

**A RICH FINE FLAVOR**



Sold in  
four Qualities

**LORD MORDEN'S DAUGHTER**  
—OR—  
**THE TRAGEDY OF THE CEDARS.**

CHAPTER XXXIII.

Dora pretended to accept comfort from all the kindly things that Madam Bell said to her, and finally permitted the anxious lady to sleep in the same room with her, saying:

"It will remind us of the old days at 'The Pirs,' when my greatest trouble was a scolding from Esther or grandpa."

She passed an uneasy and wakeful night, and it seemed the longest she had ever known.

With the first advent of day, she dressed and went downstairs to walk in the garden and watch for the postman. There might be news of Edmund—from Fred Fairfax, from Frank Rogers, or from Edmund himself!

But there was only one letter, and though it was better than no news at all, there was little in it of a satisfying nature. It was from Frank Rogers, and read like this:

Dear Madam:—The advertisement is inserted in five London dailies. Mr. Fairfax, Mr. Locksley's valet, and myself have had a careful consultation. Your husband's movements have been successfully traced up to midnight of the day of your marriage. We shall take up the thread to-morrow. Be on your guard against Mr. Marlowe, and if you need assistance, telegraph to me. Yours obediently,—Frank Rogers.

Then came the weary time of waiting. If she could have helped in the search for her lover, it would not have been so hard. If she could only have seen the efforts that others were making, it would have been preferable to this idle torture.

She spent many hours out of doors, thinking of Edmund and the beautiful castles he had built. Their lives were to have been blended together in the harmony of an idyllic dream! How good he had always been to her! How fondly he loved her! Had she not seen his adoration for her leap into his eyes again and again?

And that scoundrel—that man who pretended to have been his friend, had dared to hint, to declare, that Edmund—her darling—her husband, had only been amusing himself with another passing fancy! Why had she listened? Why had she not down at him and strangled the base fiend in his lying throat?

She went to her post in the library. She felt in some way that she was nearer to Edmund there. She had wished him far away from that window, and he had promised to come back to her there!

It was nearly noon, when there was the sound of wheels in the drive. It was a closed carriage that was coming, and Dora clutched at her heart to still its wild plunges. Then she was aware that the vehicle had stopped and deposited Esther Marsh and Richard Marlowe, while some one remained seated in the carriage—a man she believed it to be.

Dora darted from the room just as a violent peal was sounded on the door-bell. The very summons told her that her enemies had determined to carry matters with a high hand.

**IN SICKNESS**

When it is very important that the food should be light yet nourishing nothing better can be offered than a cup of



Allenburys  
**MALTED MILK**  
(FRESHLY DIGESTED)  
which is itself a complete food, containing all the necessary body building elements yet very easily digested. It has an appetizing and delicious flavour and is suitable to the young and old alike. Easily made by the addition of boiling water only.  
Obtainable from all Chemists, Grocers, etc., throughout the B.W.I.  
**ALLEN & HANBURY'S LIMITED, LONDON.**  
Sole Representatives for the B.W.I.  
H. S. HALLSALL, P.O. Box 57, BRIDGETOWN, BARBADOS.

count Melville had already shown to her, containing the scandal concerning Edmund Locksley.

To the amazement of Esther Marsh, there was no sign of fear in Dora's eyes, nor a single relaxation of the contemptuous smile on her proud young face. She spurned the paper with her foot, saying, steadily:

"Call in your policeman; I will deal with him. Then I command you to go, or I will have you arrested for committing a trespass. I have nothing further in common with that creature who calls himself Richard Marlowe, or with you. I have merely permitted you to enter my house so that I could tell you this. Madam Bell," she added, coolly; "will you request the man in the carriage to come here. His employers need his assistance."

Madam Bell retired, while Esther Marsh stood perfectly still, helpless with astonishment and rage. Her features worked convulsively; her eyes burned with fury; then she burst into a torrent of invective, and raved as only an angry woman of her class can rave.

To all this Marlowe listened doubtfully, and when the officer entered he drew him aside.

After a hasty consultation, the man produced his papers, which Dora ignored, saying:

"Until the law says that my marriage is illegal, I am beyond your control. My counsel has advised me what course I am to pursue, and unless you leave my presence and my house forthwith, I shall treat you as trespassers. That is all I have to say, and if you choose to ignore it, you must bear the consequences."

She touched the bell-rope, and said, carelessly, to the servant who answered the summons:

"Show these people to the door, John and if the woman, and the man who accompanied her, ever call here again, send to the village for a policeman!"

"Yes, ma'am."

In a moment all the evil passions of Esther Marsh were aroused to their full extent. She danced and screamed, in turn abusing Marlowe and the puzzled officer whom they had brought with them, and defied the burly young footman to lay one finger upon her.

In the midst of the excitement, Fairfax and Frank Rogers walked into the room, and at once went to Dora's support.

One minute's conversation with the lawyer convinced the officer that he was powerless to act, and he advised his clients to leave quietly, while the footman hustled the defeated Marlowe to the door.

"We shall have to take other measures!" Marlowe declared, violently.

"I don't know that we ought to permit you to go," observed Fairfax. "With a bit more evidence, the fellow might be safely arrested," he added, to the policeman.

Marlowe scrambled into the waiting carriage, his face the hue of death itself, and Esther Marsh joined him, frantically beating the air with her hands.

"It seems that we arrived in the nick of time, Mrs. Locksley," Fairfax said "although you appear to have had the best of the argument. I don't think that they will trouble you again. I am convinced, from inquiries we have made, that this man Marlowe is an adventurer."

"I am not afraid of him," Dora replied, bravely, though she was now trembling in every limb. "You have some news for me, Mr. Fairfax?"

He hesitated a moment, then said:

"Yes; I want you to come to the city with me, as soon as you can. I have not taken this step without careful deliberation, and I think that I may trust your strength of mind, for you are a brave little woman."

Dora clasped her hands, and whispered:

"Oh, Mr. Fairfax, what is it? I can endure the worst. Anything is better than this horrible suspense."

He looked at Frank Rogers, then said:

"Oh, it is nothing very dreadful, Mrs. Locksley. The police have found two hats in the river."

Dora gave a faint moan, and fell back in her chair.

"She can't bear it, sir," Frank Rogers said, pityingly.

"Go on," said Dora, determinedly.

"I know that my darling has met with his death in some horrible way."

(To be continued.)

A middy suit of white crepe de chine is trimmed with tiny pearl buttons and worn with a sleeveless coat of blue-reps.



**Baby's Health**

Depends principally upon his food which must be specially suited to his digestion and bodily needs

**'Allenburys' FOODS FOR INFANTS**

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**Fire Insurance Schedule Rating**

The business of fire insurance is a commercial enterprise. It is conducted in order to supply a given article which is indemnity in case of loss by fire in exchange for payment of fixed prices that are styled rates. As conducting this business involves risk to the capital invested and expenses, the rates have to be fixed high enough first, to provide for all obligations and risks incurred; second, to pay all running expenses; and third, to provide a fair return of profits on the capital invested. Unless each and all of these conditions are covered the business is not profitable and is likely to be discontinued.

Fire insurance differs from other mercantile business in one essential. A merchant or manufacturer knows exactly what the goods he sells have cost. He can form a fair estimate of what his expenses are or will be in a given time; he can judge also what he will lose by bad debts, by sacrifices to get rid of unsalable stock. A bank and a loan company each can estimate closely what the results of their transactions will be. Every class of business has its own standard percentage of probable profit and loss.

In fire insurance, however, the loss on any given risk or in any given period cannot possibly be even estimated with any degree of certainty; it is literally an "unknown quantity" until a fire occurs that reveals the loss, and until the period is over when the losses can be made up from the record. Uncertainty is the ever present feature in fire insurance, whether a year's business has yielded a profit or inflicted a loss cannot be known until the last stroke of the bell announcing the year's demise.

Those who conduct a business so conditioned have, of course, a record of experiences relating to different classes of properties insured, which in some guide as to the risk they involve. But absolutely individual risks are rare, for the great bulk of properties insured are in cities and towns where a building that of itself is a model of safety, may be a fine example of the perils of bad company by being exposed to the risk of a very dangerous neighbour.

Another feature of fire insurance dif-

**PAINS IN BACK AND SIDES**

Ended by Taking Lydia E. Pinkham's Vegetable Compound

Fussler, Sask.—"For two or three days every so often I would have such pains in my back and sides that I could not do anything—could not even lie quietly in bed, and my head ached, too. I was this way about three years, but was worse after I was married. I was on a farm with not a house nearer than five miles and there was not a person to advise me, as my folks lived in Manitoba. My sister-in-law told me about Lydia E. Pinkham's Vegetable Compound and told me to try it. I took her advice and have been thankful for it ever since. After taking the medicine for three months I can say it has helped me a lot and I am doing fine. I am glad to recommend the Vegetable Compound to others and you may publish my testimony." Mrs. HELEN BALANOFF, Fussler, Saskatchewan.

Often some slight trouble will cause a general upset of the system. Such symptoms as nervousness, painful times, irregularity, backache and headache indicate some form of female weakness.

Women so bothered should give Lydia E. Pinkham's Vegetable Compound a trial. This dependable medicine has helped thousands of women and it is reasonable to expect that it will help you. Try it today. Your druggist sells this medicine.

fers materially from ordinary mercantile business. The merchant sells at a given price what he has in stock or contracts to deliver goods he can produce; the market value of the articles sold are shown. In fire insurance a sale is made presumably for cash of an article to deliver which may cost the underwriter an enormous sum in excess of what was anticipated and calculated upon; a conflagration may sweep away in a day all his receipts of the year and of several previous years. It is as though a merchant by one bad debt lost, not merely his profits, but all his receipts from other customers for a length of time.

Manifestly, such conditions necessitate the closest supervision of risks, the utmost care in their classification and selection, and the application of the most expert knowledge and widest experience in so fixing rates as for them to be proportioned, to the utmost possible extent to the risk assumed, that is, for the price of the indemnity, to be provided to bear a relation to the possible cost of such indemnity. What is known as "Schedule Rating" is a system for discriminating between risks, that is, "the fixing of a basis rate adequate to the hazards of a standard structure of each class, and adding thereto for any deficiencies that may present themselves in the inspection of risks. In this case each risk stands upon its own merit and is rated as it approximates to or departs from the standard of its class. As deficiencies are charged for in making up to the rate, so credit is given when such deficiency is removed until the basis rate is reached."

The equity of this system is manifest, and it has this advantage, that the insured, the property owner, can reduce the rate of his insurance by bringing his risk up to the higher standard. Hence a common grievance is removed, as the insured learns that his rate is not a mere guess, and when he discovers the groundlessness of his notion, that rates are wholly arbitrary, a common delusion is dispelled.

The Newfoundland Board of Fire Underwriters uses the Canadian Schedule Rating System.



**The Decay of Eloquence**

"Such a splendid field for the exercise of eloquence as the Law Courts provide, coupled with the stories told of great lawyers of the past who held audiences spellbound by their oratory, leads naturally to the expectation that at Temple Bar silver speech will be found in its highest development," writes a legal correspondent of the Daily Telegraph.

"The facts somewhat contradict that idea. Hard would be the task of finding a single practicing counsel of the present day of whom it could truthfully be said that, by reason of his gifts of speech alone, he enthralled listeners. Forensic oratory is not only a sadly neglected but a rapidly decaying art.

"The law makes no demand for rhetoric, and has remarkably few even moderately good rhetoricians. The law student may be advised, but he is not compelled, to study and practice elocution. He daily sees around him men at the Bar who have achieved success, not through their oratorical powers but in spite of a very unworthy substitute for them and, drawing the moral, he avoids the study."

Later the correspondent quotes the following amusing example of eloquence adopted by one counsel:—

"This, my lord, is not a story of an ordinary fowl straying on the highway and causing an accident. It is a story, my lord, of a chicken deliberately flying out of a hedge into the spokes of my client's bicycle wheel, and precipitating him to the ground. I hope to be able to show, my lord, beyond all shadow of doubt that my client was in no way to blame, but that the defendant was culpably negligent in permitting his fowls to run loose in such a way as to imperil the lives of His Majesty's subjects."

"The presiding judge was so acutely moved by this horrifying picture of malicious chickenhood that he hid his emotion for a moment behind a sheltering hand.

"Is it probable that with the advent of women counsel at the Law Courts the refinements of oratory, for which advocacy is so indispensable a vehicle, will more often be heard?" asks the writer in conclusion.

New sports stamps . . . . .

The new sports stamps of Hungary have now been issued. The set of eight values is sold at 100 per cent. above the postal value of the stamps, the premium going to help Hungarian sports associations. The designs include fencing, skating, ski-ing, a hurdle race, an athletic parade, a scouts' camp and a football match, while a particularly striking stamp is that illustrating diving, rowing, and swimming.

HINARD'S LINIMENT FOR THE GRIPPE.

**Better and Better**

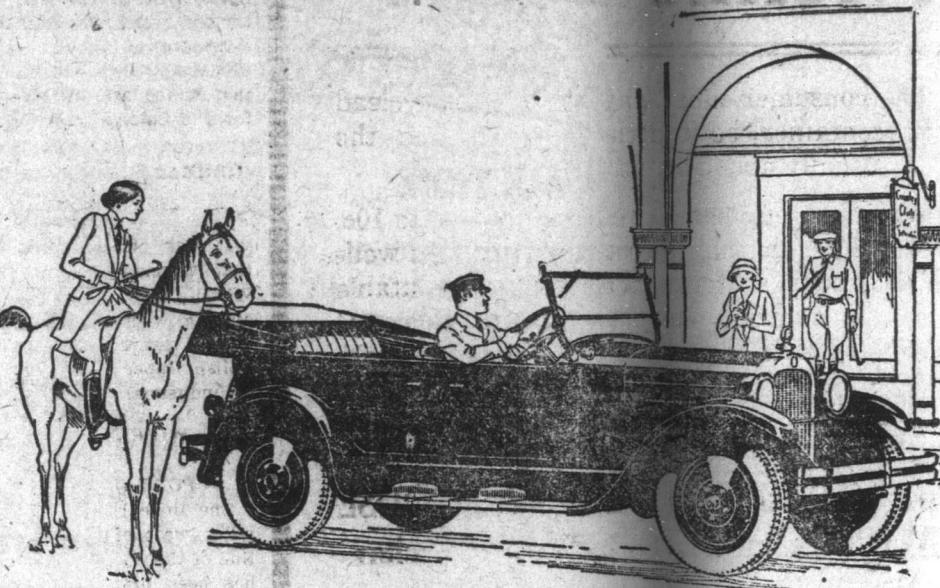
Dependable ten years ago, and five years ago, and more dependable than ever to-day, Dodge Brothers Motor Car simply represents the latest phase in a process of continual betterment.

The first cars Dodge Brothers built established a world-wide reputation. The cars they are building to-day incorporate the accumulated refinements of those ten intervening years.

That important improvements in the comfort and appearance of the car are made from time to time, implies no basic departure from Dodge Brothers traditional policy of PROGRESSIVE rather than SEASONAL development.

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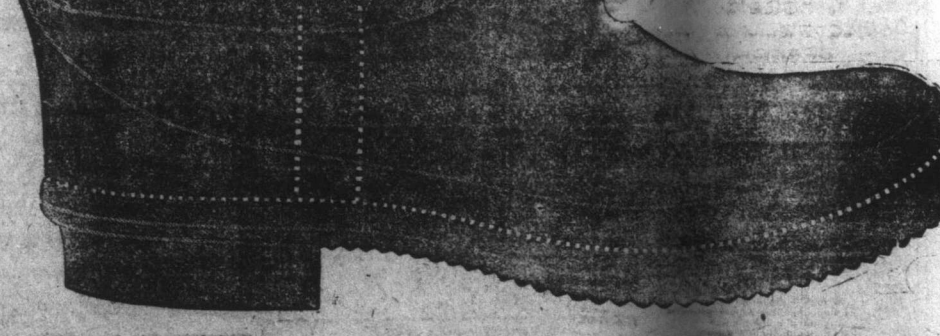
Fishermen, Farmers, Lumbermen and all out-door workers use EXCEL RUBBER BOOTS throughout the whole country.

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EXCEL RUBBER BOOTS do not chafe, wrinkle or crack, being scientifically constructed at the heel and instep to prevent slipping.

EXCEL RUBBER BOOTS have tire tread soles, snag proof lumps, re-inforced linings and insoles, making them cool and comfortable.

EXCEL RUBBER BOOTS are the only Rubber Boots in Newfoundland to-day "Made all in one piece" by a special vacuum process which makes them light in weight, soft and pliable, and are moulded on Foot Form Lasts to conform to the natural shape of the foot.



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