

A LETTER FOR OLD JOE

(By Anna T. Sadlier.)

Winter storms were very fierce that year at the Mountain. The hedge-rows, that had been gay with the trailing wild roses in the springtime, had disappeared from sight under masses of snow; the river that flowed so merrily down in the valley was frozen over, "halting mute in the grip of the frost," and forming a path for sleighs innumerable—the traneaux of the habitants. The Mountain's hoary sides gleamed white under its mantle, whence the firs and pines rose with their everlasting promise and reminder.

The house of old Joe stood bare and dreary, its bleak wooden sides defenceless against the stormwinds, its great eaves fringed with icicles. Ghoulish tales concerning that dwelling and its solitary inmate were whispered at the veilles, or evening gatherings, with reminiscences, too, of the past feats of strength of him who was by excellence the strong man of the Mountain village. It was darkly rumored that during this severe weather the man was starving, yet none dared to approach and offer to relieve his misery. Enterprising lads who had peeped through the window at dusk, had declared that they saw the old man gnawing leather or devouring handfuls of dried peas.

Whether or not this was the case, it seemed probable that the man was in dire want, and the good offices of Monsieur le Cure were demanded. For once they failed. Joe did what no other in that parish would have done—utterly refused all intervention, and scorned the idea of aid. In the earlier part of the season he had been seen at his door, grim and erect as some Titan of old, or ploughing through deep snow upon the roads, or facing the wildest blizzards. Of late he had remained shut up in his house—a circumstance unprecedented within the memory of the oldest inhabitant, and was therefore the subject of much talk and anxious conjecture. It was, in fact, the chief topic at a festive gathering at the sawmill one cold night in January.

Sitting round Mathurin's hospitable hearth, the group, which included many of the neighbors, vied with one another in recalling how the old man, even in advancing years, had been able to tire out his six stalwart sons, whether at the road-mending or at the building of stone fences or at work upon the adjoining farms. The sons had drifted away one by one, leaving the shadow of the Mountain forever. Some of them were dead, others had gone too far to make it probable that they should ever return. So the old man was left alone, continuing as long as he was able his strenuous labors.

"Ah, pour ca," said Mathurin, pursuing the subject in his easy, good-natured fashion, "it's a geant (giant) and not a man!"

And the sentiment met with general approval. In fact, the worthy mountaineers began to believe that there was something more than natural about their aged neighbor.

In an impressive pause in the narrative, the door was thrown open with violence that caused the more timorous to start, though it was only M. Auclair from the post office, puffing and panting from his efforts to distance the barber, whom he fancied was in close pursuit. The latter had been detained by a related customer. The postmaster, having ascertained that he was not pursued, began to hem and haw, seating himself in a prominent place at the fireside, as became the majesty of his office and the importance of the news he bore.

"My friends," he said, "to an official of the government, many strange things happen,—oh, yes, many strange things!"

He hurried a little over this last sentence, and glanced apprehensively at the door, fancying that he heard the hurrying tread of the barber on the icy ground outside.

"Many strange things!" echoed more than one of the listeners.

But M. Auclair, reassured as to the barber, was in no haste to proceed. He enjoyed being the cynosure of all eyes.

"This very evening," he continued, "something was put into my hands—"
He paused again, and looked round.

"What is it, then?" inquired the owner of the bee-house, who, perhaps from his constant intercourse with those nimble and untiring little toilers, was of a practical and somewhat irascible turn.

"Oh, nothing!" answered M. Auclair,—"nothing that concerns us nearly."

But the door opening at that moment, the official feared that it was the barber, who might be capable of blurted out the news; therefore he did so himself.

"I have received this evening a letter for old Joe."

Had he announced the receipt of a murderous projectile, the astonishment could not have been greater. Exclamations of various sorts burst from the group, who were respectively engaged in masticating molasses taffy, enjoying delicious morsels of sucre a la creme, or slices of galette a beurree, moistened with a petit coup of homemade cordial with which the hospitality of Mathurin and his wife regaled their guests.

"For twenty-five years," continued the postmaster, "have I held my present position, and never has any mail arrived for that address."

"Has Joe received the letter yet?" asked Mathurin's wife, eagerly; and all present waited for the answer.

"No," replied the official. "It came late, do you see?"

The truth was that M. Auclair had felt disinclined to face the icy blast, to miss at the same time the cheerful reunion at the sawmill and the good things there provided, leaving

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the garrulous barber to relate the astounding news.

There was dead silence around the hearth after that, save for the leaping and crackling of the maple logs. Then M. Prefontaine cleared his throat for speech. He knew that he was voicing a popular sentiment; and that, moreover, as the wealthiest and most important resident of the village, he was the proper spokesman,—having most weight with the postmaster from the fact that he received more mail matter than any other person, his budget often reaching an aggregate of a letter a week.

"This," he declared oracularly, "is not an every-day matter. That letter should be delivered to-night."

The company were unanimous in their agreement with this sentiment.

"That is so!" they exclaimed. "He should have it, the letter. Poor old Joe should receive it without delay."

"But," stammered M. Auclair, "I am not obliged to deliver letters. The way is long enough, and I am not so young."

While he protested, the door opened again, admitting once more the icy blast from the Mountain, which served on this occasion to propel the barber into the room. He had been disappointed in being unable to forestall the postmaster, and had not even been present when that potentate had announced the tidings. The greetings he received were of the most perfunctory sort; everyone resented the interruption. He slid into a seat, with a nod to his host and a confused murmur in the direction of his hostess.

"Have you the letter here?" demanded M. Prefontaine, ignoring the new arrival.

"It is not the custom," began the postmaster, evasively, "to carry the mail upon my person, and yet—"

M. Prefontaine fixed him with a terrible glance as though he would draw the admission from his reluctant lips.

"And yet," repeated the postmaster, "I have done so to-night, that I might show you the outside of the letter."

As he drew the mysterious document forth from his pocket there was a simultaneous movement amongst the company. Old men adjusted their spectacles, young ones jostled their neighbors, and all alike leaned over the other's shoulder. In fact, the equilibrium of M. Auclair himself was at one time seriously endangered. The letter, itself, was written upon thin paper, as if it had come from a distance, with a correspondingly thin envelope marked with a mourning border.

"The news is of the worst," observed M. Prefontaine, as if his decision settled the matter.

"Ce pauvre vieux," murmured some of the women, sympathetically.

"Not perhaps of the worst," said the owner of the bees. "It may mean money."

M. Prefontaine took the letter from the postmaster's still hesitating hand. He turned it up and he turned it down; he held it against the light and read the address and the postmark and the date upon which it had been posted, as if all these things

might convey a knowledge of its contents. Then he laid it down upon a table, whence M. Auclair, with professional caution, at once removed it.

"Joe must receive it to-night," M. Prefontaine repeated, unwilling to wait till the morning, or possible information as to its contents.

"Yes, yes!" echoed several voices.

"Who will deliver it?" inquired the owner of the bees.

All eyes were turned upon the barber. He was young, comparatively speaking, he was trustworthy, he was agile; above all he could be relied upon to remember and bring back every item of news that might come within his radius. He, however, paled and trembled under the honor that was being thrust upon him.

"It is too late," he murmured. "Old Joe will be asleep."

Once more M. Prefontaine settled the matter by declaring:

"He must be awakened."

"But it is not I who will do so," hastily protested the barber.

He had his own recollections of occasions upon which he had tried to procure information from Joe, and those experiments did not encourage him to make the hazardous attempt under consideration.

"You are the very man," decided M. Prefontaine once more. "It is you who will go thither."

"There is a drift," objected the barber, who had just come in from one blizzard, and had no mind to be carried by another to the door of a man who might—well, he might do many things, any of which would probably necessitate the unwelcome visitor's immediate return to the pathless road and the whirling snow, and most likely without a particle of the desired information.

"Piff!" cried the plutocrat, contemptuously snapping his fingers as a further expression of his sentiments. "The drift does not amount to that!"

"It blows hard," persisted the barber.

"That will only take you there all the sooner," jested M. Prefontaine.

"But I don't want to be taken there at all!" cried the barber, breaking out into open rebellion. "I'm well here, and the letter can wait."

M. Prefontaine regarded him severely; but, after all, it was hardly possible to force a man to go on a distasteful errand, especially when he had no official connection with the matter. The magnate thereupon reminded the unhappy M. Auclair that upon him it devolved to forward without delay an epistle that might be of life-and-death importance. The postmaster was as firmly resolved as the barber had been that he should, under no circumstances whatever, undertake so perilous a commission; but he did not so frankly announce that determination. While he was pondering upon an excuse that might be accepted, there came a welcome interruption to his thoughts in a proposal from half a dozen of the younger men to proceed thither in a body,—a suggestion which was cordially accepted.

He hearkened, drawing nearer, and withdrawing again. Long ago voices used to call him, but now no one ever called. Am yet that was really a human voice he heard, and those must

Meanwhile old Joe sat within his

darkened room, not asleep, as his neighbors had supposed, but grimly erect, near the large, double stove. This was the one spot of comfort in that woefully bare and cheerless apartment. For, whatever other want or privation the man might be suffering, he had wood in abundance. The Mountain, which had sheltered him many a winter and many a summer, which he had climbed in his hardy and adventurous boyhood, had done that much for him at least; and its fragrant maple, odoriferous pine, and cheerily burning ash spluttered and crackled there as pleasantly as elsewhere.

The signs of age were gathering thick upon the old man, despite his sturdy resistance thereto, which was evidenced by his attitude, sitting bolt-upright in the high-backed, wooden chair. His dimmed eyes were pathetic, staring into the semi-darkness that was relieved only by the leaping of the flames within the stove; for Joe had neither candle nor lamp to illumine the apartment. The pipe, for which he had no tobacco, was, from force of habit, held between his lips. His thoughts, confused as to the moment, were wandering back into the past, and seeming to borrow a certain vitality from those days when all his faculties had been active. He saw old faces through the gloom; faint voices, long silent, filled the stillness, that was broken at intervals by the wind sweeping down the mountain-side, or the whirling of the snow against the dirt-begrimed panes of the windows.

Gradually, as he listened, these familiar sounds filled him with unusual sensations. They set through his frame a strong shuddering, a chill that seemed to strike inward to his very heart. He had struggled bravely and vigorously through youth and maturity; but now the night of old age was closing around him; and with a sudden, paralyzing terror, he realized that truth and another that had not hitherto struck him.

"Tou seul," he murmured, as his bleared eyes peered round that dull and poverty-stricken interior, and the grim sounds of storm and strife upon the Mountain terrified him. He shook as with an ague; a cold sweat broke out upon his forehead, as he muttered over and over again to himself that single exclamation: "All alone!"

As the party from the sawmill approached, jesting and laughing amongst themselves, urging one another onward, and throwing the laggards into the deep snow by the roadside, Joe heard, and feared the more, trembling and cowering in his chair. He fancied that these sounds were but the phantom echoes that had inspired him with unwelcome and vague alarms. He listened, with his dulled hearing strained, when the footfalls upon the snow paused outside his door and began to mount the steps. Then there was a knocking, repeated over and over, while many voices cried out his name: "Joe! Joe!"

He hearkened, drawing nearer, and withdrawing again. Long ago voices used to call him, but now no one ever called. Am yet that was really a human voice he heard, and those must

The Federal Life Assurance Co. Of Canada

THE TWENTY-SIXTH ANNUAL STATEMENT.

DIRECTORS' REPORT.

The twenty-sixth Annual Meeting of the Shareholders of the Federal Life Assurance Company of Canada was held at the Company's Home Office in Hamilton, Tuesday, 18th February, 1908, at 2 p.m., Mr. David Dexter in the chair; Mr. W. H. Davis acting secretary.

The Annual Report, as follows, was read and adopted, on motion of Mr. Dexter, seconded by Lieut.-Col. Kerns.

Your Directors have the honor to present the Report and Financial Statement of the Company for the year which closed on the 31st December, 1907, duly vouched for by the auditors.

The new business of the year consisted of two thousand four hundred and fifty-four applications for insurance, aggregating \$3,584,100.57, of which two thousand three hundred and twenty-two applications for \$3,302,786.47 were accepted.

As in previous years, the income of the Company shows a gratifying increase, and the assets of the Company have been increased by \$289,770.12, and have now reached \$3,660,472.74, exclusive of guarantee capital, amounting at the close of the year to \$2,870,472.74, and the liabilities for reserves and all outstanding claims, \$2,786,358.74, showing a surplus of \$1,083,516.00. Exclusive of unallocated guarantee capital, the surplus to Policy-holders was \$218,916.00.

Policies on ninety-five lives became claims through death, to the amount of \$168,149.22.

Including Cash Dividends and Dividends applied to the reduction of premiums, with annuities, the total payment to Policy-holders amounted to \$287,268.17.

Careful attention has been given to the investment of the Company's funds in first-class bonds, mortgage securities, and loans on the Company's policies amply secured by reserves. Our investments have yielded a very satisfactory rate of interest.

Expenses have been confined to a reasonable limit, consistent with due effort for new business. The results of the year indicate a most gratifying progress. Compared with the preceding year, the figures submitted by the Directors for your approval show an advance of nearly ten and two-thirds per cent. in assets.

The assurances carried by the Company now amount to \$18,966,117.83, upon which the Company holds reserves to the full amount required by law, and, in addition thereto, a considerable surplus.

Owing to the severe financial depression which has prevailed throughout this continent since about the middle of last year, the market prices of Bonds, Debentures and other negotiable securities of a like nature, issued prior thereto, were considerably lower at the end of the year than they were at the end of the preceding year, and so appear in the return made to the Government. These securities were purchased by our Company to yield the best rates of interest obtainable at the time, and are intrinsically of the same value as when acquired, and we are practically in the same position as if the money had been invested in Mortgages at a lower rate than the prevailing current rates.

The Directors firmly believe that the present depression in the values of these securities is temporary only, but in the meantime they have thought it advisable and prudent to set apart an amount sufficient to cover the same. The field officers and agents of the Company are intelligent and loyal, and are entitled to much credit for their able representation of the Company's interests. The members of the office staff have also proved faithful to the Company's service.

Your Directors are pleased to be able to state that the business of the Company for the past two months of the current year has been of a most satisfactory character, and that the outlook for the future is most encouraging.

DAVID DEXTER, President and Managing Director.

AUDITORS' REPORT.

To the President and Directors of the Federal Life Assurance Company: Gentlemen: We have carefully audited the books and records of your Company for the year ending 31st December last, and have certified to their accuracy.

The Cash and Journal Vouchers have been closely examined and agree with the entries recorded.

The Debentures, Bonds, etc., in the possession of the Company have been inspected, whilst those deposited with the Government or Banks have been verified by certificate, the total agreeing with the amount as shown in the Statement of Assets.

The accompanying statements, viz.: Revenue and Expenditure, Assets and Liabilities, show the result of the year's operations and also the financial position of the Company.

Respectfully submitted,

H. S. STEPHENS, CHARLES STEIFF, Auditors.

Hamilton, 1st February, 1908.

FINANCIAL STATEMENT FOR 1907.

RECEIPTS.	
Premium and Annuity Income	\$625,939 29
Interest, Rents and Profit on Sales of Real Estate	141,438 34
	\$ 767,377 63
DISBURSEMENTS.	
Paid to Policy-holders	\$287,268 17
All other payments	223,110 30
Balance	256,999 16
	\$ 767,377 63
ASSETS, DECEMBER 31, 1907.	
Debentures and Bonds	\$380,574 84
Mortgages	382,305 45
Loans on Policies, Bonds, Stocks, etc.	552,770 02
All other Assets	682,822 43
	\$3,000,472 74
LIABILITIES.	
Reserve Fund	\$2,705,577 00
Death Losses Awaiting Proofs	34,928 00
Contingent Fund to cover temporary depreciation in Debentures and Bonds	22,847 74
Other Liabilities	22,197 00
Surplus on Policy-holders' Account	213,916 00
	\$3,000,472 74
Assets	\$3,000,472 74
Guarantee Capital	\$70,000 00
Total Security	\$3,870,472 74
Policies were issued assuring	\$3,802,748 37
Total Insurance in Force	\$3,802,748 37

After the adoption of the Report the retiring Directors were re-elected for the ensuing year. Directors the retiring officers and the Executive Committee were re-elected.

be men who were crowding upon his doorstep. He had never been afraid of men, even the strongest or the most lawless; he was not afraid of them now. The thought that the intruders might be ordinary human beings coming to break upon that awful loneliness filled him with a tremulous, eager joy. He tried to assure himself that these voices were really human, while he who for so many years shunned his kind now withdrew the bolts with feeble hands that trembled in their eagerness, as tears—the slow tears of age—forced themselves from his eyes.

The barber, who had been well in advance of the party on the way thither, now hung in the background, prepared to elude any missile that might be hurled, or any overt act, on the part of the strong man within doors, that might result in his own undoing. He was as anxious as any one to discover what might follow upon the delivery of the letter. He was curious to the last degree about its contents, and unwilling to lose a syllable of whatever might be said,—that is, if even the most adventurous of the party were enabled to have speech of Joe. Still there were other things to be considered by the prudent barber, who had a very nice appreciation of the value of a whole skin, and who fully expected to see the foremost member of the expedition returning to the foot of the steps in a more or less summary manner.

No one was so surprised as he when, following upon the opening of the door, a trampling whisper came out into the darkness: "Come in, my friends; for the love of heaven, come in!"

The barber, suspecting an ambush, was the last to enter. He was met by a most astonishing sight. The bravest of the band had penetrated into the centre of the room, and lit a candle with which the adventurers had provided themselves. It seemed hardly credible, but there was the Titan of the Mountain weeping and clinging to the arm of the nearest of his visitors, as he murmured:

"It is lonely! It is triste to be alone!"

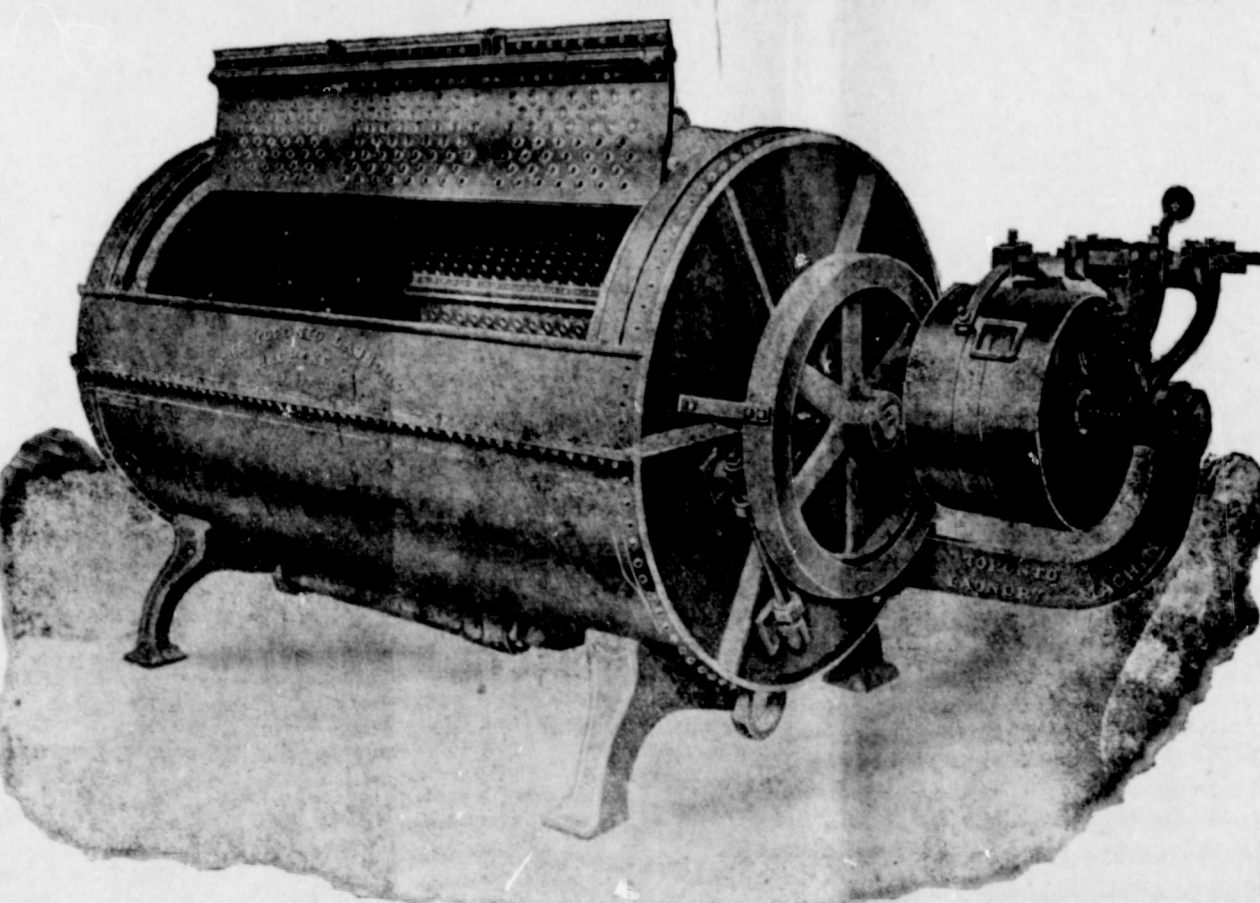
He peered into the faces of the young men, as they stood silently around him, awed by the spectacle of his weakness and helplessness. He called them by name, mistaking them as often as not for their fathers whom he had known as little boys. It was some time before they could make him understand that they had brought him a letter.

"A letter for me," he said, shaking his head. "Oh, no! Impossible! There is no letter for me!"

At last they persuaded him to listen to the message that the barber was deputed to read out. Joe was forced into a chair, while the reader, now fully reassured, settled himself upon the table, with an air of importance that could not have been surpassed by M. Auclair himself. Joe listened vaguely, scarcely understanding that those thin sheets of paper which the barber fingered so carelessly contained the assurance that he need never be miserably poor not alone any more. The writing stood out distinctly in a fair round hand, for the writer had been taught calligraphy in the convent down in the river village. And it transpired that one, at least, of Joe's sons had prospered in that far-off land whither he had gone, somewhere Westward, in the United States. But he was now dead, and it was his voice, as it were, that, from beyond the bourne, was breaching the silence of years. He had arranged that his widow should return to her native place; for she, too, had been a child

(Continued on page 7.)

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