

A Pertinent Point

PATLY PUT.

HAVE YOU TASTED

'SALADA'

CEYLON TEA?

IF NOT—WHY NOT?

If you are not supplied with "SALADA" when you ask for it, it is because of the larger profit made out of poorer teas.

Sold Only in Lead Packets.

Only Grocers Sell It.

The Secret Out.

The evening passed, how, he scarcely knew. He had taken a room at the tavern, and while studying to awaken as little curiosity as possible, still took advantage of the darkness to drop into one or two places about town where there was likely to be talk of a more or less gossip nature. For instance, he stepped into the blacksmith's shop, which he chanced to find open, and stood, a tall and mysterious figure, in the dim background, while the several men and boys grouped about the fire, discussed town topics, and made vague prognostications in regard to the weather. What good he expected from this move it would have been hard to say, certainly he had no right to expect any, and was as much surprised as it was possible to be, when a drawing voice uttered over his shoulder:

"That man at Jim Lewis' is an odd 'un."

As the tone employed had been loud, the remark was evidently intended not for him, but for the group in the center of the smithy. More and more astonished, he stole a look behind him and saw the slouching form of a man, who, as he looked, lounged forward and joined the group in front of him.

"What do you say?" asked the blacksmith, turning a pair of curious eyes towards the newcomer.

"I say that ere man at Jim Lewis' is an odd 'un."

"What man?" cried one voice. And,

"Who are you?" cried another.

"I am a fellow as peddles small ware," cried the interloper, carelessly.

"I've been about some, and I say as a contribute to this highly intellectual conversational that the man what boards at Jim Lewis' farm-house is a curious cuss."

"Then you show you don't know anything about it," came in convincing tones from the man who stood next to him: "There is nothing curious about John Staples. I've known him this two year, and because a man is sick that is no reason why he should be called queer."

"He means that fellow at Hunter's. He's queer enough, I'm sure. Not once has he stepped out on to the road since he came there, and he's not sick, neither."

"Maybe I do," acknowledged the peddler. "I go to so many houses, I sometimes give names mixed. How does he look?"

"I haven't seen him, and I don't know of anybody as has. I've only heard tell of how old Mrs. Hunter had took in a boarder as was a stranger in these parts, and of how particular she was not to let anybody see him, because he was writing of a book and didn't want no interruptions. As if that was any excuse. You might as well say I'm building an L onto my old shanty."

"Mrs. Hunter was always a queer 'un herself," broke in a new voice. "I remember the day when she shut the door in the face of my gal because she wanted to know how many dollars the old woman had laid up in the bank."

"So she might know whether to marry her son or not," laughed the blacksmith.

"Wa'al, and was that anything more than natural providence?"

The blacksmith's guffaws grew louder.

"Isn't Mrs. Hunter's house the next one to Jim Lewis'?" carelessly interposed the peddler.

"Yes, of course, only a mile between them."

"Then that's how I got the places mixed," said he, slowly turning himself about towards the door. Dr. Cameron, who was watching, instantly left the smithy, and after a little strolling through the streets entered the livery stable. Here, he made arrangements for the use of a horse and buggy on the following day, and was just meditating whether he should venture upon a question or two, when that same drawing voice was heard again over his shoulder, saying:

"Is that man still stopping at Hunter's, do you know?"

"Can't say," answered the livery stable keeper. "I haven't heard of his going away."

"I want to know, because I've got a bundle for him, shirts and things what Mrs. Hunter got me to buy for him in Albany. Going up that way tomorrow?"

"Don't know," with a side glance at Dr. Cameron, who, convinced that this peddler, as he called himself, was likely to be his good angel, stood at the door slowly fitting on his gloves.

"Mrs. Hunter made me promise I'd get the things out there before Monday morning; but I can't kill myself. Does Mrs. Hunter come this way to church?"

"Guess not; never see her here."

"How about Jim Lewis' is he one of the accommodating kind?"

"Rather; he gets all her mail, I believe, and carries a paper out there every day, that I know."

"Then I'll see Jim Lewis when he comes into church tomorrow. You don't happen to know what the name of this strange gentleman may be, do you, now?"

"No; I drove him out there, but he didn't tell me his family affairs."

"Didn't he, now? Wa'al, wa'al, its mighty particular some folks be. Now, I'd just take pleasure in telling you all I know. Was he a dark man?"

"Very dark."

"That's good; I thought he was dark; I only caught the least glimpse of him through an open door, but I was sure

he was dark. You see I am particular about it for I had ties to buy and I bought 'em for a dark man. Got a long beard?"

"No, nor a short one. His face is as smooth as my hand."

"Better and better, them ties will be sure to suit. Don't you think so, mister?" he asked, as he passed Dr. Cameron on his way out.

But before that gentleman could reply, the odd, shuffling figure was gone; and full of thought and question, the doctor made his way into the street, and so back to the tavern, asking himself whether his purpose in town had been divined or whether all that had occurred was a mere coincidence, as strange as it was acceptable.

The next day was none too pleasant, and as he rose with a blinding headache, he allowed himself to rest through the morning, thinking he would be able to start upon his undertaking at noon.

But it was 3 o'clock before he felt fit to drive a team. At 3 o'clock, therefore, he started, and at about 4 approached a farm-house which from its appearance and location he took to be that belonging to the Widow Hunter.

He saw it first from the brow of a small hill, and stopped his horse to contemplate it and also to gain some control over his feelings at sight of the imagined retreat of his enemy. The next moment he drove on, but the impression made by the mass of gray sky, and that one low white house with its line of smoke rising up against the dull background of the wintry landscape, filled him with an uncomfortable chill for which he could not at that instant account. A vague foreboding for the first time seized him which seemed in some way to be connected with the penetrating wind and the menacing sky, and though he recognized it as a weakness, he had half a mind to turn around and go back, rather than face the threatening something hidden in that seemingly harmless landscape before him.

But such feelings vanish before an all-absorbing duty, and by the time he found himself within a stone's throw of the house, he had forgotten everything but that he was on the verge of an interview from which he hoped to depart a relieved and contented man.

The house was the ordinary white frame one which we see so thickly scattered amongst our native hills and valleys. It had a front entrance and a rear one, and the usual yard behind which stretched fields and meadows with here and there a grove of leafless trees. The windows were few, but those looking towards that part of the road from which he approached were shut-tight and he had an uneasy sense of having been seen, though there was no movement visible at any of the casements, and saving the thin line of smoke slanting away from the solitary chimney, there was no sign of human presence in or about the premises.

But this possibility seemed so small that even his uneasy mind refused to entertain it, and driving up rapidly to the front of the house he leaped to the ground, and without stopping to tie his horse, which, by the way, he had been told would stand for any length of time, he advanced hurriedly to the door and knocked. If he had not been seen from the side he was certain that he would not be from the front, as the windows facing the road were protected by blinds, all of which were as tightly closed as if they were never expected to open again. He nevertheless anticipated a speedy entrance.

But this pleasing hope lessened moment by moment as no answer came to his first or his second knock. Nor did the third bring any response, though it was forcible enough to shake the door on its hinges. Those within had evidently made up their minds not to hear him, and as this fact became apparent he felt a sense of desolation sweep over him, which the ever-lowering sky and the stretch of dismal landscape before him did not tend to mitigate. It seemed as if the wind became more searching, piercing even to his heart and its secrets, while the silence, which was anything but a Sunday one in the shivering effect it had upon the nerves, filled him with a renewal of those vague apprehensions for which there seemed so little reason in nature.

A fourth and still heavier knock ended his efforts to gain admittance at the front door, and if there was one at home (which he did not believe) he was but wasting his time there; while if the inmates were simply determined not to admit him, all the knocking in the world would not make them change their minds. So, leaving the front door, he walked determinedly around the house to the back entrance, and finding it unlocked, knocked once out of politeness, and without waiting for the response he had so little right to expect, lifted the latch and walked in.

(To be continued.)

Why Not You?

When thousands of people are taking Hood's Sarsaparilla to overcome the weakness and languor which are so common at this season, why are you not doing the same? When you know that Hood's Sarsaparilla has power to cure rheumatism, dyspepsia and all diseases caused by impure blood, why do you continue to suffer? Hood's cures others, why not you?

Hood's Pills are prompt and efficient. 25c. b. Industry keeps the body healthy, the mind clear, the heart whole, and the purse full.—Simmons.

Karl's Clover Root Tea.

A sure cure for Headache and nervous diseases. Nothing relieves so quickly. For sale by W. T. Strong.

Civilization consists in putting on stiff collars and two layers of clothes in summer instead of a towel.

All Recommend It.

Ask your physician, your druggist and your friends about Swayne's Cure for Rheumatism. They will recommend it. For sale by W. T. Strong.

"Why do you pass so short a time at each bathing place?" Because I don't want the lady guests at the hotel to say, "She's worn that dress before."

Mina's Liment is used by Physicians.

In this world it is not what we take up, but what we give up, that makes us rich.—Henry Ward Beecher.

Files! Files! Itching Files!

SYMPTOMS—Moisture; intense itching and stinging; mostly at night; worse by scratching. If allowed to continue tumors form, which often bleed and ulcerate, becoming very sore. Swayne's Ointment stops the itching and bleeding, heals ulceration, and removes the tumors. At druggists, or by mail, for 50 cents. Dr. Swayne & Son, Philadelphia, Lyman, Sons & Co., Montreal, wholesale agents.

North American Life

ASSURANCE COMPANY.

In stopping to survey the past fifteen years of our country's history, we cannot but be impressed with the great changes which have taken place. The statesman, the merchant, the banker, the manufacturer and the progressive agriculturist will tell you that, while foundation principles remain the same, such great advancement has been made in methods, in building up the super-structure of affairs, that what might have been considered a wise and proper course to pursue then, can apply in these late days successfully only as it has been reshaped by the spirit of progress which permeates our whole civilization. It is quite true that if a comparison of business a year ago is made with that of today, the average man of affairs will tell you that he cannot observe any great or material difference—the change having been so gradual and apparently natural, that it is almost lost sight of. But cast a glance some years behind; compare, say, the year 1885 with the year 1870, and contrast is at once apparent and striking. A single illustration will suffice, taken from the field of life insurance, and in going through the changes of finance and commerce it is doubtful if any branch could be suggested which would yield a more forcible illustration of that advancement.

At the beginning of the year 1880 the total life insurance carried in the Dominion of Canada was \$91,272,126, while by the commencement of this year those already large figures had been augmented to \$308,001,436, an increase of threefold. It is interesting to analyze this large increase in respect to the location of the companies interested, i. e., American, British and Canadian:

Company	1880.	1885.
Canadian life companies	\$37,338,518	\$177,511,549
American life companies	\$33,043,745	\$6,637,705
British life companies	19,789,863	33,011,885
Total	\$91,272,126	\$308,001,436

Thus while the British life companies have increased their business by but 70 per cent, and the Americans by about 100 per cent, the Canadians have augmented theirs by 570 per cent. To Canadians this cannot but be a pleasing and proud condition of affairs, and it indicates unmistakably that they have perfect confidence in institutions of their own making, managed by their own people, and where their funds are used in promoting, developing, and building up native enterprises.

These highly commendable results placed is fully borne out by the past record of most of our Canadian life insurance companies, and by the unexcelled position which they are seen to occupy, when compared with similar institutions in any country in the world. The day was when many a business man was carried away and entirely misled by a comparison of the assets of some of the Canadian companies with those of the American companies, the fact being overlooked that, while these institutions had immense assets, they had correspondingly large liabilities, and that the reliable index of the financial standing of a company is a comparison of its assets with its liabilities. When this important factor is applied, the Canadian life companies are very high.

Turning attention for a few moments to the growth of individual life insurance companies, a record of great and unbroken progress is to be found in that staunch, progressive Canadian institution, the North American Life Assurance Company, of Toronto, Ont.

At the time of its commencement of business, over a decade ago, it was felt that there was a place for a home life insurance company, with plans of insurance and methods of conducting business more in accord with the tendencies of the Canadian people, and many of those then in the field. That the incorporators, amongst whom were the late Alex. Mackenzie, Hon. Alex. Morris, Hon. Geo. Brown, Hon. G. W. L. Blaine, Hon. J. C. Macdonald, Hon. A. Macdonald, and other eminent gentlemen, were justified in this view is amply demonstrated by the character and extent of the structure of business, which has been built up substantially. The following table taken from the Dominion Government report on insurance, gives in concise form the company's record year by year:

Year.	Net Surplus.	Assets.	Cash Income.
1871	\$2,630,000	\$8,703,000	\$3,853,000
1872	2,630,000	10,104,000	4,044,000
1873	2,630,000	11,104,000	4,200,000
1874	2,630,000	12,104,000	4,356,000
1875	2,630,000	13,104,000	4,512,000
1876	2,630,000	14,104,000	4,668,000
1877	2,630,000	15,104,000	4,824,000
1878	2,630,000	16,104,000	4,980,000
1879	2,630,000	17,104,000	5,136,000
1880	2,630,000	18,104,000	5,292,000
1881	2,630,000	19,104,000	5,448,000
1882	2,630,000	20,104,000	5,604,000
1883	2,630,000	21,104,000	5,760,000
1884	2,630,000	22,104,000	5,916,000
1885	2,630,000	23,104,000	6,072,000
1886	2,630,000	24,104,000	6,228,000
1887	2,630,000	25,104,000	6,384,000
1888	2,630,000	26,104,000	6,540,000
1889	2,630,000	27,104,000	6,696,000
1890	2,630,000	28,104,000	6,852,000
1891	2,630,000	29,104,000	7,008,000
1892	2,630,000	30,104,000	7,164,000
1893	2,630,000	31,104,000	7,320,000
1894	2,630,000	32,104,000	7,476,000
1895	2,630,000	33,104,000	7,632,000
1896	2,630,000	34,104,000	7,788,000
1897	2,630,000	35,104,000	7,944,000
1898	2,630,000	36,104,000	8,100,000
1899	2,630,000	37,104,000	8,256,000
1900	2,630,000	38,104,000	8,412,000

It will be observed that there are no backward steps, but that each succeeding year marks a decided advance over its predecessor. But especially is this the case in the item of surplus. In every undertaking this is conceded to be the true barometer of success or failure. In a life insurance company a large ratio of surplus to liabilities indicates first, financial strength, second, ability to make handsome profit returns to policy-holders.

The North American Life, although by any means the largest Canadian company, can lay claim to the important distinction of having a large ratio of assets to liabilities, and consequently a larger net surplus to liabilities, than any other Canadian life insurance company.

The returns by way of profits under its semi-tonic investment policies, which system the North American was the first Canadian life company to adopt, have always given the holders a great satisfaction, and the management have had unequalled pleasure and gratification in knowing that the company's position and success were warranted by payment.

The following communication was received recently at the head office from Mr. F. W. Holt, civil engineer, of St. George, N. B., and is only one of many which the company has received:

"The cash results of my tonne endowment policy, No. 2,350, which I have had the good fortune to hold in your company, have been highly satisfactory to me, and satisfactory to the policy, has matured, it is very gratifying to find that all, if not more of the cash results that were represented to me at the time I insured in the North American Life have been fully realized. This experience, together with the liberal treatment that I have always received from the North American

Interested in Music and Musical Instruments

We extend a cordial invitation to visit our exhibits at the Toronto and London Exhibitions and inspect our wonderful new patented invention "The Orchestral Attachment," which is to be found only in the Bell Piano manufactured by

The Bell Organ & Piano Co., Limited,

GUELPH, ONT.

Branch Warerooms at 70 King street west, Toronto; 44 James street north, Hamilton; 211 Dundas street, London, Ont.; also at Windsor, Stratford, St. Thomas, Chatham, Galt, Barrie, Petrolia, Strathroy, Ridgetown and Shelburne.

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can enable me to recommend the company to others."

In a great degree the esteem in which this institution is held may be attributed to the character of the administration of its executive and managerial heads—an administration which while adhering to sound and conservative principles has been well abreast of the spirit and progress of the age. It was fortunate in having had, at its organization, and up to the time of his death, the Hon. J. C. MacKenzie as its president, in which office he reflected those sterling qualities of character and executive ability which dominated his whole public career. And no more worthy successor to this important position could have been found than its present incumbent, Mr. John L. Blaikie, a gentleman of wide and varied financial experience, who is recently allied with several of our most important and successful monetary institutions, and who takes a deep interest and concern in everything which tends to the still greater success of the institution over which he presides. Associated with the president are, as vice-presidents, Hon. G. W. Allan, ex-Speaker of the Canadian Senate, and commissioner of the Canada Company, and J. K. Macdonald, Esq., Q. C., of the legal firm of Kerr, Macdonald, Davidson & Paterson.

To the chief managing officer of the company, Mr. Wm. McCabe, L.L.B., F.I.A., who was recently highly honored by that distinguished body, the French Institute of Actuaries, by being elected one of its members, the company's standing as one of the leading financial institutions of the country is mainly to be attributed. Having carefully laid at organization the foundations which a sound actuarial science, extending over a period of twenty years, enabled him to bring to do, he has since incorporated into the company's system many important features which have contributed to its successful development. In the company's management Mr. McCabe has had the able co-operation of the secretary, Mr. L. Goldman, A.I.A., whose constant connection with life insurance, extending over a period of twenty years, enabled him to bring to do, he has since incorporated into the company's system many important features which have contributed to its successful development. 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