dark, save for a faint ray of moonlight which shone through the carelessly drawn curtains.

"As your aunt gently approached my bed, she saw a form advancing on the other side with uplifted hand, in which something bright gleamed in the moonlight. Quick as thought, without a moment's hesitation, her arm was thrown across my neck. The knife of an assassin descended with terrible force and, glancing off the bone, inflicted a long and jagged gash in her arm. The assassin, who had not seen or heard her approach, instantly fled, leaving his weapon behind; and I was aroused from my slumbers by Edith's shrieks, to find myself bathed in her blood. In a moment I was all awake. Binding my silk handkerchief around her arm tightly, to check the bleeding, I sent a servant—for the whole house was aroused by your aunt's shrieks and the violent ringing of my bell—for the nearest surgeon, and then proceeded the search for the murderous intruder. Mechanically I went first to Jeff's room, probably because I was astonished at not having seen his face among the wondering groups gathered around my door. It seemed amazing that he should sleep so soundly through such a commotion. The door of the east room (Jeff's) was open, so was the window and the room was empty.

"I can never either forget or describe the sickly sensation of horror that crept into my heart as I looked round. Where was Jeff? Why had he gone so suddenly and seriously? Why the open window? It was all the more painfully perplexed, as the most careful examination failed to disclose any other means of exit by which the would-be assassin could have escaped. Every door was securely barred, every window except that of the east room, was safely fastened. In the flower-bed underneath there were distinct tracks of a man's feet leading from the window none whatever leading to it."Those things made me terribly unhappy, and some suspicion of my thoughts must have crept into my countenance, for Edith divined them at once. However, she remained silent about the appearance of the man who had attempted my life, and I refrained from questioning her. At best there could be but a conjecture—the room was dark, the man disguised, and your aunt frightened. But the knife which lay upon my bed appealed with dumb but terrible force to both. It was my prancing knife, and that very afternoon Edith had

Ale and Stout JOHN LABATT LONDON. Are Pure and Wholesome. Highest Awards at the Centennial Wherever Exhibited. TORONTO: James Good & Co., Yonge Street. QUEBEC: N. Y. Montreuil, 277 St. Paul Street. MONTREAL: P. L. N. Beaudry, 127 DeFormier Ave.

WESTERN ASSURANCE COMPANY. Forty-Fifth Annual Meeting of Shareholders. The annual meeting of the shareholders of the above company was held at its offices in this city on Thursday, the 20th inst. Mr. Geo. Cox, President, occupied the chair, and Mr. C. J. Foster, having read the report of the Secretary to the meeting, read the annual report of the directors. The report showed that there had been a considerable increase in premium income over that of the preceding year, and that in the fire branch satisfactory profit had been realized, which result was due mainly to the moderate loss ratio on the business of marine department. It was shown that on account of the low water in the lakes and rivers during the past season and from other causes the general experience of companies engaged in that business had been particularly unfavorable. Under these circumstances last season's operations on the lakes had shown a loss which materially affected the total result of the business of the company for the year.

FINANCIAL STATEMENT. Premium Income, less re-insurances, \$2,322,290 31 Interest account, 75,612 22 Total Income, \$2,397,902 53 Expenses of management, agents, etc., 1,650,794 77 Dividends on stock, \$231,101 72 Total Assets, \$2,321,101 72 Total Liabilities, \$2,321,101 72 Reserve funds, \$1,072,912 16 Subscribed capital, 1,000,000 00 Security to policy holders, \$5,072,102 16

The President, in moving the adoption of the report, said: "In considering the report, shareholders should bear in mind that we deal with a remarkable one in our business. It will be remembered by those connected with fire and marine underwriting in this country as our business, which brought us into an exceptional character—heavy losses upon classes of business regarded as the most desirable—and, therefore, as one which was generally unprofitable in the United States. Under these circumstances, I feel that we may claim that there is more matter for congratulation in the balance sheet now before you than in any of the prospects of the industry. The serious fires in the early part of the year in this city, in which we sustained a loss of some two million dollars, are, no doubt, fresh in the minds of shareholders. The 'Western' was called upon to pay the loss on the 'Catharine' in the amount of \$500,000, which one-half of which, however, was covered by re-insurance in other companies. Closely following these came other fires of exceptional magnitude, to which I need not refer in detail, but I may say that on the whole the company never experienced a more unfavorable opening in any year than in the records show for the first three months of 1895. The climate was widely as was, therefore, as gratifying to us as it was reassuring to the theories we have entertained based on the doctrine of average loss. It is the interest of shareholders to know that we regard the existing arrangement for the joint management and supervision of the United States branches of this company and the Western American Insurance Company as contributing in no small measure to this favorable result. This arrangement, as will readily be understood, enables the companies to share the burden of the inspection of their risks, and a more efficient oversight of their agencies than could be secured without undue expense, by either company independent of the other, and, in addition, in the report, it is to the profits from our fire agencies in the United States that we have had to look in the past year to make up our losses, in our marine business. In some previous years it will be remembered, our experience has been the reverse of this, and these varying results in different fields go to confirm the wisdom of the policy of dividing the business as possible, with proper provision for local supervision, the operations of companies engaged in the business of fire insurance, and enable them to break as to more diversified experience has shown us may occur at any time and at any place where large values are concentrated. It is, I may say, the concentration of the vital importance of the principle—and the conduct of the business upon these lines—that enables the British, American and Canadian companies, operating throughout this continent to offer to policy holders a guarantee of indemnity from loss by such disasters; and I will say further that it is the absence of facility for the application of this essential principle of the business, as it is, which is the cause of the risks of moderate amount, that must be fatal to any scheme for municipalities assuming the fire risks upon the property of their citizens, as it has been pointed out should be by some ardent social reformers, who appear to lose sight of the fact that investors will look for larger returns in the way of interest on municipal bonds. If they are called upon to assume greater risks than are undertaken by the shareholders of an insurance company, in making this reference, I wish it to be understood that I speak as one interested in the debentures of the City of Toronto and the general credit of fire insurance companies.

Although the fire business had always been our chief source of income, we have, as you are aware, almost since the organization of the company, been engaged in a limited extent in marine underwriting. In this branch our operations during recent years have been confined to the inland lakes and rivers. From this source we derive on the whole, over a series of years, a moderate margin of profit, but from various causes the result of our operations for the past season has been one of continual disaster to shipping, the casualties having been, as far as can be judged from published records, more than double those of any preceding year in the amount of property lost. As a consequence we have to report a very considerable loss on the business of the year in this branch, the losses and expenses having exceeded the premium by upwards of \$100,000. I have little doubt that as a result of the generally unprofitable nature of last season's business an improvement in rates, which will be necessary, will be brought about before the opening of navigation. Failing this there would appear to be no course open to us but to discontinue this branch of our business altogether.

THE WM. S. BULL CASE. Bladder-Stone of Wonderful Dimensions Got Rid of. An Easy Escape From Grave Danger—Great Recovery by Using Dodd's Kidney Pills. Frederickton, N.B., Feb. 24.—(Special.) "The people of St. Mary's usually give a suburb of this city, are excited over a stone of unusual dimensions, now in the possession of a physician here. This stone passed from the bladder of Mr. Wm. S. Bull, after taking one box of Dodd's Kidney Pills. The facts as told by the sufferer himself are as follows: 'About a year ago I began to suffer with severe pains in my back, accompanied by lethargy impossible to overcome. 'Continuing for some time and gradually getting worse, I employed a physician who gave me a salina—a high-sounding name, and I was greatly alarmed. It is at this juncture that a friend advised me to use Dodd's Kidney Pills, and it was after using about one box that I got rid of the stone mentioned. 'You may judge of my gratitude for an escape at such small expense from the terrible suffering caused by the passage of such a stone. 'The third box of Dodd's Kidney Pills effected a complete and radical cure, and for the past six months I have felt no return of any suffering. 'As I used no other medicine whatever since commencing the use of Dodd's Kidney Pills, I am positive that I owe my recovery entirely to their virtue. 'Dodd's Kidney Pills are sold everywhere at 60 cents a box or by mail from the Dodd's Medicine Company, Toronto, Ont.

THREE NOTED EPISCOPALIAN. Who Have Used Dr. Agnew's Catarrhal Powder, and in the Interest of Suffering Humanity Say How Much It Has Done For Them. The ecclesiastical history of Canada, the names of the Right Rev. A. Sweetman, D.D., D.C.L., Lord Bishop of Toronto, and Rev. John Langtry, M.A., D.C.L., stand out prominently in the annals of the church. We have added to these the name of the Rev. W. R. Williams, Dr. Langtry's popular curate. These gentlemen believe in acting out the action of the Good Book, that, having learned of that which has been a source of benefit to themselves, it is their duty to tell the good news to others. These three clergymen of the Episcopal Church have each used Dr. Agnew's Catarrhal Powder, and found that old in the head and catarrhal troubles it is a great helper, and over their own signatures they have said to the public that these things are so, that others may be likewise benefited and helped. One short puff of the breath through the blower, supplied with each bottle of Dr. Agnew's Catarrhal Powder, and the powder over the surface of the nasal passages. Painless and delightful, it relieves in ten minutes, and permanently cures catarrh, hay fever, colds, hoarseness, sore throat, tonsillitis and deafness, 60 cents. Sample with blower sent on receipt of 10c in stamps or silver. S. G. Deitchon, 44 Church Street, Toronto. Why is a boy's moustache propped up by the breeze like a tree uprooted by the gale?—Because it is blown down. Completely Kneaded Out. "It was so much run down I had to give up work, and I felt as if life was not worth living," writes Wm. W. Thompson, Zephyr, Ont. "I took Dodd's Sarsaparilla and soon feeling as if I did years ago," notes Sarsaparilla blood up the entire system, purifies the blood, and eradicates rheumatic and venereal poisons. Ask for 5000's and get it.