

**PROFITS AND
PROMPTNESS
APPRECIATED.**

BORCAVEON, 5th December, 1898.

MR. W. H. HILL,

Peterboro,

Manager for Central Ontario.

DEAR SIR,

I beg to acknowledge receipt (through your local agent, Mr. N. C. Moore) of the Company's check for \$1,093, being amount of assurance on life of my late husband under Policy No. 17168.

The profits are very satisfactory and I wish to thank you for your promptness in settlement of this claim.

Yours truly,

SARAH J. ROSS.



NASSAU'S

PHOSPHORESCENT LAKE.

BEAUTIES OF A NATURAL WONDER....FOREST AND STREAM

Having in remembrance old Sampson Stamp, of Key West, the discoverer of the sea gardens at Nassau, we took a pilot and sailboat the following morning and sailed some four miles up the channel. There we embarked in a rowboat with a glass bottom, made by inserting therein plates of thick glass, through which the bottom of the sea spread out before us like dry land. A strange feeling crept over me and in imagination I fancied myself with Jules Verne on the voyage of Twenty Thousand Leagues Under the Sea. We could see all the little fishes, minnows one inch long and larger kinds one foot, two feet and three feet in length, some white and black and blue, besides many angel-fish, all yellow like a canary, with bright blue fins and tail, swam by beneath us. As the ripe wheat fields in summer sway to the breeze, so there in the submarine currents waved great bunches of fan-leaf coral, purple, yellow and white. The water was clear as air, and, pointing to some especially beautiful specimens of rock

and fans, our little darky dived over, and, like the fish, we could see him swimming down until at last, clutching the growth with two hands and feet firmly braced against the coral, he gave a tug and away he came to the top, fan in hand. Indeed, God hath wrought marvelous things in this world of His, but nothing of greater bewitching fancy than the sea gardens of Nassau.

When night came and before the moon was up a drive of two miles back on New Providence island brought us to a most interesting work of nature. A lake some 1,000 feet long and 300 feet wide lay quiet and black as any other sheet of water at night might do. But once in a rowboat and shoved off from shore what a mighty change was wrought! Two small out-swimmers, the hue of the surrounding darkness, accompanied our boat of fire, for such it seemed. Like two human torches our darkies swam by our side as in a cloud of phosphorescent fire. At the slightest disturbance the whole surrounding water lit up like molten silver. Each boy's toes and fingers were as though the sun shone on them, and fish darted through the quiet water like sky-rockets, leaving a glittering trail behind. The light was so vivid I could see the time by my watch, and when a wave was sent upward with the oar the falling drops were like blue-tinted pearls. The movements of our boat made enough light to plainly show the bottom, for the water is from the ocean and as clear as all that which nature makes to flow about those lovely Bahamas. Enticed by the water's warmth and the hot night my friend and I went in swimming, but only for a few minutes. From this swim comes a story hard to believe, but as true as Gospel. That night, as was my custom before turning in, I went to the bath-room, which I could easily darken, to change some photo plates in my holders. When about to pull the slides I noticed phosphorescence, which I had brought from the lake, shining from my bare feet and giving so much white light I had to cover them with a towel before I dared expose the plates to what a moment before had been intense darkness.