The next day Nora doubtingly

sneaked around to the Italian drug-

ers to get out, so she could have a

She walked past the clerk in the front

"Now I am ready for him when

comes in the morning," she mused.

"Of course, you know, Billie,

conspiracy against his heart.

out a little earlier than usual.

Will you have a cup of coffee?"

frightened and suspicious.

legiance to her heart.

a long time about it."

fixed for one month later.

outfit " asked Billie in despair.

saved that will fix us both up."

liam's estimate, about \$100.

gave William the required \$100.

That evening Herman waited for

"It's pretty chilly this morning', Wil-

The coffee was poured into the cup

and from the latter quickly into Wil-

The effect of the potion was so in-

stantaneous that Nora in turn became

"My dear Nora, what makes you so

won't have anything to do with me,"

back home.

carelessly.

store. She walked past it several

PURE, HEALTHFUL * * AND DELICIOUS

Coylon GREEN Tea is unequaled by the finest Japan Tea grown. Sold in the same form as the celebrated "SALADA" black tea in sealed lead packets only 25c and 40c per lb. By all grocers.

dely down under his privation. Would e have liked him the better if he had? by he called boldly at her lodgings she have liked him the better if he had?
No; he called boldly at her lodgings—
when I say boldly, I mean that he concealed his trepidation, which is, after all,
the true definition of courage), and confronted a maid of all work with as much
sang froid as he could muster. "Mrs.
Latimer was not at home," of course!
"When would she be at home?" Equally
of course, "It was very uncertain." The
maid of all work, in furnishing her rebort, stated that "the gentleman seemed maid of all work, in furnishing her report, stated that "the gentleman seemed quite disappointed-like," and my lady readers will best understand the confidence which Ada gathered from such an arnouncement, and the encouragement it gave her to proceed in that thorny path which, because it entailed a painful amount of self-sacrifice, she was persuaded was the right one; "pleasant, but wrong," and its converse seems to comprise the standard by prise the standard by which women reguprise the standard by which women regulate their duties and their relaxations.

Then he tried the Villa, and found himself let in for a heavy luncheon with the alderman, and narrowly escaped a drive back to London with Beila in the sociable. Also he called in Belgrave Square about the accustomed hour of the music lesson; and had not been there five minutes before Gertrude complained that her mistress had got a cold, and five minutes before Gertrude cold, and that her mistress had got a cold, and toom. The latter rose is thanksgiving, and hobbied out with contant had written to postpone any further thanksgiving, and hobbied out with contant had been dead to go and the part of th

closed door; I have seen a dog kicked and beaten for following its master; I have wondered at that canine instinct of Edelity which accompanies and singleness of heart, and I have been sorry for the dog. Would Ada have and singleness of heart, and I have been sorry for the dog. Would Ada have been pleased to know that the man who loved her was watching for hours under the gas-lamps only to be near her? would she have loved him better, or prized his devotion the less to be so secure of it? I do not know women well enough to give an answer. I only know what he thought of her—the best, the purest, the noblest of God's creation; he could have be we have to anything in the shape of a woman for her dear sake. of a woman for her dear sake.

Pacing up and down, absorbed in this rational admiration of a closed shutter, he was the only passenger in the quiet street save one. Alas! for the ghostly rational admiration of a closed shutter, he was the only passenger in the quiet street save one. Alas! for the ghostly figure that flitted round the corner in its dingy garments, and leered at him with dull, faded eye, and stretched a wan, dirty hand for alms, and accosted him in the hellow whisper that tells of sore trouble, and want, and weakness, and gin. You meet them every night, gentlemen. Every night of your lives, as you walk home along the echoing streets, from your clubs or other resorts, from wine, and friendship, and fascination, and merry-maki. g—home to the comfortable house, to the luxurious and everything with which he had to do.

flushed and warm amid her deficate which draperies, restless even in her sleep because you tarry long. Think of her whose only refuge is the gin-palace, whose daily bread is the degradation of the streets. For God's sake have pity on her! She was not always bad; she is not all bad now. You, too, have been in all bad now. You, too have been in temptation; have you resisted it? You, too, have sinned; have you been punish-ed as you deserved? Must this poor scape-goat bear the enormities of a whole people? and is yours the horse of a whole scape-goat bear the enormities of a whole people? and is yours the hand to drive her out into the wilderness, lost and lonely, and shut the gate of the fold against her forever? The deeper she has sunk, the more need has she of help. The virtuous have heaven and earth on their side; but if all were good, Mount Calvary had been but a nameless hill to this day. You, too, must needs beg for mercy ere long. Hold! this is but a selfish consideration. Think of what One would have done had he been on earth. Is the gosme," int done had he been on earth. Is the gospel a romance? or it it true that he said, "Go thou, and do likewise"? There was five minutes' conversation

between Gilbert and the hapless, abandoned wayfarer. A policeman, walking his beat, scanned the couple searchinghis beat, scanned on. Ere he turned the ly, and passed on. Ere he turned the corner Gilbert had wished her a kindly "Good-night." The poor woman couldn't "It's not for the corner to glove the glove. e couple searching-Ere he turned the speak for sobbing. "It's not for the money," gasped she taking the glove the money, but the good words, for the money, but the good words, the first I've heard this six months. God bless your kind heart! If every gentleman was like you. I wouldn't be what I am this night! So help me him that made me, but I'll take your advice and

about under the windows of your lady-love, more particularly at midnight, and in an east wind. On this occasion, how-ever, Gilbert went to bed at two in the morning, not entirely dissatisfied with

CHAPTER XVII.

"Heigh-ho!" sighed the parrot, coming fown the inside of his cage backward, like a sailor descending the rigging of a ship, holding on with beak and claws the while. "Heigh-ho!" repeated the bird; and the sigh was so like Bella's that Alderman Jones turned round, startled to find that he was alone in the The devil's in the bird," quoth the

"The devil's in the bird," quoth the alderman, testily, going back to the money article in the Times. "Dear, dear, Consols down again, and Slopes failed in Philadelphia for over two hundred thousand dollars! I've a good mind to wring his neck."—meaning the parrot's, not Slopes, whose failure, though it struck Jones & Co. a pretty smart blow, had not been entirely unexpected or unhad not been entirely unexpected or unded for.
be a butterfly," sang the parrot

in discordant and unearthly notes, "born in a"-, and he cut the tune short with another sigh that set the alderman It was a new trick this, and he had

It was a new trick this, and he had raught it from Bella. Yes, now that he came to think of it. Bella was always sighing of late. What could be the matter with the girl? Surely she must have got all she wanted. Surely she didn't know anything about these hideous rents and fissures in the business. Surely she couldn't suspect; and yet, if he didn't weather the storm (and things were looking very bad just at present; neither he nor John saw their way very clearly ahead), if he couldn't weather the storm. Bella must be told at last. The alderman pushed away his untasted plate, and took a great gulp of his strong green tea.

green tea.

The windows were open, and the birds singing blithely out of doors, the sunshine flickering cheerily through the green venetian blinds. There were fresh flowers in the room, and glittering plate and delicate china on the breakfast table, and delicate china on the breakfast table.

Must it all go—the fruit of how many the stable; a basin of warm wayer and some lint were produced; and John Gordon, coming into the drawing-room for a missing letter some ten minutes after the catastrophe, found Bella bandaging Lord Holyhead's hand, and the two laughing merrily over the operation as if they had been friends from childhood.

[To be Continued.] and delicate china on the breakfast table.

Must it all go—the fruit of how many many years of calculation and energy and honest mercantile enterprise? It would be hard to begin life again now. The alderman glanced at a portrait that hung over against his seat. "My own," he said, half aloud, "I never thought to be glad that you were at rest in your be glad that you were at rest in your grave out yonder"; and even while he poke a tear came to his eye, and his heart thrilled to feet that, old, fat, wornout as he was, he would have worked thankfully, like the veriest held, for his daily bread, only to clasp that lady's hand once more. The parrot sighed again profoundly, and Bella came down to

breakfast, bright and comely from her toned, and gave ner old rather his morning also, with a pleasant smile.

The put the paper down and half resolved to make his daughter the connigence of make of his difficulties; but then John dante of his difficulties; but the right kind of a provision house.

The young man who delivered milk and the "ofil man" had been as regular to the store and back to the little at Lloyds took insurance on for six days at the rate of 30; many house.

To insure the King's life till the July they charged 50 per cent.

Of course, no physician acting the lower regions. the gout, had confined him to the house, and it would be better, he thought at any rate, to wait till he had seen his partner, and take his opinion on the matter, bella, too, who had discovered

(as people up hind out other people's movements) that Mr. Gordon was commovements) that Mr. Gordon was coming, had resolved to ask him privately way papa was so anxious and ill at ease. John Goldon had great influence, you see, with the whole idmity at the Villa. Dicaklast progressed uncomfortably. The pairot heaved a succession of deep sight, after each of which the alderman started and looked searchingly at Bella, who poured out the tea with an absent and preoccupied air, which seemed to justify papa's suspicions that she was not altogether fancy free. It seems to me one of the hardest lessons that has to be learned in life, thus to conceal from our nearest and dearest those vital matters of which our thoughts are full; to take periorce of the cook or the carpet, when the question is really whether we when the question is really whether we snall tomorrow have a roof over our heads or bread to eat; to discuss yesterday's dinner or last night's rarce, while there is a tragedy enacting in our own hearts on which our only desire is that the curtain may fall at once and forever. It was a relief to father and daughter alike when a servant came in and announced "Mr. Gordon and a gentleman" as waiting in the alderman's sitting room. The latter rose with an inward thanksgiving, and hobbied out with considerable alacrity; while Bella, sitting over her cold tea, proceeded all unconsistency in suspiration.

The latter rose with an inward thanksgiving, and hobbied out with considerable alacrity; while Bella, sitting over her cold tea, proceeded all unconsistency in suspiration.

The latter rose with an inward thanksgiving, and hobbied out with considerable alacrity; while Bella, sitting over her cold tea, proceeded all unconsistency in suspiration. day's dinner or last night's rarce, while

man whom she was in the constant habit of meeting, until she fancied her heart had not escaped altogether scathless; and indeed, truth to tell, that organ had sus-tained a slight scratch or two, which smarted pretty sharply—such scratches as warn young ladies it is time to betake as warn young ladies it is time to betake themselves to their defensive armor ere it be too late, and which in their innocence they take to be far more serious than they really are. There is but little irritation about a death-wound; when the arterial blood comes welling up throb by throb, agony gives place to exhaustion, and there is more peace than pain. The certain gentleman took a large roll of papers from his pocket and proceeded very methodically to untle the string.

very methodically to untie the string. Had John Gordon been going to under-

comfortable house, to the luxurious dressing-room next door to the sacred chamber where nestles the loved one, flushed and warm amid her delicate white reach, "I've come on purpose to say three words; you've had 'a facer." I don't know what the trade calls it, but call it 'a facer.' You want time, o course: you must get your wind and go in again. Now, I've a strong claim upon you. I don't mean to urge it. I don't want it. I won't take a shilling. My bills are as good as banknotes. You stood by me five years ago, when I wanted money; I mean to stand by you now as long as a plank holds; and if worst comes to worst, we'll go down together all standing, and so 'bon soir la campagnie!' May I ring for my hack?"

"This is not business," gasped the alderman

This is not business," argued John ary lay. Gordon.

"I shall never forget your offer, but I cannot accept it," continued the former.

"If you'll go through these papers with me," interposed the latter, "I can show me," all the securities. We can weather you all the securities. We can we the gale yet if Newman & Hope versation through; but we want a man out there ss. aban-sadly. See, I've got it all down in black and white."

I have always been able to pay as I said the alderman, and a strange croubled expression came over that jolly face; "to pay as I go, and owe not man I never thought it would come to this, my good friends (for good friends, and true ones, you are both of you). You're young and sanguine. Now, my advice is this—wind up the acits; lump in everything I have of my own, and I can pay twenty shillings in pound yet, and shut up shop alto-her. To think that Jones & Co. should out like this—Jones & Co.! Jones &

Bother!" exclaimed Lord Holyhead. "Never say die till you're dead! Mr. Gordon has my instructions. I mean what I say; we settled everything this morning. You two must have plenty to talk about. Yes, I'll have a glass of sherry, if you please, and then my hack. Good-bye, alderman. We'll pull through yet; never say die, I tell you." And his lordship bustled out of the room with even more noise than usual, to mask, as it were his own consciousness of the were, his own consciousness of friendship he had shown, and munificent offer of assistance he had

It was not, however, in his nature to pass through the hall without rectifying all and any arrangements which his critical eye should deem amiss; and it so chanced that the parrot, undergoing tem porary banishment in this airy locality, had got entangled with his chain in the performance of his usual gymnastics, and was now showing no little wrath in his endeavors to extricate himself. I would not have been Holyhead could h have gone by without interference. the footman could open the house door his hand was in the cage, and with equal rapidity the parrot had bitten it to the bone. Bella, coming pensively downbone, Bella, coming pensively down-stairs, was startled to hear a good deal fluttering and disturbance below, and smothered oath, accompanied by ressions of impatience and pain; was her equanimity restored by encountering a military-looking gentleman binding up his fingers with a blood-stained handkerchief, and eyeing Polly, who swelled and sulked behind the bars, with suppressed resentment. The lady could not but stop to express her concern and apologize for the misbehavior of her faapologize for the mispenavior of her favorite. The cavalier, though he bled like,
a pig, could not but make light of the
adventure in terms of fitting ccurtesy.
The knight was wounded, and severely,
too. It was the damsel's part to succor
and to heal. The result was that Lord
Holyhead's hack was sent round to the
stable; a basin of warm was a rand some

[To be Continued.] Loss of Appetive

is commonly gradual; one dish after an-other is set aside till few remain. These are not eaten with much relish, and are often so light as not to afford much Loss of appetite is one of the first indications that the system is running down, and there is nothing else so good for it as Hood's Sarsaparilla—the best of

out becoming exhausted."

Dr. Chase's Nerve Food, 50 cents a all tonics.

Accept no substitute for Hood's.

THE LOVE POWDER.

William, the grocer's boy, was the | Helen told him of the sad position only one of the regular morning call- Nora was in and of the drastic means ers at Mrs. Benson's kitchen that ap- she had decided upon to force reciers at Mrs. Benson's kitchen that approcity upon the apathetic William. peared to meet all the requirements Herman smiled. He and William were that Nora, the cook, avowed must warm friends, and while he did not constitute the make-up of a husband like the idea he did not openly oppose for her. The grocer's boy did not see it. in Nora one of the points of the ideal he had pictured to share his \$9 a week and partake of the fortune he knew times, waiting for two or three customwould be his as soon as he established a grocery around the corner in a dis- clear field to ask for the magic potion trict that was in his mind famishing was concerned.

But William did not care for any inside track. He had done nothing went about it it was evident that the rude to awaken her from her dream; neither had he encouraged her to the extent of putting an extra orange on the top of the dozen ordered. The which was neatly done up in a threenearest he came to helping matters was to stay long enough in his early morning round to drink a cup of coffee before the Benson family came

to breakfast, "That William is the most aggravatin' man I ever saw," said Nora to William after the grocery was closed Helen, the second girl. "He never invites me no place, and his day off and my afternoon off are the same. I wish I could find out. I know he hasn't any other girl. He don't act much like flour, I guess," assumed Herman.

The next morning William sta man together it just makes my heart ache. You both seem so satisfied and

Helen laughed. "Yes, Herman and "We understand each other. He loves me, and he has told me so a hundred times. Of course I love him. But Herman is not the same kind of a man liam. as William. He is not a bit bashful, and when he likes a person he don't keep it to himself. I don't know about

"He has been comin' here now for over two months," responded Nora, sorrowfully. "And all he does is to smile in a funny way and talk about the weather and mumble theater songs that tell about girls with every name but mine.

Two months was a long time for Nora to know a man she liked and not have him propose to her. William was long past due, and she was getting des-

"I wish there was some way for me to bring that man around," said Nora, thoughtfully. "But I don't think there "I know a way and a sure one," said

Helen, quickly, as the idea came to Give him a love powder." love powder?" asked Nora. "Why, it is a powder that they sell

at the Italian drugstore around the for me," sung William in vaudeville love the person who gives it. Herman told me about it and said he knew several boys who had given them to girls who they wanted to love them and of girls who they wanted to love them and of girls who they wanted to love them and of girls who they wanted to love them and of girls who they wanted to love them and of girls who they wanted to love them and of girls who they wanted to love the approach of Mrs. Benson. corner, that makes whoever takes it tune. His love came upon Nora with them, and of girls who had given them | William called to see Nora to boys, and that it worked like charm. They cost a good deal, 50 cents, I think. But they are worth a hundred times that when they makes lovers come together."

"Are you sure there is nothin' in them that might harm a person? asked Nora, apprehensively. "Oh, no, Herman says that they just make people love and that they would not hurt a flea," answered Helen. "And how would I get him to take If he don't like me he wouldn't

take one for fear he might be forced to love me," said Nora. "I have a scheme. Put one of them in his coffee when he comes in morning. You could put it in the cup before he comes and then pour the coffee on top, and he would never

know it," said the bright Helen. "I'll do it," said Nora, firmly. When Herman called that evening! William is still absent.

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and Nervous Headache---Won-

There are scores of women in nearly

every community in Canada suffering as Mrs. Miles did from frequent at-

tacks of nervous headache. No local

treatment can prove of lasting benefit.

The system must be strengthened and invigorated, and the most effective way

to do this is by the use of Dr. Chase's

Nerve Food. The cure is not only certain, but lasting.

Mrs. John Miles, 236 Wellington

street, Ottawa, Ont., whose husband is

employed with Davidson & Thackray, lumber dealers, states: "I was very

weak, had no strength or energy, and

suffered nearly all the time with head-ache, in fact I had headache for three

whole days just before beginning to

pains across the small of the back

been wonderfully improved. The head-

Nerve Food.

Had Headache

Dr. Chase's

spire 396 cubic inches of fresh air a

minute, this is impossible in the street

Bad Air in Street Cars. GRANITEWARE FRAUDS While the average adult should in-

Second-Class Goods Sold for First-Class.

cars of today. A New York sanitary engineer found as much as 26.2 parts of carbonic acid gas per 1,000 volumes of air in the trolley cars in New York city. This is to some extent due to in-Toronto, July 18 .- A number of live topics to hardware men will be sufficient heating of the cars, the windows being in winter necessarily discussed at the coming provincial tightly shut. The cocoanut husk mats meeting of the Retail Merchants' on the floors of the cars have been Association in this city on Sept. long holding from 3,000,000 to 4,000,000 9 and 10. These questions will be bacteria. And yet this air compares presented in the form of papers, favorably with that found on many railroads. In the Mont Cenis tunnel and some of them will be: "What the air contains 107 parts of carbonic profit should the retailer place upon acid: in cars in the Mersey tunnel in his goods?" "What percentage England, 26.4; in an electric car in the should be added to the cost to cover new Boston subway, 24.97, and in the expense"; "The unsatisfactory con-Metropolitan railway tunnel in Londition of the graniteware business?"

This last subject is one of considerable interest, quite as much to the consumer as to the hardware man. The unsatisfactory condition has reference to the fact that there are Nearly All the Time two grades of graniteware, a first and a second class, and the second class is being continually passed off for first class ware. None but experts can tell An Extreme Case of Exhaustion the difference at first, but all householders can tell soon afterwards by the speedy manner in which derful Restorative Influence of goes to pieces. An effort will probably be made to have all first class ware stamped as such, to prevent deception. Other trade subjects,

and particularly the relations be-tween wholesaler and retailers, will be thoroughly dealt with. This program was prepared as the esult of a meeting last night of the Hardware Section of the Retail Merthe chants' Association, at which chairman, Mr. E. R. Rogers, of Toronto Junction, presided. It is pected that papers will be read by prominent hardware merchants from Hamilton, London, St. Thomas, Berlin, Waterloo, Peterborough, Kingston, Belleville and Ottawa.

Whistling in Church.

[Montreal Star.] One of the "attractions" at the Lex. ington Avenue Baptist Church, New York, on Sunday morning, was a whistling solo by Miss Truax, who use Dr. Chase's Nerve Food. I was also whistled Schumann's "Traumerei," and troubled a great deal with shooting as an encore after the service, "The Mocking Bird" with variations. At the evening service Miss Truax whis-Under this treatment my health has "The Flower Song." The church aches are a thing of the past, the paies in my back are cured, and I feel strong tled does move, beyond question! Yet there are hundreds of churches in which it and healthy. As an evidence of restored strength, I may say that I am is said the pastors have to whistle for their salaries. If the popularizing of now able to do all my housework withchurch services goes on at this rate, there will soon be a flerce rivalry box, six boxes for \$2 50, at all dealers, between the house of worsi or Edmanson, Bates & Co., Toronto. "other places of amusement." worship and

LLOYDS WILL TAKE ANY RISK of valuable animals. Elephant insurance is quite usual. One of the largest policies was upon the life of the

From the Life of a King to a Brittle Tooth

Gigantic Insurance Institution England Has No Parallel in America.

When the fact of King Edward's illness became known the underwriters at Lloyds took insurance on his life for six days at the rate of 30 per cent. To insure the King's life till the end of

Of course, no physician acting for the underwriters had examined the King "I want a love powder," she said, in as he lay in bed at Buckingham Palace. The underwriters had no means of knowing the King's chances of sur-By the matter-of-fact way the clerk vival, apart from comparing the newspaper reports with such information as store was doing a big love-powder they could obtain themselves. It was merely gambling on the King's lifebusiness with the amorous girls that district, and probably with a few a bet of 100 to 30 on the part of the insurers on the King's lasting over that period of time. colored paper, under her shawl, Nora

That is Lloyds. The underwriters in that gigantic agency will insure al-most anything, will take any chances, slipped out of the store guiltily and so long as the premium is large enough to correspond with the risk They had already insured against loss many who were financially interested in the coronation, and many who and told the unsuspecting clerk of the were not. They had insured standowners, decorators and florists. It is estimated that they have lost, on a them powders is harmless; made of conservative basis, at least a million dollars by the ceremony's postponement The next morning William started over the days set for it. If there should be no coronation at all, they stand to lose at least half as much again on liam," said Nora, nervously, as Wilpolicies covering that risk. On the other hand, the underwriters liam seated himself beside the table. "I don't mind," answered William,

insured the late Queen's golden jubiles and her diamond jubilee, and as both took place according to schedule, they made money on the outcome. insured the Queen's life, too, for long years before her death, and made money on that risk. And on the whole the underwriters

like bookmakers, usually come out ahead at the year's end. There is no institution in America cold towards me?" asked William. which does this kind of thing. Lloyd's "You know that I love you, and you has marine branches there, but this

branch of its business is limited conservative England, possibly the last "Oh, William, what makes you talk place where the gambling spirit might be expected to enter into business so?" said Nora, with feigned embartransactions to anything like such an "I love you better than any girl in the world," said the new lover with In insurance in England there is

emotion, as he jumped from his chair and grabbed Nora in his arms. Then shown in the States. Even the life companies will insure a great man or he kissed her and swore further alprominent woman without the for-Nora was in heaven. She had forced mality of a medical examination. They insured Queen Victoria, and their losses, should the King die, will reciprocity upon an unwilling lover.

She rested her head upon William's be exceedingly heavy. Lord Salisbury is insured in the same way. So are a "My dear Billie, you might know that score of other prominent men whose I love you. I have only been waiting death would otherwise bring financial "A love powder? And what is a for you to speak, but you have been disaster upon hundreds of business enterprises. Insurance in England is very largely

"Nora, Nora, darling, the only girl a speculative business with many companies, but the underwriters of Lloyd's outdo all the companies in gambling. This does not affect the stability of Lloyd's, for that is a peculiar institution and insurance is only one branch of its varied enterprises. evening that week. He appeared in-Moreover, the ris

fatuated. Nora was birdlike in her the underwriters of Lloyds are indicame engaged. The wedding day was circumstances of its growth. Lloyds started its career early in "But what am I to do for a wedding ward Lloyd, opened a coffee house in Tower street. His place was largely "Oh, don't worry about that, dear," responded Nora. "I have a little money patronized by sea captains and ship-saved that will fix us both up."

patronized by sea captains and ship-saved that will fix us both up."

owners, and became gradually the

headquarters at which news of the sea | glass. It was William's opinion that he had could be obtained. That is what it did better go at once and order his wedding clothes. The clothes, with hat, was gradually limited. shoes, gloves and other necessary little The coffee house was the scene of things, would cost, according to Wilcargoes. Those were war times, too,

and gradually it became the custom of From her hoardings Nora cheerfully the ship-owners to speculate in ships and cargoes before their arrival. That was Saturday night; Monday Those of a speculative habit would subscribe or underwrite their names to William did not appear at the grocery. He did not show up Tuesday-in fact,

documents insuring outgoing or incoming ships against the chances of wreck or capture by the enemy, each subscriber appending to his name the amount he was willing to risk. Thus in case of accident the loss was divided among the merchants.

If the vessel made her trip safely, the guarantors received a percentage according to the risk he had taken. And in London for years. so grew up the business of underwriting in the shipping trade.

Gradually the underwriting custom than marine risks. The underwriters bullion on a ship increases the insurscattered and established offices for ance rates in proportion to the amount tnemselves, and meantime Lloyds pushed its other business of collecting and disseminating marine intelli-

But nearly 100 years after the establishment of the old coffee house assembled again in rooms over the Royal Exchange. handier to do business where they could be together, so they formed an association which, while permitting its members each to take chances according to his own views, assuming no liability for the risks he undertook, nevertheless, did its best to insure, admitting to membership only honest and financially sound brokers-a sort of stock exchange of marine broking. That is what it is today. Parliament long ago held an inquiry into its methods, the association emerged from

it victorious, and it has since been permitted to do business as seemed to it best. Now the assets of the corporation which, as has been said, are in no way pledged by the risks of its members, are valued at \$20,000,000 at least. members insure every year something like \$2,000,000,000 worth of property. They must deposit \$25,000 or \$30,000 as evidence of their financial responsibility before being allowed to sign policies, and they pay annual dues. But tite, insures good digestion, regulates there the responsibility of the cor-

poration ends. It is a curious place, the underwriting room at Lloyds in the Royal Exchange in London. It has three rows of desks or boxes, at each of which six persons may sit, and at these on every workday, the underwriters may be seen signing policies and discussing and paying claims for all sorts of

queer things.

They keep their hats on as the original underwriters did in the old coffee house days, and in consequence most of them are bald. But there were only 79 subscribers to Lloyds in 1771. Now

there are nearly 1,000. Like the old underwriters, they are to accept almost any, at any price. There is still preserved among the the the life of Napoleon written at Lloyds. It was for one month and the prem-

ium was 3 per cent. In these days that would be a very ordinary risk at Lloyds. Policies on the lives of threatened monarchs are almost as common as policies upon Polson & Co., Kingston, Ont.

great Jumbo when he came to New York on a Monarch line steamship. He had such a rough voyage that at one time it seemed as if the under-writer must lose. But he didn't, and, unfortunately for the Barnum circus, Jumbo's owner, he was not reinsured when the life was knocked out of him

by a locomotive at a railroad crossing later. Racehorses are frequently insured

at Lloyds; so are bank deposits, and once at least the voice of a prima donna has been.

Aother curious case of insurance in the same line was that in which a great singer, who had been engaged to give a series of song recitals before Queen Victoria, insured the life of the Queen lest her death cut short the series, for which the singer had ordered elaborate gowns and had canceled other profitable Also, if the Queen had died, the singer would have been compelled to go into mourning and could not appear in opera. The Queen lived through the recitals, so the singer got her money from another source than the underwriter.

The Prince of Wales' jubilee stamps were insured at Lloyds, too, a prominent firm of underwriters guaranteeing that the issue would be successful, as it was. A somewhat odder risk was the insurance of a glass packed in twenty cases and shipped to an Eastern potentate. One case was damaged and the underwriter had to pay in part.

There is very little that a Lloyds underwriter will not bet upon. If, for instance, you are uncertain about the permanence of your gold tooth upon which you have expended capital and the dentist some skill, communicate with Lloyds, London. Somebody there will insure it for you. The thing has been done before.

life companies were chary of battlefield risks, there was always Lloyds to run to, and the underwriters there did a heavy business in such risks. came out at the same time that gate money for cricket and football matches had been insured.

The underwriters were willing, in the case of poplar games, to do this for comparatively small premiums, though as tired as when I went to bed, and their ability to calculate chances in never sat down to breakfast with a this kind of speculation might seem to good appetite. A friend advised me to be uncertain when the British climate use Malt Breakfast Food. I did so, is taken into consideration.

the Lloyds underwriter. If he loses months use of Malt Breakfast Food I on one kind of bookmaking he equalizes the loss on another. twins.

has made public announcement that he is always ready to lay a thousand to one against any such blessing falling upon a happy father. Once he insured against twins, and triplets arrived. But he considered

that covered by the policy and paid cheerfully, content with the advertising the publicity given to the fact tilated. conferred upon him gratis and not even insisting on deducting from the benefit the amount of the Queen's bounty £5, which is always bestowed in such a contingency.

Another curious case of insurance don papers as instancing the enterprise of the Lloyds as underwriters An electric light pole was set up opposite the window of a milliner's shop in a previncial town in England which taking to American methods of lighting rather late in its career. The milliner didn't like the looks of the pole, and anyway she was confident happiness. She felt lighthearted enough to float. Friday night they bedue in a great measure to the peculiar | would destroy her valuale plate

She appealed to the mayor and he, the seventeenth century when one, Ed- heartless official, would not consider a spinster's fears enough to have the pole transferred to a place some other tradesman's window. advised the milliner to insure the

Lloyds underwriters saw a newspabecome, and the coffee house feature per story about the old maid's predicament and promptly went to her relief. One of them offered her insurance many raffles and sales of ships and against the falling of the pole at the very nominal rate of half a crown, or 60 cents on the hundred. She gladly accepted and the policy was made out. At last accounts the pole was still standing.

Insurance against burglary is common in England and is not unusual here, but in England Lloyds underwriters and not a burglary insurance company, like that which ex-Chief Chief Byrnes helped to start in Nev York, is doing the business. When Mr. Byrnes' company started, his idea was hailed as a novelty in this city. But it had been a matter of routine busiof the profit coming to the owner, each ness in the Lloyds underwriting room Of course, marine risks compose the greater part of the business undertaken at Lloyds, but that has its outbegan to be applied to risks other of-the-way features. The presence of

involved. When the steamship St. Paul ran on

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versity, who has proved the good qualities of Ferrozone, says: "On my study table there is always a place for Ferrozone. I find by keeping my digestion in perfect order, and mantaining a splendid appetite, it enables me to acwilling to consider any old risk and complish a great deal of hard work. I consider Ferrozone at the same time food for the brain, the blood and archives of the institution a policy on nerves, and can highly recommend it. Very few are so strong and healthy that a course of Ferrozone would not benefit. It is good for the young and old alike, and is prepared in convenient tablet form, price per box. 50 cents; sold by all druggists and N. C.

delayed ships, which are common the New Jersey beach off Long Branch enough.

So are the policies upon the safety of valuable animals. Elephant insurance is quite usual. the underwriters that this gold should be taken off the ship at the earliest possible moment, for if she should break up their loss would have been

enormous. special steamer was chartered to get the gold and a special guard was provided for it. A sagging chute was rigged from the St. Paul to the other steamer, and down this the gold was sent, twelve men armed with revolvers keeping watch over the operation.

They kept guard until the gold was landed and transferred by truck to a vault in Wall street, and the underwriters' fears were at rest. Life insurance, now in this country at any rate, reduced to an exact science in which the results are certain, began in very much the same way and with the same speculative tendencies as Lloyds underwriters show today. There was a time when life insurance companies accepted bets on how long it would take King William to reduce the city of Namur, on two of the first peers in Great Britain losing their heads (premium 16s. 6d. per cent.) and on the dissolution of the sitting parliament (5 guineas per cent). The law stopped that, but it has not interfered yet with the gambling tendencies of the British underwriters of

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> A seated marble statue of the Empress Faustina, the ill-famed wife of the philosopher Marcus Aurelius, has been dug up in the Roman Forum. The complete, but is broken in statue is four pieces and the face has been mu-

cursions.

July 22, Aug. 4, 11 and 20, to Atlantic City, Cape May, Sea Isle City and was widely commented upon in Lon- Ocean City; \$10 round trip from Suspension Bridge. Trains leave Suspension Bridge 7:30 a.m. and 7:25 p.m. Tickets good for fifteen days.



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