

TOLD BY HER SISTER.

Matilda is the eldest, then Alice, then Amy, then Ellen, and I come last. I am called Ruth. Matilda and Alice have been out the longest, and are, I believe, very much admired; but the beauty of the family is my third sister Amy; dark-eyed, with curling hair, a blooming complexion, and such a figure! Every one pronounces her lovely, and indeed they are right.

Certainly I have sometimes thought her bright eyes a little bit hard; but then I am only her sister, and I know that she has it in her power to make them very glowing and tender indeed. Ellen is something like Amy, but with fainter colour, lighter hair and eyes, and slighter figure. She is called Amy's plain likeness—quite the least well-looking of the family.

About a year or two before I had the scarlet-fever, a rich aunt of ours came to pay us a visit, and she took a great fancy to our beautiful sister Amy; and before she went away, she proposed, as she had no child of her own, to adopt Amy, and to leave her all her money by-and-by. Of course our father and mother were quite pleased and thought it a first-rate thing, and Matilda and Alice were by no means sorry to have the beauty out of the way.

So Amy left the home, and became Aunt Mary's child.

When she went away no one seemed very sorry, except just my dear Ellen, and she did cry and fret dreadfully.

Then I had the scarlet-fever, on which occasion Ellen came out so well and so bravely that every one quite respected her.

When I had recovered, our father said he would give us all a change. I should do sight-seeing in London, and the girls should get as much gaiety and fun as the height of the season offered to them.

In London the girls gave themselves up to sight-seeing, under the guidance of their young cousin Charlie, whose father lived in London, and who jokingly called Ruth "Puss" and Ellen "Cinderella," whom he said some Prince would appear to woo and marry. This Prince did appear in the person of a friend of Charlie's, named Vane—young, rich, and well-connected—who really did fall in love with Ellen, and after a little while proposed for her and was accepted. One day Ruth, Ellen, and Charlie went to see the Exhibition at Burlington-house. While Ruth was engrossed with the pictures, Ellen and Mr. Vane passed her, and she, unperceived by them, overheard Vane say to Ellen, "You are like her, Ellen, very like her, but she was my first love." This little speech disturbed Ruth a good deal, so she said one evening, when Mr. Vane and his friends were dining with their father—

"Now I want to ask you a very solemn question, so you must not laugh. All the people down-stairs were talking about good settlements, whatever they are, and family, and money, but no one asked you one question, Ellen."

"What was that, dear?"

"No one asked you how much you loved Mr. Vane. I will ask you now. How much do you love him?"

"With the whole love of my heart," replied Ellen, gravely and slowly.

"And does he love you with the whole love of his heart?" I asked.

"Why, of course, I suppose he does," she answered, in a sweet, shy voice, as though she hardly yet realised the good news, even to herself.

"Well," I said, with a sigh, "I suppose I am satisfied. I haven't had a good look at him, yet; but I suppose he is the right Prince."

But in my heart of hearts I was not satisfied; and the next time I had Charlie to myself I could not help whispering to him the little sentence that I had overheard in the Academy.

I thought he would laugh at me, but he did not; he looked grave, and spoke gravely.

"I am sorry you heard it, Puss," he said; "but as you did, I can set your mind at rest. I believe that Vane loves Ellen most truly, though a rather strange piece of romance happened to him a couple of years ago. He told me the whole story, and I know he also told Ellen. Two years ago, in walking through one of the picture galleries in Paris, he saw a young lady, with whom the foolish fellow fell in love on the spot. He never spoke to her, and he does not believe she even saw him. He described her as very beautiful, and something in the style of your sister Ellen. Well, the sudden fancy must have been more than skin-deep; for—will you believe it?—he followed her all over Europe for more than two years—followed her without once finding her—just like the old story of Evangeline, you know. At the end of that time he gave up the search, and came to London, where he met Ellen. Ellen reminded him of the other girl, and now he really loves her, and her alone, and looks on the other as a kind of shadow, or Will-o'-the-wisp, or something of that nature."

"But does he, Charlie? He spoke so very earnestly, and told Ellen that the other girl was his first love."

"So she was; but what of that? Why, bless you, I've had half a dozen loves. Look here, Ruth," he added gravely, "put this nonsense out of your head. Do you want to make Vane a scoundrel, when he is as true-hearted a fellow as ever I met? His first love is nothing to his second love, believe me. Why, his telling the story at all, shows how true he is."

"Of course it does," I whispered to myself; for Charlie had managed to hush all my fears.

From this time I began to look with favour-

able eyes at the Prince; and as he was very handsome and very manly, he quite won me over to considering him a fit husband for my Cinderella.

They were to be married immediately, and great was the fuss and preparation. Matilda and Alice very busy, and Ellen, suddenly exalted to be everybody's heroine, seemed to grow happier day by day. I was to be one of the bridesmaids, and for the first time in my life I began to take an interest in my dress and general appearance. It seems a strange thing to put in here, but I will put it: *I have never worn my pretty dress, and I have made a vow never to be anybody's bridesmaid.*

Well, the day before the wedding came: Ellen had tried on her white silk, when suddenly she said—

"I wish Amy was here. I should so like to show Amy to Hugh."

The words were hardly out of her lips when there was no end of a bustle in the hall. I ran to look, and saw large travelling boxes being brought in. The next moment Amy and our aunt walked into the room. Didn't we scream with amazement, and—God help us!—weren't we glad!

Off flew Alice and Matilda to order another bridesmaid's dress for Amy; while Amy kissed Ellen again and again, and congratulated her so heartily. Oh, didn't she look lovely! There was a grace about her quite impossible to describe—her presence seemed to light up the whole room. My little darling Ellen appeared to feel beside her like a snowdrop near a rose.

"Here they come," said Ellen suddenly, meaning Mr. Vane and Charlie, and she ran out of the room and down the stairs to meet them. I followed her, too eager to remain behind. "Oh, Hugh!" laying her little white hand on her lover's arm, "I have nothing more left to wish for: my favourite sister Amy has come home."

I saw Mr. Vane stare like a man in a dream, and I saw her almost drag him into the room.

I was to dine at the table that day, and I put on my white muslin with a very merry heart.

Dinner was half over before I perceived that anything was wrong. I saw it first in Charlie's face. He was very pale, hardly speaking, scarcely tasting his dinner. Mr. Vane, on the contrary, talked and laughed, and seemed more excited than I had ever seen him. Ellen, very sweet and trusting, was seated by his side; and Amy, looking lovely, was opposite.

Suddenly, in the midst of a gay sally, Mr. Vane got up, and, saying that he did not feel quite well, abruptly left the room. Charlie, his face growing paler than ever, ran after him.

We went on with dinner, of course, quite quietly, only dear Ellen seemed a shade anxious.

In about ten hours Charlie joined us in the drawing-room. "Vane is better," he said, "but he won't be here again to-night. He sent his excuses by me. For pity's sake, Ellen, don't worry about him," in almost a cross tone, as he saw the pucker of anxiety on the little bride-elect's brow.

We had music, and Ellen sang; and then Amy, who had quite a perfect voice, gave us one or two Italian things in great style; but Charlie, who had been listening most attentively to Ellen, when Amy began, slipped out of the room.

When he got to the door he gave me an almost imperceptible nod to follow him. He took my hand, and ran up with me to the school-room.

"Lock the door," he said, and when I had done so he threw himself on the sofa and burst into tears.

"There," he said; "to hear her singing, and to know how she loves him, it quite unmans me."

I gave him some cold water, and he took it and dashed it over his face, and thus quieted him.

"Now, Ruth, for the news. Yes, you may turn pale. You were right about his first love. You were wiser than I. 'Tis all up with Vane. He saw her in the cab even before he got here, and—and—I did not think he'd be such a pitiable creature—but, Ruth, there'll be no wedding to-morrow."

"What do you mean? No wedding?" I stammered.

"Ask Ellen. See what she'll say after she has read that note. There, you may look at it; he gave it to me open."

I took the sheet of paper, on which a few lines were scrawled and blotted:—

"I will marry you, but I don't love you. Your sister Amy is my first love."

Of course there was no wedding—but I won't talk of it. Any, when she heard what she had unwittingly done, went away, and Mr. Vane never came back again. Oh, it was a dark time! but I won't write of it, nor tell how my darling suffered, nor how utterly changed she is now. I love her more dearly and tenderly than before, and I think she likes to have me with her, and, after me, perhaps Charlie next best.

Amy and Mr. Vane were married a month ago. Ellen quite saw that it must be.

Charlie is the only one of us three at all hopeful, and he goes on saying that the right Prince will yet find Cinderella.

M. VICTOR HUGO's new volume of poetry will be published in Paris on Tuesday next. It will bear the title of "L'Art d'être Grand-Père." The same great writer has in hand a history of the Coup d'Etat. This will appear in October next, and it will be published simultaneously in French, English, Italian and German. M. Hugo is also writing a novel, but it would be premature to give any information as to its contents.

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

The fourteenth annual general meeting of this company was held on Tuesday last, at the offices 158 Leadenhall street, E. C.; COLONEL KINGSCOTE, C.B., M. P., in the chair.

Mr. W. P. CLIREHUGH (the manager) read the notice convening the meeting, and the report of the directors was taken as read. It was as follows:—

The directors have the pleasure to submit the following results of the business of the company for the year 1876.

The number of proposals received during the year was 1,086 for £423,355, and deducting declined or not completed, 205 for £93,650, there were issued 881 policies for £329,705, as the new business for 1876, yielding a new premium income of £11,168 16s. 11d.

The increase over 1875 consists of 116 policies for £84,985, and in premiums £3,398 18s. 7d.

The statistics show that the average age under the new policies is 53·2, and the average amount of each policy £375.

The total premium income is £53,363 14s. 11d., and after deduction of premiums paid to other offices for re-assurances the net amount is £49,693 18s. 4d., showing an increase over 1875 of £5,227 10s.

The accounts are in accordance with the Insurance Companies Act. The funds of the company now stand at £139,953 3s. 6d., after payment of death claims, which are in excess of those of the previous year, and bonuses thereon, together with proprietors' interest at the rate of 5 per cent. on the £1 4s. now standing at their credit, equivalent to 6 per cent. on the original amount paid up.

The directors who retire by rotation are John J. Kingsford, Esq., Robert Barclay Reynolds, Esq., and Samuel Gurney Sheppard, Esq.; and the auditors, A. H. Phillpotts, Esq., and J. C. Hopkinson, Esq., all of whom are eligible for re-election.

BONUS YEAR.

The directors desire specially to remind all connected with the company that at the end of 1877 another valuation will take place, and to appeal to the various representatives, and likewise to the share and policyholders, for their support and co-operation in introducing business to the company during the year. The directors hope that the standard of new business which has now for the first time, exceeded £10,000 in premiums, will even be increased in 1877, especially looking to the fact that all policies opened during the year will be entitled to rank in the approaching division of profits.

The CHAIRMAN said they had every reason to congratulate themselves upon the result of the past year. One of the satisfactory points was the large amount of new business, which was the highest figure ever reached by the company in any one year, amounting to over £11,000, and adding 881 new lives to the company, and giving nearly £330,000 of new sums assured. That was a large increase on the previous year, and the lives were young, the average age being about thirty-three. He might say that it gave the board, as it did himself, great pleasure to record the fact that the increase was pretty well spread over the whole of the districts in which the company worked, and they were much indebted to the managers and agents of the company for the exertions they had made. (Hear, hear.) The Canadian branch, which the manager had visited since their last meeting, was making great progress and working well, and they now felt assured that they have assumed a firm footing in that dominion. The total premium income of the company had reached a sum of £53,000, and the invested assets yielded an average rate of interest of over 5 per cent. That rate was a little better than they could expect to maintain as the funds of the company increased; but at the same time he thought it must be looked upon as satisfactory that in the early years of the company, and with the securities of the high class which he thought he might venture to say theirs were, so satisfactory a rate had been obtained. Perhaps the claims were not so satisfactory a point. The claims had undoubtedly been heavy during the past year, but if they looked back and took an average, which he believed was the only fair way, it would be found that their average altogether had not been heavier than they should expect; and he could assure the shareholders that the directors had taken every pains, when the claims had come in, to look over them and see if they could blame themselves for lives they ought not to take, and it was a curious thing that all of them seemed to have been nearly first-class lives. There had hardly been an exception, and they were such lives that they would accept them again were they to come before them as new lives. They must ask all present, and everybody connected with the company, to bear special attention that the present year was the last one prior to the valuation. No doubt they would remember the satisfactory report made by the late Mr. Samuel Brown on the occasion of the first valuation of the company; therefore, he thought they might all look forward without any anxiety to the next new valuation, and he must ask friends and agents and all their connections to do all they could to increase the business of the year, for the policies opened during this year would participate in the approaching distribution. He moved that the report and statement of receipts and expenditure and balance sheet be received, adopted, and entered on the minutes.

Alderman Sir THOMAS DAKIN had very great pleasure in seconding the resolution which had been proposed so ably by the chairman, and he could endorse every word he had said. It was very satisfactory to know that, though this year had been one of heavier claims than usual, the average had not been above the expectation of mortality. It was also satisfactory to know that after their fourteenth year they had something like a premium income of £50,000, and they had gone on increasing steadily until last year they got what was rarely equalled by companies of their age, a new premium income of £11,000. He thought that spoke admirably for the working of the office. Much depended upon the vigilance and care of the directors, but likewise upon their officers, and first and foremost he would say their manager and actuary, Mr. Clirehugh, who was untiring in his effort. That gentleman left no stone unturned and no opportunity unused to forward the interests of the company, with which his very existence was bound up. Another matter which was of very great importance and which was now more fully developed, was their Canadian business. That was taking a very prominent position, and he felt personally very much gratified with it. When he was in Canada, in another capacity, he was then able to see the gentleman who was now their manager, Mr. Robertson, who devoted his time to forwarding the prosperity of this institution, and with very great success. The visit their manager paid to Canada had been productive of the best possible fruits. Altogether he looked upon this their fourteenth year as one upon which they might congratulate themselves.

The motion was then put and carried unanimously.

On the motion of Mr. POWELL, seconded by Mr. ABEL CHAPMAN, the retiring directors, Mr. J. J. Kingsford, Mr. Robert Barclay Reynolds, and Mr. Samuel Gurney Sheppard, were unanimously re-elected.

Mr. SHEPPARD, on behalf of Mr. Kingsford (who, he was sorry to say, was away unwell) and Mr. Reynolds, returned thanks for their re-election. He believed he knew something about securities, and could say all their funds were invested in very superior securities, although they were paying a high rate of interest.

Mr. A. H. Phillpotts and Mr. J. C. Hopkinson, the retiring auditors, were unanimously re-elected.

Mr. COLES moved a vote of thanks to the chairman and directors, and also to the manager and staff, for their services during the past year. He need not say a word about Mr. Clirehugh, who was a friend of his, as that gentleman's services spoke for themselves. He deserved their best thanks, as did the staff also. With regard to the accounts, he saw the word "nil" against British Government securities, and he would like that to be rectified if we were to have a war. He did not advocate a large amount in three per cents. He was glad to see the word "nil" against Foreign Government securities, and hoped it would stand.

The motion was seconded and carried unanimously.

The CHAIRMAN, on behalf of himself and colleagues, returned their best thanks for the way in which the resolution had been proposed and carried. He could speak for himself, and he thought he could for his brother directors, there was nothing they liked better at these annual meetings than to have any criticisms from the shareholders that might present themselves to their minds. As regarding what had been mentioned by Mr. Coles respecting the investments, they would bear in mind what he had said, and see what might happen during the coming year.

Mr. CLIREHUGH said he was extremely obliged for the compliment Mr. Coles had paid him, and which they had so heartily endorsed. He might say he accepted the compliment not only on his own behalf, but on behalf of the whole of the staff, who, he was quite sure, were animated with the same desire to see this company progress and become prosperous.

The proceedings then terminated.

LITERARY.

JESSE R. GRANT goes with his father to Europe as private secretary, and will write letters to the *Chicago Inter-Ocean*.

DR. S. AUSTIN ALLIBONE, well-known for his "Dictionary of Authors," is living in Florence, Italy, and lecturing on "Men of Genius."

M. JULES VERNE has reaped such substantial rewards from the sale of his story-books for boys that he is extremely well off. Last year he had a very pretty yacht built for him, in which he is now cruising about the Channel.

DR. RUSSELL, the chronicler of the Crimean War, and more recently of the Royal progress through India, intends again to seek election. He offered himself some years ago as Conservative candidate for Chelsea, but that borough elected Sir Charles Dilke.

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