

it sheltered me and mine for many years, and was one of the last memorials of the past career of my family in this country. Many a time, when I was better off than I am now, I thought of improving it, but I could not bring myself to pull down a single portion of its old walls. In the nature of things, I cannot have many more years to live, for my health is failing fast, but I had hoped to spend the winter of my life within the old building which has been endeared to me by so many pleasant and tender reminiscences."

The priest gave him what consolation his kind heart suggested at the moment, and soon took his leave; and shortly afterwards M. de Leoville walked down with the *habitant* to see the ruins of Beauvoir. Whilst standing in mournful contemplation of the ruined walls, he was startled by an acclamation of horror from the *habitant* who had accompanied him and had gone inside to look at the havoc which the fire had made in two or three hours.

The *habitant* had, indeed, cause for his consternation—looking upwards he saw what might well make him and stronger men start back in fear, and that was the skeleton of a man lying across a large chest in the passage leading to the tower, just where the wall had fallen inside.

The chest was soon opened with the aid of tools, for it was strongly bound by iron bands, and inside it Mr. Leoville found a large number of rouleaux of gold coin, together with several pieces of silver plate, which had evidently been made by Canadian silversmiths; but the most valuable contents were bracelets and rings, and other jewellery, set with diamonds and pearls, after the fashion of the previous century. The old Seigneur had at last paid his debt to his descendants, and the de Leovilles were rich once more.

But the mass of half-charred bones which lay in the chest—how came it there? Was it the revelation of some terrible secret, long concealed from the eyes of man? Had some dark deed, committed in the gay reckless days of Beauvoir, been thus strangely brought to light on that Christmas Day, which had opened so sadly for the Leovilles and seemingly filled their cup of sadness to overflowing?

When old Marie Nicolet heard of the discovery, she was horror-struck, and fell into a succession of fits from which she never recovered; but before she died she confessed enough to show that she and her son had concocted a plot against the Seigneur to whom they owed so much. Both of them had long suspected that Vevette knew the secret of the hiding-place of the Seigneur's treasure, the existence of which had become almost mythical. By carefully questioning the poor woman, and listening to everything she said in her rational moments—for Vevette always had a habit of speaking audibly to herself on such occasions—they were able at last to gather that the treasure was hid somewhere in the old tower, or in the passage leading to it. Afraid, then, that Vevette might reveal the secret to the Seigneur or some members of his family, they kept her carefully concealed from the eyes of all visitors, pretending that she was too excitable and ill to see strangers. More than once she called piteously for M. de Leoville, but old Marie made some excuse, and soon the poor creature became too ill to speak at all, and died even sooner than they had expected. Then the question came, how to get hold of the treasure, or rather, how to make the investigation necessary to enable them to see whether Vevette had really given them a clue, and had not been merely wandering in her mind. Eustache knew every part of the Manor, and was always able to get an entrance unknown to the inmates; and when the Seigneur, so opportunely for them, went off to another part of the country, the sly fellow set systematically to work to carry out his project. With the cunningness of her fertile Norman brain, old Marie devised the plan of dressing up Eustache like the portrait of the elder M. de Leoville in the drawing-room; and in carrying out this scheme she had no difficulty, for her frequent visits to Beauvoir enabled her to get possession of a Court dress, which was put away in an old wardrobe, which was, perhaps, hardly opened once a year. How well this plan (which was intended to frighten the servants in case they surprised Eustache) succeeded for a while, we have already seen from what has been previously related. It was not long before Eustache discovered the secret door in the passage leading to the vault, as well as the spring which enabled him to open it; but when he got inside, he could not move the chest, or break it open. So, the next day, he went off to Quebec to procure the necessary tools; but thenceforth his mother, as we have already seen, heard no more of him. She supposed, at first, that he had got the money and taken it at once to Quebec, but when several days passed and no tidings came from him, she was tortured by many horrible fears. One moment she would think that he had been murdered in some vile haunt in Quebec; the next instant her superstitious fancy would suggest if there was not really some truth in those legends of the goblins, which were so rife in old Normandy, and if it were not possible that they had worked some fearful mischief to her son. But the latter thought, she confessed,

only arose in her mind at the last when she had become almost frantic with grief, the cause of which she dared not reveal to the Seigneur or any of her friends.

This was all that could be gathered from Marie's confession, but looking closely at the construction of the vault it was easy enough to see how Eustache had come to his death. One side of the passage was only cedar, but the opposite was iron, painted so as to resemble wood, and concealed the large vault which the Seigneur must have built, just before the siege, for the express purpose of secreting the treasure which he had accumulated. The door was of immense thickness and opened by touching springs, at the top and bottom, made so as to resemble the heads of large nails or spikes, the counterpart of which were on the opposite wall. Then when Eustache entered the vault, for the last time, as he no doubt hoped, he must have closed the door without sufficient care, and it probably closed tight upon him, and resisted all his efforts to open it with his tools, which were found alongside the chest. He could not have remained long alive, but he was probably suffocated to death in that close, impenetrable vault, where his cries for help could never have been heard by the inmates of the house.

In this strange way were the fortunes of the de Leovilles restored; and the very next letter Marguerite received from Charles de Grandville announced the good news that he had got his commission sooner than he had hoped. Some months later, he was able to visit Canada, and was married to Marguerite, who did not come to him after all a portionless bride.

The old château was never rebuilt after its original design, but I daresay the curious reader, if he should happen to visit that part of the country, will have little difficulty in finding its site, in the shape of a large mound, grass-grown and covered with wild rose and raspberry bushes. In the course of years, after the death of the Seigneur, Captain de Grandville, who had sold out of the army, built a more modern mansion with a portion of the old stone belonging to the old château. The name of de Leoville, I believe, is not extinct in Canada, but the de Grandvilles still occupy influential positions in the Province, and more than one of my readers may have partaken of their hospitality at Beauvoir, for thus they have always called their picturesque country-seat among the maples and beeches.

THE END.

It is the sacred duty of every man who has those he loves dependent upon him to make provision for them in case of his decease. We care not whether that man may possess a specified income or whether he is one engaged in mercantile pursuits, and believes himself in this world's goods rich enough beyond a doubt. No one can prognosticate to a certainty the success or non-success of speculation, and though one day he may be rolling in wealth and the envied of all, how often have we seen such a one tumble from his pinnacle of affluence and leave by a sudden death a family dependent on the charity of the world. A little judgment, a little more foresight, less carelessness and less selfishness might have left them in comparative comfort. And we deliberately state that those members of society who have people depending upon them for comfort and happiness are criminally guilty if they fail to provide for a future. When a young man first enters the matrimonial state, how little self-abnegation it would require to secure for the partner he had invited to join him in life's career a comfortable hereafter, and that only her but his children too,—what self-satisfaction there would be to him all times, when he could say, whatever happens to me, thank God, they will be secure against want.

The dispensing with a few customary luxuries, the determination to be economical instead of loosely extravagant, would provide the means. Cannot our readers each and all in their own experience call to mind some friend or other who, by their neglect to insure their lives, have entailed sorrow, misery and want on their surviving relatives. We venture to say there is hardly one, for our part we can call a dozen such to mind. We, therefore, ask our readers to consider well the subject of Life Assurance. A new year is about to dawn, it will have commenced its career by the time this has reached our reader. Fathers, if you love your wives and children secure them while you may against all contingencies for the hereafter; remember how sadly you will feel when it is too late, if you thoughtlessly neglect such a provision for them. What an evidence of your love to bring home to your family a policy liberal according to your judgment and means. All classes should remember this—Clergymen, Lawyers, Physicians and Clerks especially, but none should neglect it one hour.

The question now arises if you are about to assure, what Company is the best and the safest, and this is indeed a momentous question, and one of paramount importance for your consideration. For our part figures seem to us a good criterion of the stability of a Company and long experience with a continued increase in business, accompanied with

a large accumulated fund, seem to us a good guide in regulating our judgment.

The Life Association of Scotland is unexceptionable; it was founded in 1838 for Life Assurance and Annuities, and has twice received the approval and sanction of the authorities,—in 1841, when incorporated by Royal Charter; and in 1853, when further empowered by a Special Act of Parliament.

To show the progress of the Institution, the New Assurances effected from

1838 to 1842, were 258 for £ 131,824 stg.
1863 to 1867, were 7,191 for 3,163,684 " " " " " "
Total Assurances in Force in 1870 were £7,425,181.

The Accumulated Fund in 1870 was 1,357,386 Pounds Sterling.

The Association thus possesses, in its extensive business, an element of *Safety* and *Permanence* not contained in smaller Institutions. But our readers should write for the Prospects of the Company. It is only necessary to state that they have deposited \$150,000 with the Canadian Government.

The Officers in Montreal are as follows:

Directors.

DAVID TORRANCE, Esq., (D. Torrance & Co.)
GEORGE MOFFATT, Esq., (Gillespie, Moffatt & Co.)
HON. ALEXANDER MORRIS, Esq., M. P., Minister of Inland Revenue.

SIR G. E. CARTIER, Bart., Minister of Militia.
PETER REDPATH, Esq., (J. Redpath & Son.)
J. H. R. MOLSON, Esq., (J. H. R. Molson & Bros.)

Solicitors,—Messrs. RITCHIE, MORRIS & ROSE.

Medical Officer, R. PALMER HOWARD, Esq., M.D.

Secretary,—P. WARDLAW.

(Written for the Canadian Illustrated News.)

THE FIRST NEED.

A FAIRY TALE.

BY CHARLES LODGE.

"How provoking," said mother, "and when I thought we had everything ready too."

It was a queer little house. One great brick-floored room, which served for parlour, kitchen, and all, like the chamber of the apocryphal cobbler. There was a little cooking stove near one side, and the big stove pipe cast ogglesome shadows over the ceiling and walls in the light of the glass oil lamp that the children always thought was just going to explode, and which never did, though it was a fearsome sight to see mother pouring in the paraffin after one had been told what terrible accidents might occur if but one little, little drop were to get into the flame. And then there was father's big, wooden armchair, that Paradise of comfort and luxury, close up in the corner, by the cupboard where the cups and saucers, and pepper and currants, and the delightful, white sugar "lumps of delight," and the pungent mustard that would burn one's mouth, but which was such a vision of joy to get with one's meat on high days and holidays, quite in a grown-up manner. And there were the four little stools, and the high chair into which it had been so ignominious to be plucked, as though one were a fraudulent debtor or something, long, long ago, when one was a mere child, five years, at least, back. And baby's cradle, close by the stove, where baby was getting comfortably warm, before being conveyed like a package up stairs into the bed-room—not the bed-room where Polly and her two little brothers and one little sister slept, but the palatial apartment where father and mother and baby passed the dark night, while the cold wind whistled and sang strange, awful melodies without any tune in them outside, and rushed at the little house with its broad drifts of snow, as though it would have buried it or overwhelmed it, but never could, and so departed, growling.

It was rather hard, for mother had scoured up all the pots and pans and dishes till they were as bright and radiant as the enormous-looking glass, full ten inches by six, at which it was such a pleasure to see mother arrange her beautiful, long, black hair in the morning, as coquettishly as though she had not been the parent of five children, but had still worlds of admirers to conquer and enslave, as she used to have—she said so—twelve years ago, when father was only one among the number, a tall, shy boy, who shaved off his whiskers because mother had said she liked smooth faces.

Yes, there they were, all of them, shining in the light of the fire, red and glowing, all ranged out upon the white kitchen table.

"Not a scrap of bread in the house," said mother, rather angrily, "and not a bit of money; and father gone off on that late job, and won't be back till all the shops are shut. Polly, child, you must take father's second best waistcoat, and the flat iron, and go and pawn them at Cohen's, and get the bread as you come home, and a pot of marmalade, and if you do it well, you shall have five cents for yourself."

Five cents is a great deal of money, certainly. Immense quantities of apples, and whole pounds of sweeties you can buy for that splendid sum at Mr. Groscher's, round the

corner. But then it is a long way from the little house to the pawnbroker's and when it snows and blows on New Year's eve it is not always pleasant walking, and one does slip about so dreadfully without rubbers.

Besides, when one is nearly eleven years old, and pretty at that, and a little *belle* in the street, and quite enough of a woman to be trusted—yes, again and again—with the entire charge of two little brothers and one small sister, not to mention a heavy baby, really it is not dignified to have to go out trudging three quarters of a mile on a December night with a flat iron and father's second best waistcoat to the pawnbroker's.

It was very pretty to watch the daky snow blowing and drifting in all directions, and whitening all the passers-by, as they went quickly along with their heads bent, and their chins sunk deep down in their fur collars and mufflers, and it was nicer still to come into the broad blaze of the holiday shops with all sorts of charming things, such as Polly had hardly dreamed of, all exposed behind the huge panes of glass under the glare of the waving gas lights. And it was not unpleasant at first to stand in front of them and think, oh! if one had a hundred million thousand dollars, one could buy all these things, and have them for one's very own; and, perhaps, even live in a shop oneself with great windows in front to look at all the people as they passed in the cold and snow and wind. Polly was of an aristocratic turn of mind, and inclined to be somewhat discontented with the big kitchen and the little draughty bed-room, and father's rough trousers, and even with the playground in the street, and the little wooden shed that father had made out of the top of the water butt.

And as she walked on a way which soon became a dreary one, she began to reflect that a flat-iron is but an uncomfortable thing to carry at best, and very heavy; and that her little shawl was very thin and scanty; and that even when she had done her errand and bought the bread and the marmalade, she would have the long cold walk back again to the little house, where the window was broken and the fire would be sure to be gone out, and it must be owned that Polly felt not at all satisfied with the state of life into which it had pleased God to call her, and that in the light of the brilliant shops and with the polished and brightly-coloured sleighs with their warm robes flashing and sparkling as they dashed rapidly along, their runners cutting sharply through the frozen snow and their bells ringing cheerfully tinkle, tinkle, in the clear air, she formed a very depressing idea of the little home where mother was waiting, with her old stuff gown, and her hands soft and unnaturally red and white with washing-up. The picture seemed almost squalid. Polly felt very much inclined to cry. She was but a little bit of a girl, woman as she thought herself. She stopped for consolation in front of a chemist's shop, and lost herself in admiration of the gorgeous, transcendently glorious bottles, of all the most beautiful colours of the rainbow, casting their splendid illumination in broadening tunnels of light out upon the white heaps of piled-up snow at the side of the roadway, and over the darker footpath. There was one huge bottle of an exquisite green, with an amber stopper, which particularly attracted the child. In its wonderful depths she could have herself as in the abysses of a bottomless ocean. As she gazed into its unfathomable recesses, visions arose before her of what might have been: how she might have been born the heiress of a hairy godmother, at the touch of whose wand all the riches of the world would rise at command. A beautiful, beautiful lady, Polly imagined, like the lovely golden-haired girl with the smiling face who had just shot by like a flash of lightning in one of the brightly painted sleighs. And whenever Polly wished for anything the beautiful lady had it brought to her immediately, whatever it was. Apples, nuts, dolls with flaxen wigs, horses with a squeaking stand, and dogs that would draw about on wheels—no, horses that could be drawn, and dogs that barked artificially—and picture books, and sweetmeats, and pop-guns, battle-dores, and warm counter, axes, and new dresses, and big looking-glasses with gold frames, and hair oil, and ribbons of all colours, and pickles for dinner every day—oh! and pudding, and perhaps a fire in one's bed-room! It was too much; Polly forgot her cold and her mission and the heavy flat-iron, and lost herself completely. And she thought with a kind of half pleasure, half nameless pain, that none but well-dressed, handsome, nice-mannered people, like the young lady in the shop where all those quantities of hair hung up like scalps, and the elegant gentleman in the tailor's store, would be in the land of happiness.

So it went on, the visions multiplying and becoming more dazzling momentarily; the child was mentally intoxicated.

"Look at that pretty little girl," said a gentleman to a lady who hung on his arm, as they passed, "how enraptured she seems with the pretty colours," but Polly did not hear.

And just at that moment there was a sharp, ringing "crack!" and an icicle fell.

As Polly lay on the snow, she heard the people say as they crowded about her,

"Poor little thing, she's dead!"