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A PLOT FOR EMPIRE.

A THRILLING STORY OF CONTINENTAL CONSPIRACY AGAINST BRITAIN.

CHAPTER XXVIII. A Midnight Visitor.

"Wolf! Wolf!" Wölfenden, to whom sleep before the early morning hours was a thing absolutely impossible, was lounging in his easy chair meditating on the events of the day and smoking a fine cigarette. He had come to his room at midnight in rather a dejected frame of mind; the day's happenings had scarcely gone to his favor. Helene had looked upon him coldly—almost with suspicion. In the morning he would be able to explain everything, but in the meantime Blanche was upon the spot, and he had an uneasy feeling that the girl was his enemy. He had begun to doubt whether that drive, so natural a thing as it really happened, was not carefully planned on her part, with a full knowledge of the fact that they would meet Mr. Sabin and his niece. It was all the more irritating because during the last few days he had been gradually growing into the belief that so far as his suit with Helene was concerned, the girl herself was not altogether indifferent to him. She had refused him definitely enough, so far as mere words went, but there were lights in her soft, dark eyes, and something indefinable, but apparent in her manner, which had forbidden him to abandon all hope. Yet it seemed to be as though she was in any way subject to the will of her guardian, Mr. Sabin. In small things she took no pains to study him; she was evidently not in the least under his dominion. On the contrary, there was in his manner towards her a certain deference, as though it was she who would be the ruling one between them. As a matter of fact, her appearance and whole bearing seemed to indicate one accustomed to command. Her family or connections she had never spoken of to him, yet he had no slightest doubt that she was of gentle birth. Even if it should turn out that this was not the case, Wölfenden was democratic enough to think that it made no difference. She was good enough to be his wife. Her appearance and manners were almost typically aristocratic—whatever there might be in her present surroundings in her present position. He realized very fully, as he sat there smoking the early morning paper, that she was that she was no passing fancy of his; she was his first love—for good or for evil she would be his last. Failure, he said to himself, was a word which he would not admit in his vocabulary. She was moving towards him already, some day she would be his! Through the mists of the blue tobacco smoke which hovered around him he seemed, with a very slight and very pleasant effort of his imagination, to see some faint visions of her in that more softening mood, the vaguest recollection of which set his heart beating fast and sent the blood moving through his veins to music. How delicately handsome she was, how exquisite the lines of her girlish, yet graceful and queenly figure! With her clear, creamy skin, soft as alabaster below the red glow of her hair, the somewhat haughty poise of her small, shapely head, she brought him in mind the collections of that old aristocracy of France, as one reads of them now only in the pages of romance or history. She had the grand air of a great Queen; could not have walked to the scaffold with a more magnificent contempt of the rabble, whose victim she was. Some more personal thought came to him; he glanced at his watch and leaped back in his chair steeped in pleasant thoughts; and then it all came so a swift, abrupt end, these reveries as pleasant as a dream. He was back in the room of the most extraordinary manner, to realization of the hour and place. Surely he could not have been mistaken! There was a low knocking at his locked door outside; there was no doubt about it. There it was again. He heard his own name, softly but unmistakably spoken in a trembling voice. He glanced at his watch, it was between two and three o'clock; then he looked quickly to the door and opened it without hesitation. It was his father who stood there, fully dressed, with pale face and angrily burning eyes. In his hand he carried a revolver. Wölfenden noticed that the fingers which clasped it were shaking, as though with cold. "Father," Wölfenden exclaimed, "what on earth is the matter?" He dropped his voice in obedience to the sudden gesture for silence. The Admiral answered him in a hoarse whisper. "A great deal is the matter! I am being deceived and betrayed in my own house! Let me tell you the story. They stood together on the dimly lit landing; holding his breath and listening intently. Wölfenden was at once aware of faint, distant sounds. They came from the ground floor almost immediately below them. His father laid his hand heavily upon Wölfenden's shoulder. "Someone is in the library," he said. "I heard the door open distinctly. When I tried to get out I found that the door of my room was locked; there is a treacher here!" "How did you get out?" Wölfenden asked. "Through the bath-room and down the back stairs; that door was locked

tion. Wölfenden carefully lit the lamp and raised it high over his head. The room was empty. There was no doubt about it! They two were alone. But the window was wide open and a chair in front of it had been thrown over. The Admiral strode to the casement and called out angrily. "Heggs! are you there? Is no one out?" "There was no answer; the tall sentry-box was empty. Wölfenden came over to his father's side and brought the lamp with him and together they leaned out. At first they could see nothing. Then Wölfenden threw off the shade from the lamp and the light fell in a broad track upon a dark, motionless figure crouching on the turf. Wölfenden stooped down hastily. "My God!" he exclaimed, "it is Heggs! Father, won't you sound the alarm? We shall have to arouse the house." "There was no need. Already the library was half full of hastily dressed servants, awakened by the sound of the Admiral's revolver. Fair and terrified, but never more self-composed, Lady Deringham stepped out to them in a long white dressing-gown. "What has happened?" she cried. "Who is it, Wölfenden—has your father shot anyone?" But Wölfenden shook his head, as he stood for a moment upright, and looked into his mother's face. "There is a man here," he said; "it is Heggs, I think, but he is not shot. The evil is not of our doing!"

CHAPTER XXIX. "It Was Mr. Sabin."

It was still an hour or two before dawn. No trace of light, the maunders had been discovered either outside the house or within. With difficulty the Earl had been persuaded to relinquish his smoking revolver, and had retired to his room. The doors had all been locked, and two of the most trustworthy servants left in charge of the library. Wölfenden had himself accompanied his father upstairs, and after a few words with him had returned to his own apartment. With his mother he had scarcely exchanged a single sentence. Once their eyes had met, and he had immediately looked away. Nevertheless he was not altogether unprepared for the gentle knocking at his door which came about half past one after the house was once more silent. He rose at once from his chair—it seemed scarcely a night for sleep—and opened it cautiously. It was Lady Deringham who stood there, white and trembling. He held out his hand and she leaned heavily on it, turning her passage into the room. He wheeled his own easy chair before the fire and helped her into it. She seemed altogether incapable of speech. She was trembling violently, and her face was perfectly white. Wölfenden dropped on his knees by her side and began chafing her hands. The touch of his fingers seemed to revive her, she whispered to herself only answering the mother's questions in monosyllables. The mother wonders what is the matter with you; why you are so shy, and why you do not speak. Are all Indians like this—so dull? Of course you cannot divine the nature of the things which perplex you. She does not understand; you are only trying to get on your best behavior—in fact, to pass for a very good boy. For a moment your perplexities increase. Your friend's mother has dropped her handkerchief. She is in a state of confusion. But you have seen it drop. What are you to do? Are you to pick it up and give it to her? Is that the proper thing to do? It is so different here, and at last, you make up your mind to pick up the handkerchief; and you do it so awkwardly that your friend's mother, while accepting it with thanks, looks equally perplexed. The kindness of your friend increases your perplexities still. He and his mother desire you to stay for dinner. You don't know what to say in reply. Her or no, or the hour, or a friend, you always say "No." The question often is meaningless. Your friend generally does not expect you to accept the invitation, and the invitation is of no moment, excepting any provision for you. You are generally expected to say "No," and you say "No." But it is not so in England. And, with some hesitation, you interpret a word which is interpreted as "Yes" or "No," but which your good friend understands as signifying assent. In the meantime members of the household are ushered into the room, and each of them you are introduced, and among the number to your friend's sister, whose eagerness to shake hands with you sends a thrill through your whole frame. Then your friend's sister being introduced at home in India! Can anything be more atrocious? But such is the custom in England. And, as the chief guest of the evening, you are asked to lead the lady of the house, your friend's more perplexed than ever. The idea of giving your arm to a lady whom you respect as your own mother! You never touched your own mother—let alone your friend's mother. And how could you now touch your friend's mother. The more you move in the company of English women, the more you are convinced that it is possible for you to admire the intellectual culture of your friend's sister, or even her personal charms, without harboring any unwholly thought in your breast. Society as constituted in India does not recognize this distinction; in fact, people who have known no higher form of life think it impossible to separate the two. Woman has no individual existence in India. To quote the oft-quoted verse from Manu, "her father maintains her in childhood, her husband maintains her in youth, and her sons maintain her in old age." She seldom maintains herself. She is always the ivy and her husband the oak. It is different here. She is a recognized member of the society. There is no society in England without her, whereas in India society knows her not. In London she is a familiar figure everywhere; she is at the shop-window, she is at the restaurant, she appears on the platform, she is connected with the various public places of the city, she writes books, she talks politics, she has her own club and her own "societies." Her individuality is asserted in a thousand directions so much so that one woman out of every ten earns her own living.

Suffolk. They were, so far as one could judge, correct. Of course, this was only a page or two, at random, but it made any impression upon me. There was another silence, this time longer than before. Lady Deringham was thinking. Once more, thus, the hand fell upon the ivy. She was on some secret business of her own. She shuddered slightly. She had no curiosity, as to its nature. Only she remembered what many people had told her, that where the disaster followed. A piece of coal fell into the grate hissing from the fire. He stooped to pick it up, and catching a glimpse of her face became instantly aware that she was not there. Her presence in the library was altogether unexplained. "You were very quiet," she said slowly; "you stayed what might have been a tragedy. You know that was there, you helped me to escape to you, you must have known that I was in league with the man who was trying to steal those papers." There was no mistake, then! you were doing me wrong. "It is true," she answered. "It was I who let him in, who unlocked your father's desk. I was his accomplice." "Who was the man?" she asked. "He did not tell him at once." (To be Continued.)

The English Woman As Seen by an Indian.

UNIVERSAL MAGAZINE.

It is often a great trial to a young man fresh from India who is thrown into English society to know how to behave. You visit a friend, you ring, and the door is opened by a young maid-servant, who invites you to enter, and closes the door as you enter, and you enter the drawing room, where your friend soon meets and greets you. After some conversation, your friend brings in his mother and introduces you to her. The mother is very pleased to make your acquaintance and asks you to sit in a chair near her. But you hesitate. Is that the proper thing to do? In India no mother of a friend of yours asks you to do the same. If at all, you always stand at a respectful distance and answer the mother's questions. But here it is so different. You sit in a chair, and you sit in the chair rather awkwardly, both your legs thrust as far beneath your chair as possible—of course, as a mark of respect to your mother-in-law, you yourself only answering the mother's questions in monosyllables. The mother wonders what is the matter with you; why you are so shy, and why you do not speak. Are all Indians like this—so dull? Of course you cannot divine the nature of the things which perplex you. She does not understand; you are only trying to get on your best behavior—in fact, to pass for a very good boy. For a moment your perplexities increase. Your friend's mother has dropped her handkerchief. She is in a state of confusion. But you have seen it drop. What are you to do? Are you to pick it up and give it to her? Is that the proper thing to do? It is so different here, and at last, you make up your mind to pick up the handkerchief; and you do it so awkwardly that your friend's mother, while accepting it with thanks, looks equally perplexed. The kindness of your friend increases your perplexities still. He and his mother desire you to stay for dinner. You don't know what to say in reply. Her or no, or the hour, or a friend, you always say "No." The question often is meaningless. Your friend generally does not expect you to accept the invitation, and the invitation is of no moment, excepting any provision for you. You are generally expected to say "No," and you say "No." But it is not so in England. And, with some hesitation, you interpret a word which is interpreted as "Yes" or "No," but which your good friend understands as signifying assent. In the meantime members of the household are ushered into the room, and each of them you are introduced, and among the number to your friend's sister, whose eagerness to shake hands with you sends a thrill through your whole frame. Then your friend's sister being introduced at home in India! Can anything be more atrocious? But such is the custom in England. And, as the chief guest of the evening, you are asked to lead the lady of the house, your friend's more perplexed than ever. The idea of giving your arm to a lady whom you respect as your own mother! You never touched your own mother—let alone your friend's mother. And how could you now touch your friend's mother.

Manufacturers Life Insurance Company.

The Directors congratulate the policyholders and shareholders on the substantial progress made during the year, which has been the most satisfactory in the Company's history. There were received during the year 1778 applications for assurances amounting to \$2,488,700, and leaving out single payment policies, the first year's cash premiums collected thereon was \$118,768.61, as against \$107,100.86 for the previous year, and \$100,013.93 for 1898. The Assurances in Force amount to \$15,609,020, an increase of \$1,011,381 over the previous year. The Premium Income was \$300,876.01, showing the handsome increase of \$88,005.22. There were received for Interests and Rents \$87,461.11, making the total income \$676,336.15, an increase of \$84,157.32. After paying the policyholders for claims, dividends and surrenders \$127,664.73, providing for all other expenditures, the Assets were increased by nearly half a million dollars, of which \$238,465.01 was added to Policy Reserves and \$67,388.35 to Surplus, an eminently satisfactory saving for one year's operations. The Assets now amount to \$2,747,751.91 and the Policy Reserves to \$1,050,507.00 on the Company's standard. After making provisions for all other liabilities the surplus on policyholders' accounts is \$301,171.06, which would be considerably increased by adopting the Government standard of valuation for Policy Reserves.

Summary of Statement for the Year Ending Dec. 31st, 1900. INCOME. Received for New Premiums... \$115,782.07. Special Reserve Fund over and above Government Standard... 475,093.03. From all other sources... 203,749.11. Total... \$794,624.15. DISBURSEMENTS. To Policyholders for claims by death... \$7,830.04. To Policyholders for Endowments, Dividends, etc... 39,834.60. To Commissions, Salaries, and expenses of management... 152,648.75. To Taxes, Reinsurance Premiums and Dividends to Stockholders... 27,054.05. Surplus of Income over Expenditure... 487,256.62. Total... \$794,624.15. ASSETS. Municipal Bonds, Stocks and Debentures... \$34,788.37. On Bonds and other Securities... 1,451,511.53. Mortgages on Real Estate... 9,840.12. Real Estate... 36,845.25. Loans on Policies... 147,122.09. Accrued Interest, Net De'erred Premiums, etc... 145,448.91. Cash on Hand and in Banks... 74,410.37. Total... \$2,270,208.64. LIABILITIES. Liability for Policy Reserves, Government Standard... \$1,914,174.00. Special Reserve Fund over and above Government Standard... 36,333.00. All other Liabilities... 57,544.58. Surplus on Policyholders' Accounts... 301,171.06. Total... \$2,270,208.64.

Dr. James Mills, of Guelph, moved the adoption of the report in an excellent address. At a meeting of this nature it is always a pleasure to be in a position to congratulate those interested, and on this occasion I can do so most heartily. We have really a most satisfactory statement to present to the shareholders and policyholders of the Company, a statement which will bear the closest inspection. We can speak with more definiteness than ever in the past in regard to our investments and our standing, for we have more information at our disposal, furnished us in the splendid report of our consulting actuary. They have been progress all along the line. A comparison of 1899 and 1900 is the report, so I need not refer to that again. I would, however, refer to one other point: The question of our progress during a longer period, 1880 to 1900, being that of the present management. After a lapse of six years we find many points which are alike creditable to the management and gratifying to the persons most interested in the success of the Company, the shareholders and the policyholders. The following figures will illustrate the vigorous growth of the Company:

Year.	Assets.	1st Year's Premiums.	Net Income from Premiums & Int. in force.	Gross Assurance.
1894	\$ 821,321	\$ 61,658	\$ 9,555,200	15,409,620
1900	2,279,176	115,782	666,717	15,409,620

The assets are practically three times what they were six years ago. Amount of income from new business shows 100 per cent. increase. Net income from 1894 to 1900 an interest has increased over 100 per cent. The assurance in force has grown from 9% to 15% millions. It is also to refer to the character of our assets and the expense ratio, both being important items in a concern of this kind. Our assets were of a high quality, and in the splendid condition they are to-day. I doubt if any Company can show such a record of invested assets of over \$2,000,000 and one so small as this. In new companies the expense ratio is always large. These expenses should gradually decrease, and our record in this respect is decreasing. The ratio is about 1 per cent. in two years ago. I think that is one of the most satisfactory features in our business. The ratio is decreasing rapidly. I think our manager, his staff, and the field force for the results we are able to report to you, are most sincerely, and I must congratulate the policyholders and shareholders on the position we have attained. Mr. F. Junkin, the Managing Director, in seconding the adoption of the report, remarked: "We look back over two years, we find that the premium income for 1900 was almost \$140,000 more than for 1898, or an increase of 31 per cent. while our assets for 1900 are compared with 1898, only show an increase of about \$2,000, or 1% per cent. The result is that we have not only the lowest expense ratio of any company of our own or similar age on the continent, but we compare very favorably in this respect with even the oldest and largest Canadian and American Companies."

SAT ON THE TIARA.

Duke of Westminster Was Absent-minded Then. London, Tuesday.—An untoward incident which occurred to the Duke of Westminster two days before the wedding morn gave rise to the impression that the young nobleman was of a somewhat nervous disposition. The diamond tiara presented by the prospective groom to his bride had been duly passed around among a few friends for admiration, when the Duke deposited the precious diadem on a chair. The next moment, to the horror of the bystanders, the young Duke absent-mindedly sat down on the chair, plump on the spikes of the tiara, with the result usual on the occasion when a person attempts to sit on the business end of a pin. Every body of the company declared it a case of absent-mindedness, and proceeded to chaff the hero of the Proctor's flag-raising episode on his identification of Kipling's doggerel hero. The young Duke said nothing, but, like the proverbial parrot, thought a deal. The tiara was mended in due time, and the wedding ceremony went off according to programme. After the bridal party had gone, a little bird whispers the reason for the Duke's apparent absent-mindedness. It said that, following the bearer of the diadem, came a shabby-genteel individual, of a type associated with Dickens' novels. He had a blue document, which he could deliver only to the Duke personally. Printed at the head of this document was a legend which the observer, who vouches for the truth of the story, says read: "Summons: King's Court, Probate and Divorce," or words to that effect. Just exactly what followed after the printed matter is not yet fully known, except that somewhere down the body of the document, hidden among a lot of legal manuscript, was a reference to a certain Major Atherton, who bears His Majesty's Commission in the Lanciers. Just why Major Atherton should wish to send such a wedding present to the Duke on the eve of his marriage, many do not know till the Court opens. In the meantime, other explanations falling, it is held as a good excuse for the Duke's nervousness in sitting on the diamond tiara.—London Edition New York Herald.

POETRY TO ORDER.

And More of it That Was Not Wanted. The Stratford Beacon reproduces this from its files of 40 years ago: The recent census having enabled the Town Council to issue another license, it was given to a hotel in Avon Ward. The landlord was so overjoyed that he wanted something striking to intimate the good news to his customers, so a traveling rhymester, by which he earned a treat, supplied the needful by writing as follows: "Within this hive we're all alive, Good liquor makes us funny. As you pass by, stop in and try The flavor of our honey." This was printed and pasted on the inside of the bar-room window, so that it could be seen and read by the passer-by. A temperance poet, not to outdone, wrote as follows: "We've liquors here of every kind, And sell them as cheap as you will find; They'll make you feel quite funny, Perhaps they'll sprawl you on the floor. If so, we'll kick you out the door, After we've got your money." This poet pasted on the outside of the bar-room window during the night. The landlord next morning was furious and offered \$50 reward for the temperance poet, and, of course, destroyed the poetic effusion. The very next night the temperance poet, as is supposed, cried his hand again, and this was what he wrote and affixed to the same bar-room window: Within this hut We keep rot-gut, And very cheap we sell. Don't stop to think, Come in and drink And speed your way to hell! Nerveline Cures. Rheumatism. The remarkable strength and marvellous soothing property of Nerveline—nerve pain cure—renders it almost infallible in Rheumatism. Five times stronger than any other, its penetrating power enables it to reach the source of pain and drive out the disease. Nerveline is more penetrating, stronger, and more highly penetrating in its action than any medicine heretofore devised for the relief of man's infirmities. Druggists sell it everywhere.