

CHOSSEN TO WAIT ON THE QUEEN

THE LADIES OF NOBLE LINEAGE
WHO SERVE HER MAJESTY
ALEXANDRA.

The Duchess of Buccleuch is proud
to be mistress of the robes—
Other favored servants.

It is the privilege of a queen to be ministered to by ladies in whose veins flows some of the noblest blood among her subjects; and when, as in Queen Alexandra's case, she can call each aristocratic servant a personal and devoted friend, bound to her as much by ties of affection as of loyalty, she is indeed to be envied.

There is perhaps no greater lady in all the peerage than the Duchess of Buccleuch, who is proud to be mistress of the robes to her majesty. The daughter, sister, wife, and aunt of dukes, she has every qualification for her office which exalted rank can give her; and when we add to this that she is tall, stately and handsome, a queen of society and a woman of rare charm and many gifts, and that she is an intimate friend of our late queen, as she is of Queen Alexandra, it is clear that she is of exceptional qualifications for her high office.

The mistress of the robes is chief of all the queen's ladies and a brilliant and imposing figure at all state ceremonies, while, in addition to the manifold duties of her position, she enjoys the doubtful privilege of giving a state dinner on the evening of the opening of parliament, and of being attired in black when in attendance at court.

Next in importance to the mistress of the robes come the four ladies of the bedchamber, who are rarely of less rank than that of countess. Unlike the mistress of the robes, whose appointment is political, these ladies are appointed by the queen, and are usually either personal and dear friends, or the wives or daughters of distinguished men who have established a claim to royal gratitude.

The Countess of Antrim, for instance, was the daughter of the late General Grey, an old and dear friend of Queen Victoria, and Lady Gosford is a daughter of the Duchess of Manchester, one of the most intimate friends of the royal family. All four ladies of the bedchamber are women of great social gifts and charm, and are rather the queen's friends than her servants.

The duties are both light and pleasant, involving a residence at court rarely exceeding six weeks, which is made as agreeable to them as possible, whether amid the ceremonial of Windsor and Buckingham Palace or in the peaceful environment of Balmoral. All their expenses, except those of dress, are borne by the queen, and as the ladies are usually chosen from those who are not too liberally provided for, the salary is a very comfortable addition to their private means.

The two extra ladies of the bedchamber are usually persons whose days of active service are practically over, and whose presence is a sincere office with an acceptable salary attached. The two extra ladies of Queen Alexandra are much older than her earliest friends, and attendants when she first came to us as a "radiant bride from beyond the seas."

Of the four bedchamber women the most notable is the Hon. Charlotte Knollys, the daughter of Lord Knollys, who for many years has been an intimate and highly trusted companion of the queen. Unlike the other ladies, Miss Knollys is in constant attendance on her majesty, acts as her amanuensis, and is indispensable in a hundred ways.

Of the maids of honor there are four, all beautiful and gifted, and in every way charming. Two of them are the lovely twin daughters of the late Lord Vivian, to whom the queen is greatly attached. They are always when possible, in attendance together, and by the queen's wish dress exactly alike. A very gifted young lady, the Hon. Mary Dyke, daughter of Sir William Hart Dyke, whose musical skill and sunny gaiety are highly valued by the queen; and the Hon. Sylvia Edwards, who was a favorite of Queen Victoria, is almost equally clever and charming.

To the maids of honor falls the agreeable duty of acting in turn as the queen's companions; they read, sing and play to her, and generally entertain her. They frequently accompany her on drives and walks, share her hobbies, from fancy work to photography, and in short, guide their mission in life by being pretty, amiable, helpful and amusing. The lot of the maids of honor is a most enviable one, for when they marry they receive the welcome dowry of £1,000, they are entitled to the description of "Honorable" for the rest of their lives, are practically assured of a suite of rooms at Hampton Court, and a probable place in the royal household for their husbands.

Indeed, apart from the great honor, the profit and pleasure of being one of the "queen's ladies," they are always assured of the royal favor and everything that it means in the way of unfailing kindness and consideration.—London Tit-Bits.

FACTS ABOUT PHOSPHORUS.

It is over 200 years since phosphorus was first obtained by Brand of Hamburg. So wonderful was the discovery then considered that Kraft, an eminent philosopher of the day, gave Brand \$500 for the secret of its preparation. Kraft then traveled and visited all the courts of Europe, exhibiting Phosphorus resembles beeswax, but it is more transparent, approaching to the color of amber. Its name, signifies "light bearer." It is a chemical substance which, exposed to air, takes fire and shines like a star, giving out a beautiful, lambent, greenish light, and is indicative of its most distinguishing quality, being self-luminous. Phosphorus dissolves in warm sweet oil. If this phosphorized oil be rubbed over the face in the dark the features assume a ghastly appearance, and the experimentalist looks like a veritable will-o'-the-wisp. The origin of phosphorus is the most singular fact concerning it. Every other substance with which we are acquainted can be traced to either earth or air, but phosphorus seems to be of animal origin. Of all animals man yields the most, and of the various parts of the body the brain yields, by analysis, more phosphorus than any other. Every thought has, perhaps, a phosphoric source. It is certain that the most intellectual beings contain the most phosphorus. It generally happens that when a singular discovery is made many years elapse before any application of it is made to the welfare and happiness of man. This remark applies to phosphorus.

WESTERN ASSURANCE COMPANY.

The Annual Meeting of Shareholders was held at the Company's Offices, Toronto, on Friday, 19th February, 1904. The President, the Hon. Geo. A. Cox, occupied the chair, and the following annual report of the Directors, with accompanying Financial Statement, was read by the Secretary:

FIFTY-THIRD ANNUAL REPORT.

The Directors have pleasure in presenting to the Shareholders their report on the business of the year ending 31st December last. The following synopsis of the accounts submitted herewith summarizes the results of the year's transactions:

The balance of Revenue Account being the Underwritten profit and interest received on investments, is \$305,912.60
This has been apportioned as follows:
Written off investments to bring these to market value at 31st December \$ 18,284.26
Written off Office Furniture Account 10,000.00
Applied to the payment of two half-yearly dividends at the rate of 6 per cent. per annum 119,147.35
Added to Reserve Fund 158,500.99
..... \$305,912.60

The premium income of \$3,582,025.00 is \$131,670.29 greater than that of the preceding year, and the losses incurred are \$3,273.38 less than in 1902. The receipts from interest show a gain for the year of \$10,081.71.

The total profit on the year's underwriting is \$210,160.75, being \$50,071.41 more than that realized in 1902, and \$107,829.92 in excess of that for 1901. Apportioning the expenses of the year to the Fire and Marine branches, respectively, according to the cost of the business of each, a profit is shown in the Fire Branch of \$222,978.84, and a loss in the Marine Branch of \$12,828.03.

As intimated in the last Annual Report, the property adjoining the Company's Head Office on Wellington street has been purchased. The building has been refitted and the greater part of it is now occupied for the Company's Offices.
GEO. A. COX,
President.

Toronto, February 10th, 1904.

Summary of Financial Statement.

Fire and Marine Premiums	\$3,582,025.00
Interest Receipts	95,761.85
Total Income	\$3,677,786.85
Fire and Marine Losses	\$2,153,965.17
Agents' Commissions and all other Expenses	1,218,500.68
Total Expenditure	3,372,474.85
Profit for the Year	\$ 305,912.60
Total Assets	\$3,546,257.25
Capital	\$2,000,000.00
Reserve Fund	1,289,850.00
Security to Policy Holders	\$3,289,850.00

The President, in moving the adoption of the Report, said:

The Report just read, the adoption of which I beg to move, is, I think I may safely say, one of the most favorable Annual Statements that it has been my duty to present to Shareholders since I have had the honor of occupying this chair. The net earnings of the year, you will note, were \$305,912.60, which is upwards of ten per cent. upon the capital. Compared with the preceding year there has been a moderate growth—some \$131,000—in Premium Income, a gain of about \$10,000 in interest earnings and a gratifying decrease in the ratio of losses to premiums. The manner in which the year's profits are appropriated is set forth in the Report, and I need not enlarge upon it beyond saying that, taking into account the heavy fall in the value of securities generally during the past year, the amount of which we have written off to bring our stocks and bonds to market value at 31st December, which is less than one per cent. upon the total amount of these securities held by the Company, may be taken as satisfactory evidence as to the character of our investments. With regard to the \$10,000 written off the item of Office Furniture (which, I may inform those who are not familiar with the method of conducting our business, embraces a valuable equipment of insurance maps and plans, both at the Head Office and at our Branches and Agencies), this amount does not represent any reduction in the actual value; for, as a matter of fact, there has been considerable expenditure of an exceptional nature during the year in fitting up the buildings now occupied for our Head Offices. This outlay, however, has been included in the expenses account of the year, and, in addition to this, \$10,000 has been, as set forth in the Report, taken from the year's profits to reduce this asset on our books.

The business of the Marine Branch shows a small adverse balance. This is attributed partly to the running off of the risks at some unprofitable agencies that have been closed since the beginning of the year, and partly to the exceptionally heavy losses on the lakes in the closing months of the season of navigation. The Fire business in Canada and the United States, as well as the British and foreign business transacted through the London Branch Office, all show a very satisfactory profit.

I am pleased to take this opportunity to express the appreciation of the Directors of the work done by the officers and agents of the Company as well as our indebtedness to the Chairman and Directors on the London Advisory Board for the deep interest they have shown in the Company's affairs, and in particular to it is gratifying to note the success which is attending the establishment of agencies of the Company beyond the limits of the American continent. Glancing over the field of our operations, I may point out that we have now been doing business in Canada for upwards of fifty years, and it is, I think, generally admitted that in its home field the "Western" stands as high in the estimation of the insuring public as any company operating in the Dominion. The records in the Government Returns of Canadian business published by the Dominion Insurance Department show that during the period embraced by these reports—some thirty-four years—the loss ratio of the "Western" has been upwards of ten per cent. below the combined experience of all the Companies doing business in this country. In the United States, to which field it extended its Fire Agencies some thirty years ago, the business of the Company has steadily grown until it now produces an annual volume of premiums aggregating upwards of two million dollars. The profits realized on this business during the past two years—more particularly in 1903—have been sufficient to counterbalance the adverse experience of some preceding years. While the income derived from the more recently established agencies abroad is still small, the steadily small, and in the case of some of the agencies has fully realized the expectations which we entertained at the time we undertook to extend our operations in those more distant fields, and there seems every reason to believe that under the efficient and energetic direction of our London Manager, whose duties embrace the supervision of these agencies, we may look forward with confidence to the "Western's" attaining abroad in due time a position equal to that enjoyed by it on this continent.

Taken as a whole, I feel that there is much cause for congratulation in the results of the year's business as indicated in the Report under consideration. There is, however, an event subsequent to the period with which the Report deals, in which you no doubt feel much interested. I refer to the conflagration of Baltimore, and I deem it fortunate that we have this early opportunity of presenting our Shareholders the facts relating to this as far as they concern us. As you are aware, the most valuable as well as the most substantial portion of that beautiful and historic city was practically wiped out of existence by a fire which, in spite of the efforts of its own Fire Department, and those of adjacent cities, raged for the greater part of two days. The area embraced in the burned district covered 140 acres of the most closely built portion of the city. The property loss is estimated at something like \$100,000,000, and the amount of insurance involved will, I believe, amount to at least \$80,000,000. Compared with similar calamities in the world's history, the Baltimore conflagration will probably rank as second in magnitude in respect of the value of the property destroyed and the amount of insurance collected. In such a disaster in a city where we have had an agency established for thirty years, and in which we have been so long and so successfully engaged, it would be unreasonable to expect that we should escape without serious loss. We have estimated the amount of this at \$350,000. The claims are being promptly adjusted and paid, and I am pleased to be able to say that our latest advices indicate that the net loss of the Company will be within the figure I have named. This, I would point out, is less than ten per cent. of our total assets, and represents but a small portion of the income of the Company for thirty days. The effect upon the business of the current year will be that the loss ratio upon our total premiums will run about ten per cent. higher than it would have done had we had no business in Baltimore. Bearing in mind the effect that a loss of this magnitude, in which practically all the leading Companies doing business on this continent are heavily involved, must have in further advancing rates—particularly in the congested districts of all large cities—it does not seem unreasonable for us to hope that our experience during the remaining months of 1904 may be sufficiently favorable to offset the adverse results of the first two months. Taking a broader view of the effect of this conflagration, it would seem that it must impress upon the authorities of all municipalities the vital importance of looking closely into the question of fire protection. The ordinary water supply of cities very frequently proves inadequate to meet the demands of a fire of any considerable magnitude. What would seem to be required is an independent system of water mains through some of the principal streets in the business centers of large cities, connected with a high pressure pumping station. This latter could be established without a very great cost at a convenient point in all cities having a water front, and the expense of laying a few miles of water mains would be counterbalanced by the relief of the business community from the burdens of increased insurance rates which will inevitably be applied in all cities whose water supply cannot be shown to be ample to fully meet the requirements of fire protection. Such a system has, I believe, been established in Philadelphia, and a similar one is being discussed in New York. The fact should not be lost sight of by the general public that the burden of such disasters as that at Baltimore falls upon the whole insuring public—insurance companies being merely the agencies through which the necessary

General Lee Christmas, an American soldier of fortune, who commanded a detachment of revolutionists in ten desperate fought engagements in Spanish Honduras during the insurrection, has arrived at his home in New Orleans.

R. T. Daniels, who owns many blocks in Spokane, Wash., most of the town of Trail in British Columbia, 10,000 acres of land in Cuba, left Glasgow, Ky., 25 years ago, and arrived in Spokane with just \$1 in his pocket.

funds are collected to meet losses by fire and the expenses of conducting the business, and the rates they charge must over a period of years yield a sufficient income to provide for this outlay and leave a fair margin of profit as a return on the capital invested in the business. I trust that the lessons of this recent disaster may prove beneficial in the future, not only to insurance companies, but to the community at large.

The Vice-President seconded the adoption of the Report, which was carried unanimously. The appointment of Directors for the ensuing year was then proceeded with, resulting in the unanimous re-election of the following gentlemen, viz.: Hon. Geo. A. Cox, Hon. S. C. Wood, Messrs. G. R. R. Cockburn, Geo. McMurrich, H. N. Baird, W. R. Brock, J. K. Osborne, E. R. Wood, and J. J. Kenny. At a meeting of the Board of Directors, held subsequently, Hon. Geo. A. Cox was re-elected President and Mr. J. J. Kenny Vice-President for the ensuing year.

OLD-TIME HOUSEKEEPING.

PASSING OF THE HEARTH
Where All the Family Gathered for
Festival of Devotion—Its Pleasant
Memories.

An elderly woman in Wisconsin, who was a young wife in the young West, is telling in a local newspaper a few of the things that the young wife of the older West does not have to do. And in telling of this she recalls vividly her home as it was 60 years ago. There were no wood, coal, or gas ranges in those days, but there was a wide, deep hearth—and a chimney that would draw, built large enough for the sweep to pass through.

The fireplace would take a log four or five feet long and a foot and a half through. This was piled on andirons, and as there were no matches in those days one of the greatest anxieties was the careful housewife was to prevent the fire from going out. If it did go out she had to go up to one of the neighbors, perhaps a quarter of a mile away, for a shovelful of live coals.

One of the signs of neatness in a housekeeper in those old days was the way she kept the hearth cleaned, using the broom and winz, and a few of her many duties were to dip candles, put down pork and lard by the barrel, make sausage for the year, preserve fruit by the gallon, apple sauce by the quantity, boiled over by the keg, to provide dried beef and sugar off camp, to spin all the yarn for the men's clothes, to weave it into cloth, and to send it to the dyers to be dyed, full and pressed.

The coming of the cooking stove marked the beginning of a new epoch in the lives of our grandmothers. "Oh," exclaims this survivor, "the good cheer the fireplace brought to the children! No corn was quite so good as the ears roasted before the fire. No potatoes so good as those roasted in the ashes in the winter. No apple equal to frozen apples boiled; then we would melt maple sugar and sugar off camp on the snow." And she says, in conclusion:

"With the passing of the fireplace has passed the word 'fireside' and the word 'hearth.' It was around the fireside we gathered for family prayer, to read, to chat, to visit. Gone with the fireside and the hearth are most of my dear ones with whom I knelt every day."

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THE BANANA: ITS GROWTH.

PRODUCTION AND SALE
Ripened On the Plant It Is Not at
All Suitable for Food—"Fingers"
and "Hands."

There is a vast amount of ignorance prevailing among intelligent people of the north concerning the growth, production and marketing of bananas. Many people imagine that the natives in tropical climates step out of their huts in the early morning and pluck and eat bananas fresh from the plant the same as they would oranges and other fruits.

Bananas ripened on the plant are not suitable for food, and would be much more exactly as seen in the fruit stores. The same as the pith which is found in the northern cornstalk or elder. Bananas sold in the United States, even after traveling 3,000 miles in a green state, are every bit as good as bananas ripened under a tropical sun. This is probably true of no other export fruit. The plant of which the bananas are the fruit is not a tree, nor is it a bush. It is a very simple, gigantic plant, growing to a height of from 15 to 20 feet. About 18 feet from the ground the leaves, often 8 feet long, come out in a sort of cluster, from the center of which springs a bunch of bananas. These do not grow with the bananas pointing upward, naturally, and if the stem goes straight they would hang from the ground, like fruit stores and grocers' windows. This, however, is not the case; the stem bends under the weight of the fruit, and this brings it into directly the opposite position, with the large end of the stalk up and the fringes pointing toward the sun.

A word of explanation concerning banana terms. Each banana is called a "finger," and each of these little clusters of fingers surrounding a stalk is called a "hand"; the quality and value of each bunch depend on the number of hands it has. Some may wonder how the fruit is cut from the top of a plant 15 feet from the ground. The native laborers cut the stalk part way up its height, the weight of the fruit causes the stalk to slowly bend over until the bunch of bananas first reaches the ground, then the bunch is cut off with the ever-ready machete and carried to the river or railroad for shipment. The plant at the same time is cut close to the ground. The banana is a very prolific reproducer of itself, and at every clearing of the land it is necessary to cut down many of the young plants, or "suckers," as they are termed, in order that they may not become overcrowded up to a certain limit; the less suckers on a given area, the larger the fruit they will produce.—Roxbury (N. Y.) Times.

"HIS FIRST PAIR."

At recess one morning little Nathan Garowski withdrew to a corner and wept and the heart of the pretty teacher was moved to compassion.

"What's the matter, Nathan?" she enquired gently. "Why don't you play with the others?"

Nathan looked up with dimmed eyes. Dust and tears mingled in his brown cheeks. He pointed mutely to his skirt and then broke into a roar: "It was the dress of Helena. My mother's no money has for by me anything. I never have the trouser, and the children—the child-

ren—they stick out the finger at me, and makes a laughs. They call me—call me a girl."

"Don't mind them, dear," said Alice Harmon with sympathy. "They shall not laugh at you long. I will get you a coat and trousers too."

Several days later Nathan appeared in the glory of a new suit, and strutted about, basking in the admiring glances of those who had despised him. His cup of pride was filled to overflowing when the superintendent came in with the principal for a visit of inspection. Nathan, well in the foreground, glanced at his garments and looked at the strangers for approbation.

"Why, little boy, what a fine pair of trousers!" said the superintendent affably. "Where did you get them?"

"The children—on the east side always say 'off' when they mean 'from.'"

—January Lippincott's Magazine.

STOVE IN THE POCKET.

The contented smile of the "heavenly Chinese" may be partially accounted for by their indifference to the coldness of the winter months. For in the north of China they care not whether they be indoors or out; they always have a stove with them in the shape of a hand furnace. Instead of the fire being placed in the house it is carried about the person, beneath the thickly padded cotton garment worn in the hand; at times it is placed beneath the chair on which the Celestial is seated. The discovery of this unique method of avoiding winter's rigors was made by a traveler in Fu-kien Province, where attention was attracted to the universal and peculiar deformities of its inhabitants. Strange swellings projected in the most unaccountable places on the anatomy of the villagers. Speculations were set at rest by an old gentleman, who removed his savings.

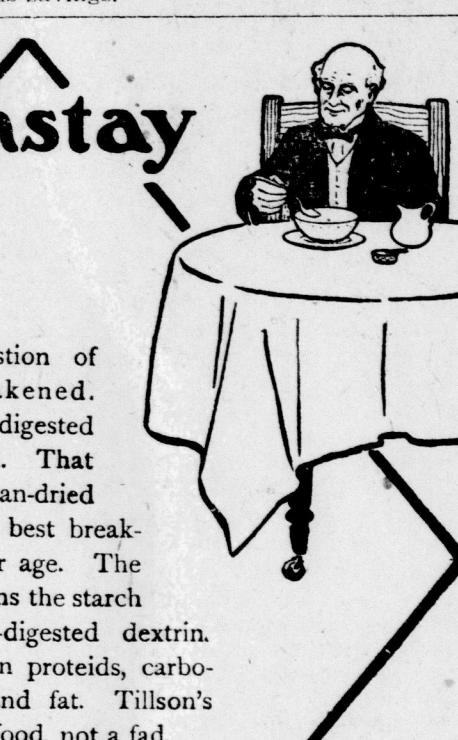
Twelve million pounds worth of leather is required every year to provide boots and shoes for the inhabitants of Great Britain.

Minard's Liniment cures Distemper.

The British workmen have managed to put away a goitrous little new egg in friendly, building, co-operative and trade union societies and savings banks. The records show that 27,589,000 of them have \$3,141,000.00 in such by an old gentleman, who removed his savings.

The Mainstay of Age

The digestion of age is weakened. Nourishing, easily-digested foods are required. That is why Tillson's pan-dried Oats is the best breakfast dish for age. The cooking turns the starch into easily-digested dextrin. It is rich in proteids, carbohydrates and fat. Tillson's Oats is a food, not a fad.



Tillson's Pan-dried Oats

It Is June In California.

You may think it is February, and so it is—in the East. But it is June in California. The air is warm, the hills and valleys are green, the orange and lemon trees are laden with fruit, and the sun's rays glitter on a summer sea. It is June in California. Men and women, dressed in the lightest of summer garb, spend all day and every day in the open air—golfing, fishing, driving, riding, bathing, walking, or, best of all, watching the sun sink into the sea. Join them. Leave tonight on the

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