

Ask Your Grocer

FOR

'SALADA'

(CEYLON TEA)

It is most delicious. No other tea will satisfy you after you have once tasted "SALADA"

Sold in lead packets only—black or mixed.

Her Life's Love

"You are very conceited," she said, gayly, and then looked at him passionately. "Two together, I can hear anything if we two are together. But if you had left me to go through my life alone—A kind of shiver passed through her. "Some have to bear it and do. Cousin Silence did. And I would have borne it too, for I would have had a busy, useful life. I would not have died. But oh! the difference, the difference!"

"And oh! the difference to me!" he said, as he clasped her to his heart, and felt the peace and felt the strength she gave him. And then, coming back to common things, he added, "Poor old Black! he has been just a trifle difficult of late; he is not the best temper in the world, and he likes you so much, you perhaps might smooth him down. If I bring him home with me to-morrow, can you give us some supper, Mrs. Jardine?"

"So, in the dusk of the next evening, the tall young fellow, handsome and strong, and the bent old figure with the brown wig and yellow gaiters, appeared at the front door, which the mistress always opened herself for her husband."

"I was going to introduce the visitor," he said, "for we never have any other; but look here! I feel like Robinson Crusoe when he saw the footmarks on the shore. 'Where's my horse?' said Mrs. Jardine, you must have been entertaining a carriage and pair!"

"Two carriages and pairs! They have only just gone. And they were so very nice."

"The carriages?"

"No, the people. Such nice people; is not that your English word—gentle, agreeable, charming?"

"She is going back to her French again—the 'gentle'!"

"No, I am thoroughly Scotch now. Mr. Black knows it," said she, as with gentle, almost flippant hands, she took off the old man's flannel and bonnet, and sat him in the arm-chair, and then, with a wistful, almost meekness, but all old people, just as all children, loved and submitted to Silence."

"How bright your eyes look! Did your visit to France with you, my darling?"

"A little, for they had been a great deal abroad. But they were so simple and kind, not grand or overdone like—" she stopped.

"Like other friends of ours whom being friends we will not criticize, said Roderick, with a kind of sad dignity. It had been a sore vexation to him that, except the Grierstons, nearly all the Scotch women he knew had met were of the class of Mrs. Macdonald, that exaggeration of national qualities which people of one country constantly make the type of another. "But, my dear, who are your visitors?" Mr. Black will be sure to know them."

"Oh, ay; but they would never condescend to know me," said the old man, frowning with a half-comical air the cards on the table. "Sir John and Lady Symington, of Symington; Mr. and Mrs. Macdonald, of Castle Torre. I told you, sir, he always addressed Roderick out of business as 'sir,' and Silence as 'madame'—the 'gentle' of the neighborhood would soon be finding out that there were again Jardines at Blackhall. Besides, Sir John and your father were lads together, and Macdonald of Torre—he was a bit bairn then."

"Yes," said Silence, after a puzzled pause at the Scotch words, which when he forgot himself the old man continually brought in. "Yes, they told me so. They spoke of him as 'Roderick,' you would have liked to hear how they spoke of your father, and they said they hoped we should be good neighbors and meet very often."

Roderick looked pleased—it is but human nature to enjoy being "respectable like the late" and to be called "sir." "Don't let us talk of this; it is impossible."

Silence was so astonished at the tone as well as the words that the natural innocent "Why?" died on her lips. She turned away and began to fidget with the cards, not saying anything, not asking no more questions, not referring again to the visitors, who, Roderick saw with pain, had evidently charmed her and been a little brightness in the long empty day.

He told her so, when the old man had departed—after a rather dull two hours; for the master of the house was very silent, and when he did speak, there was once or twice the faintest shade of discontent in his tone, a sort of half-sigh for their simple marriage and fragrant fire, of which Silence took no outward notice. She had given her guest the best she had—given it with a warm heart for, and a grateful for Mr. Black had been very kind, and many a brace of grouse and bunch of grapes had found their way from the Mill-house to Blackhall.

"And I think he knows our ways, and does not expect us to require him with turtle and venison," said the young hostess. "Perhaps not; he knows the bareness of the land, answered Roderick, sharply—very sharply for him. "But other folks do not know and need not. Your magnificent visitors, for instance, I hope you did not let them penetrate beyond the drawing-room, or invite them to stay to tea, lest they might taste the famous lines,

"Love in a hut with water and a crust, Is Love, forgive us—children, ask us dust."

"I think you may well ask Love to forgive you, dear," Silence answered, not echoing the laugh, which was so warmly a merry laugh. "Yes, I offered them tea, for I liked them, and I wanted them to stay till you came home, thinking you would like them. They did stay, as long as they possibly could, and we had a pleasant talk, and I was baking, so I gave them some hot buns, and—"

"What charming hospitality! It must have reminded them of the old days, didn't it? Why, my dear wife, we shall soon have to

not up a Caleb Balderson, since Blackhall has grown into a sort of Wolf's Hope. Silence my darling—taking her face between his hands and trying hard to curb his excessive irritation—"You are the sweetest and simplest of women; but you must not invite people here again. Not people such as these. They would only go home and laugh at us. I don't care for myself; I can dine off porridge and salt—it will not harm me—but I can not bear the world to know it. We must put the best on the outside."

She looked up, more than surprised—startled. Evidently there was something in the woman's nature—larger or smaller, who shall decide?—which could not understand the man at all.

"Never mind, however, for this once. We will hire a fly—a carriage and pair, perhaps, in noble emulation—return these visits, and any others with which the 'gentle' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

"Why impossible?"

"Can you not see? Birds of a feather must flock together—it is a natural law. These people are the 'magnificent' of the neighborhood, and the 'magnificent' of the neighborhood, as old Black called them, may condescend to honor us—and so end it all. To keep up acquaintances with them is, as I said, simply impossible."

HURON & ERIE
Savings & Loan Company.

ing of this company was held at its office in London, Ontario, on Wednesday, Feb. 13, 1895.

Present: Messrs. J. W. Little, Philip Mackenzie, F. E. Leonard, V. Cronyn, A. W. Porter, F. P. Betts, Geo. A. Somerville, J. M. McWhinney, J. H. Beattie, Hume Cronyn, Joseph Wheaton, Geo. F. Jewell, A. G. McWhinney, C. F. Hanson, D. Regan, Thomas A. Browne and others.

The president, Mr. J. W. Little, took the chair, and in his address, Mr. G. A. Somerville, acted as secretary. The minutes of the last annual meeting were read and approved, after which the report and financial statement were submitted, as follows:

REPORT.

The directors of the Huron and Erie Loan and Savings Company beg to submit herewith their thirty-first annual report, showing the results of the business of the company for the past year accompanied by the balance sheet to Dec. 31, 1894, duly audited.

As explained at the last annual meeting, the need of additional accommodation in the offices and vaults of the company had been urgently felt, and during the past year somewhat extensive additions and alterations were made, at a cost of \$15,219 70. This expenditure was met by the application of \$14,219 70 out of the surplus profits of the year, and the addition of \$1,000 to the fund, the total cost of the office premises had previously been taken into account.

After defraying all expenses of management and all other charges, the net profit, including \$7,341 12 brought forward, have been sufficient to pay two half-yearly dividends at the rate of 9 per cent. per annum, together with the shareholders' income tax of \$1,132 02.

The sum expended upon the company's building, and to carry forward, as an unappropriated balance, \$15,798 65.

The call due in July last on the new shares, including \$1,000 in full, and the premium added to the reserve fund, which now amounts to \$700,000, or 50 per cent. of the paid-up capital stock of the company.

During the year there has been an increase in the savings bank deposits of \$100,131 22, in Canadian debentures of \$50,480, and in sterling debentures of \$188,668 33. The cash and bank balances are \$6,364,329 70, being an increase for the year of \$455,308 86.

The value of the real estate held by the company, other than office premises, is \$13,457, 179 12, including all property, including the land, which have come into possession of the company by foreclosure, failure to obtain purchasers under power of sale or otherwise.

As in the past the company's loaning operations have been confined strictly to Western Ontario, and the system of inspection by the company's own officers has been offered as security has been continued.

Your directors desire to bear testimony to the very efficient manner in which the manager and other officers of the company have discharged their respective duties. All of which is respectfully submitted.

J. W. LITTLE, President.
London, Ont., Jan. 30, 1895.

Profit and Loss Statement for Year Ending Dec. 31, 1894.

DISBURSEMENTS.

To dividend No. 41 per cent. \$81,907 65

Dividend No. 61, 41 per cent. 62,638 13

Income tax, 1894 2,132 02

Interest on Canadian debentures 65,971 10

Interest on sterling debentures 43,043 20

(Including interest accrued, but not due) 14,045 40

General expense account, including directors' fees, auditors' salaries, solicitors' fees, taxes on office premises, etc. 4,570 40

Commission on loans 1,767 88

Land inspection 4,538 30

Commission and other expenses on sterling debentures 9,294 83

Losses on real estate 8,850 47

Alterations and additions to company's buildings and vaults 14,219 70

Balance 15,798 65

Total \$361,925 79

By balance brought forward \$7,341 12

Income earned 333,734 94

Rents collected 37 40

Profit on sterling exchange 411 73

Total \$361,925 79

Statement of Liabilities and Assets as at Dec. 31, 1894.

LIABILITIES.

Liabilities to the public—

To deposits \$1,307,300 00

Starting debentures 1,791,122 11

Canadian debentures 1,047,758 88

Interest accrued, but not due 31,767 88

To the shareholders 1,400,000 00

To the directors 62,638 13

To reserve fund 670,129 16

At Dec. 31, 1894 670,129 16

From stock premiums 29,870 84

Unclaimed dividends 113 35

Balance 15,798 65

Total \$6,364,329 70

By cash value of mortgaged property \$6,163,708 81

Less amount retained to pay prior mortgages 79,098 08

Real estate on hand \$6,084,610 73

Office premises 13,457 00

Cash value of debentures and Government insured stock 156,949 00

Cash in banks 125,328 73

Total \$6,364,329 70

We hereby certify that we have carefully audited the books and accounts of the Huron and Erie Loan and Savings Company for the year ending Dec. 31, 1894. The cash and bank accounts have been audited monthly, the postings and balances of all the company's ledgers examined quarterly, and we find the whole correct, and in accordance with the above statements. We have also examined the company's securities and find them in order.

Geo. F. JEWELL, F.C.A., Auditors.
THOMAS A. BROWNE,
London, Jan. 30, 1895.

In moving the adoption of the report the president said:

The duty of moving the adoption of the annual report of this company has been for many years a simple one. We have not suffered to any great extent from the agricultural depression or the difficulty in disposing of real estate, for that reason have not considered it necessary to discuss either of these questions or the future prospects of the company. This year's report is especially gratifying; our funds have been fully and profitably employed, and every department of the business shows a substantial increase, whilst the percentage of expenses to total assets is less than in any previous year.

The net profits, after paying the usual dividends, have yielded sufficient to pay \$14,219 70 on the building, and to add \$5,457 53 to the balance carried forward, which now amounts to \$15,798 65. The balance is in no sense to be regarded as a contingent fund, all the assets having been most carefully valued, and the company's position is secure, because no decision has yet been reached as to whether the reserve fund is to be increased beyond 50 per cent. of the paid-up capital.

The policy of realizing promptly on real estate falling into the company's hands has been continued with most

satisfactory results. Out of investments aggregating over \$6,000,000, the property held for sale at the end of the year amounted to only \$13,457, representing 497 acres of land, of which 175 acres have already sold at an advance in the prices at which they were taken into account. The remaining farms have been on hand but a short time, the one longest in the company's possession not dating back to the last annual meeting, and we expect they will all be closed out shortly.

"The sum charged to 'Losses' on real estate, representing anticipated as well as ascertained losses, amounts to less than one-tenth of one per cent. on the cash value of the mortgages. The arrears of principal and interest are nearly the same as last year, or about one and one-half per cent. of the cash value of the securities."

"During the year applications for loans to the amount of \$2,099,507 were received, of which \$824,553 were accepted. The total number of mortgages held by the company is 3,496, of which nine are for \$10,000 or upwards, the average being \$1,689 72.

"In the savings bank there are only 26 accounts over \$4,000, the average being \$346 08.

"The alterations and additions to the company's building, which were so long contemplated, have now been completed in a manner which will meet all requirements for many years to come. The offices, board room, vaults, treasury, etc., are arranged in the most modern and convenient manner, greatly facilitating the transaction of business."

"The manager and other officers of the company still continue to render efficient service; they have been most zealous and attentive to their duties, and I can say without hesitation that no company could have a more reliable staff."

Mr. Philip Mackenzie, vice-president, seconded the motion, which was carried unanimously.

Resolutions fixing the remuneration of the president and directors, reappointing the auditors, as well