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OVER 2 MILLION PACKAGES SOLD WEEKLY

THE TRUE STORY OF LLOYD'S

ORIGIN OF FAMOUS OLD LONDON INSTITUTION.

Its Growth Was Rapid and Steady
—It Is Insuring the Coming
Coronation.

One influence of the forthcoming Coronation of King George has been to add more publicity to the London institution known as "Lloyds," although it already enjoys world-wide renown. The press contains many references to the rate of insurance quoted on the liability of the ceremony to take place by this organization.

Among the many old and famous business institutions of London there are few that can claim such an interesting history combined with such extraordinary development and growth as the world-famous corporation of Lloyds.

Toward the end of the seventeenth century Edward Lloyd established a coffee house in Tower Street, which was then the main thoroughfare between Wapping and the City. From advertisements in the London Gazette of 1693 and the following years we see that "Lloyds" was a resort of seafaring men, for business and commercial undertakings of all kinds, including sales.

In 1692 Lloyd moved to Lombard Street, and about this time commenced his information bureau with regard to the movement of ships, which was undoubtedly the origin of the "Lloyds List" of today. As the house in Lombard Street became recognized more and more as the centre of shipping news the system of marine insurance was also recognized as an important commercial transaction, and hence about this time brokers and underwriters first came into existence.

HAD WONDERFUL GROWTH.

After a time the business outgrew the quarters, and in 1774 a committee was appointed, which chose the rooms as they exist today in the Royal Exchange. For this great step in the history of Lloyds, Julius Angerstein, a native of St. Petersburg, and German by birth, was to a large extent responsible. He is reported to have said before a Parliamentary committee in 1810 that he had "found Lloyds a small institution and had seen it grow into a vast size."

As illustrative of the varied kinds of insurance effected at Lloyds the committee have in their possession the original policy effected on the life of Napoleon in 1813. It was for one month at a premium of three guineas per cent. In 1799 the printed form of Lloyds marine policy came into use. It has remained the same ever since, with but one small change, and in spite of much adverse criticism it has stood the test of legal actions on nearly every clause, and has proved itself to be intelligible and capable of straightforward explanation.

In the forty years of almost ceaseless war from 1775 to 1815 Lloyds rose to a great eminence, owing partly to the high premiums demanded by the underwriters. Thus in 1782, when all the naval powers were in arms against Great Britain, the premium from Liverpool to New York was between \$125 and \$150 per cent, whereas nowadays the rate by the big liners would not be more than two or three shillings on many types of merchandise, and often even less than that.

PARLIAMENT INQUIRED.

In 1810 Lloyds were subjected to a very close inquiry at the hands of Parliament and came out with flying colors, and in 1824 the appeal of an Act of George I. opened the field of marine insurance to all who cared to enter it. The institution continued to prosper, and finally in 1871 a charter of incorporation was granted to it, the objects being "to assist in the promotion of every measure which might aid in the preservation of life at sea; the prevention of fraud in connection with marine insurance, and the rapid collection and distribution of marine intelligence."

The "Lloyds" of to-day is an enormous organization whose existence and activities extend throughout all the countries, ports and seacoasts of the world. It is quite

impossible within the limits of this article to represent to all adequately the processes by which this influence and these activities are at work.

Lloyds appears most prominently before the public in marine insurance and marine intelligence. To effect these main principles it is necessary that Lloyds should be well supplied with information on all marine matters. Many illustrations could be given, but three must suffice:

(1) News regarding movements and casualties to ships is received every day and all day by wireless reports and telegrams, including messages from Lloyds agents, signal stations and representatives who are stationed in every seaport throughout the inhabited parts of the world. (2) "Lloyds Register," a book issued by a society called the "Lloyds Register of British and Foreign Shipping," contains particulars of every sea-going vessel in the world of 100 tons and upward, together with much information of interest to the shipping community in general. (3) Index books containing the latest information of the whereabouts of each vessel, and a "Captains' Register."

FEATURES OF THE "BOOM."

Having dealt very briefly with Lloyds as an organization, we now come to Lloyds as a place, or as it is commonly called, "the room." Among the interesting items to be seen some of special note are the callers' "box," and the Lutine bell, the latter being the arrival book and the notice and telegram board. At right angles to the underwriting room is the reading room, a large room containing many index books, brokers' desks, etc. There is also a members' library, containing complete charts of the sea, large maps and many books of law and reference.

At the busiest time of the day the room contains well over 500 people. The Lutine bell (mentioned above) was rescued from the wreck of La Lutine, a 25-gun frigate, which was sunk through running ashore off the island of Vlieland in 1799. This bell is rung in order to announce the loss or arrival or speaking of overdue vessels. The moment it is rung a dead silence takes the place of the continuous turmoil and talk while the caller announces the news from his "box."

Lloyds also maintains an "inquiry office," where the relations of crew or passengers may obtain, without cost, information concerning the movements of the vessel in which they are interested. Lloyds List, a daily paper concerning maritime intelligence, and movements of ships, is the oldest newspaper in Europe with the exception of The London Gazette, being originally established in 1696 as Lloyds News and as Lloyds List in 1726.

BOHEMIAN SPAS.

Over \$40,000,000 Spent There Each Year by Foreign Visitors.

According to the latest statistics about \$40,045,000 is expended each year by visitors from foreign countries who take the "cure" at the natural mineral spring resorts in Western Bohemia along the Erzgebirge (Ore Mountains). This does not include the sum spent by foreign transient visitors who stop for less than eight days, or by those from the various crown lands. The grand total is not less than \$45,000,000 to \$50,000,000.

Some idea of the volume of business transacted at the great Bohemian spas may be deduced from the fact that the railroad office in Marienbad, which has a resident population of 6,379, receives from outbound passengers for transportation tickets alone, exclusive of baggage receipts, \$406,000 annually. The post office in the same city turns over to the government, after payment of all expenses, a net profit of a like amount. These figures can be multiplied by three for Carlsbad. The three resorts depending on their natural mineral springs for cures purposes (Carlsbad, Marienbad and Franzensbad), pay \$913,600 annually in direct taxes, exclusive of the special assessments.

CLEANING HOUSE

"Why nag your husband, if he's so good?"
"If he's thoroughly irritated he'll make a much better job."

LONDON'S FIRST CUP OF COFFEE.

One of his handbills is before us now. It begins:
"The virtue of coffee drinking,

QUAINT OLD LONDON INNS

EVERY YEAR THEY ARE PASSING AWAY.

The Ruthless Hand of Modern Improvements Is Laid Upon Them.

When the London County Council was created it took away many of the famous Middlesex houses and the few that remain are fast getting into the building-market, says London Graphic.

One of the oldest licensed houses in London is "Ye Old Dick Whittington," in Cloth Fair, Smithfield, which bears upon its walls the statement that it was established in the fifteenth century, and is "ye oldest licensed house in the city of London." Its appearance, with its overhanging upper stories, supports the assertion, and it has an added picturesque quality by its close proximity to the ancient Priory Church of St. Bartholomew the Great, founded in 1123.

But many of the ancient inns of London have of necessity been rebuilt, such as the White Hart in High Street, Borough, which also boasts of a fifteenth century origin, or the Adam and Eve, at the corner of Hampstead Road, built three centuries ago on the site of the old manor house of the Lords of Tottenham. And the famous Cock Tavern in Fleet street has been a licensed house since the reign of Charles II.

A neighboring house, the "Rainbow," dates back to the same period, with an earlier history as a coffee-house.

A REMARKABLE INSTANCE

of the tenacity of a licensee is seen in the Waldorf Hotel, Aldwych, which holds the license of, and was literally built around the old Ark-choke in Clare market, which served many generations of Covent Garden market porters as a house of refreshment.

Not many years ago the City of London abounded in ancient taverns, for the old city was rare good eaters and big drinkers, and so are the young ones, as the enormous number of places still within its limits testify. But the city's life of to-day is quite a different thing from what it was twenty-five or even ten years ago—mahogany counters, stained glass windows, mirrors and gilt; food and drink bolted as though for a wager, a constant rush and tear, like the refreshment room of a railroad depot, have taken the place of the easy, if somewhat close and dingy, rooms in which no kind of ornamentation was ever attempted, and a leisurely meal washed down by hot beverages that gave the stomach a chance, which the fathers and grandfathers of the present generation found good enough. At the present day a clerk at \$5 a week may have a 25-cent dinner amid much more luxurious surroundings than the rich merchant could command years ago. Whether the clerk is better or worse for this superiority in the long run is questionable.

ARE FAST DISAPPEARING.

The old city taverns were usually squeezed into by-lanes and alleys and those who confine themselves to the main arteries of the kingdom of Gog and Magog will observe few hostels, but turn off into these labyrinthine thoroughfares that twist and wind and turn and double, like the threads of a maze in all directions, and you will find them dotted within a few yards of each other. Few, very few, remain in their ancient state, and each year their number decreases.

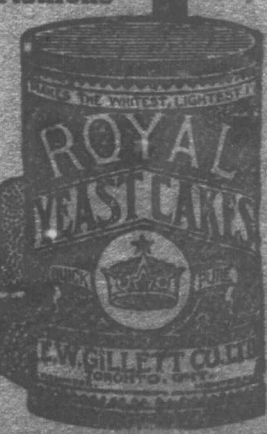
Being in the city the other day, I turned up St. Michael's alley, which runs against the western side of the beautiful ancient church of that name, to look for one of the most notable and interesting of city taverns, the "Jamaica Coffee House," and beheld a new, spacious and beautifully decorated building which has taken the place of the historical old house. For nearly seven hundred years at least—the "ancient lights" of the tavern were definitely fixed at the commencement of the fifteenth century—here generations of Londoners have eaten, drank, and made merry upon that site.

It was not, however, until 1692, or thereabouts, that the old Jamaica became historic. In that year an Armenian, Pasque Roscoe of Ragusa, in connection with a London coachman named Bowman, here opened the first coffee house in London, and it was here, tradition tells us, that the first cup of coffee was publicly sold in the metropolis, and probably in England. Pasqua had come to London in the service of a Turkish merchant, and being a man of energy set about putting the new beverage into favor—for that noble art which has been brought to such great perfection of late was not unknown even then.



Used in Canadian homes to produce delicious home-made bread, and a supply is always included in Sportsmans' and Campers' Outfits. Decline all imitations. They never give satisfaction and cost just as much.

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Awarded highest honors at all Expositions.



first made and publicly sold in England by Pasqua Roscoe. It is a simple, innocent thing, and makes the heart light. It is good against sore eyes, and better if you hold your head over it and take in the steam that way. It is excellent to prevent and cure dropsy and gout. It is a most excellent remedy against king's evil, the spleen, and you may drink it hot as you will without skinning the mouth or raising blisters. The drink is only made and sold in St. Michael's alley, Cornhill, London, E.C., by Pasqua Roscoe, under the sign of his own head.

In a country that so powerfully and potentially believed in "jolly good ale and old," as did England in those days, that the new beverage would excite hostility was inevitable; the victory was in arms, every tavern keeper furious in his denunciation of "the filthy, sooty, stuff"; bills and pamphlets were issued to show the dreadful consequence of imbibing this vile decoction. One writer adjures the shades of bygone Englishmen, calls on

JOHNSON'S MANLY GHOST

the phantoms of Beaumont and Fletcher, who drank pure nectar with rice canary, ennobled; while these coffee men—these sons of naught—gave up the pure blood of the grape for a filthy drink—"syrrup of soot, essence of old shoes." He vilifies the fragrance of the berry as a "tink," and compares the drinkers of it to horses at a trough. Complaints were made to the magistrates that these vendors of coffee poisoned the air with vile smells; that they kept large fires day and night to the annoyance and danger of the neighborhood.

Notwithstanding all this abuse, the taste for the new fangled beverage spread. Pasqua Roscoe's coffee house was crammed with customers; and others were opened in the city, and the craze soon spread westward, so that within the eighteenth century opened up these establishments within the metropolis. At this period the coffee house had become an institution; it was at once a tavern, a club, and a centre of intelligence; it was here men came to hear the news, as they now take up their morning paper, and soon each profession had its own particular house, frequented by men of its own calling; so there were literary coffee houses, lawyers, doctors, etc. The city houses were almost solely patronized by merchants, and after a while Pasqua Roscoe's became the special haunt of the West Indian merchants, and so obtained the name of "Old Jamaica."

ENTER ITS RIVAL, TEA.

Coffee was not long without a rival, which, however, did not gain public favor so quickly as the berry. Just after the restoration, Thomas Garraway opened in the Exchange alley the first place in England at which tea was sold, both in the leaf and the drink. In a bill he issued at the time he says that hitherto tea has been sold for \$30 to \$50 for one pound in weight, but that he will now sell it at from \$4 to \$7.50 a pound, and further informs us that very many gentlemen of quality send to him for the said leaf, and daily resort to his house to drink thereof. Such was the origin of the once famous Garraway's which was pulled down only a few years back.

In the great fire of 1683 the Old Jamaica tavern—which under another name might have been there when the bells of St. Michael's Church pealed forth to announce the victory of Agincourt—fell, with flames. It was immediately rebuilt and the new tavern—for it must be remembered that these old coffee houses, like French cafes, sold something stronger than coffee for those who preferred it—maintained all its old reputation, and drew back more than its old customers. Day by day the great West Indian merchants came here to review the prospects of the trade, or to discuss the merits of

A MIGHTY BOWL OF PUNCH. Addison records in the Spectator a visit to the place, and how he observed three merchants in close conference over a pipe of tobacco. "Upon which, having filled one for my own use, I lighted it at the little wax candle that stood before them, and having thrown in, sat

down and made one of the company. I need not tell the reader that lighting a man's pipe at the same candle is looked upon among brother smokers as an overture to conversation and friendship."

In that famous book, "Boswell's Life of Johnson," may be found more than one mention of the Old Jamaica, telling how Dr. Johnson, Goldsmith and Boswell discussed a bowl of punch here. Garrick, too, when he visited the city, was in the habit of dropping into the Old Jamaica. But it was essentially a merchants' house. Here the prices of sugar and coffee and all other productions of the West India Islands were ruled and settled, and by and by a portion of the building was set apart as the West Indian merchants' subscription room, and so became a sort of minor Lloyd's.

But the old is every year passing away, and giving place to the new, and I suppose it was considered that the Old Jamaica had fulfilled its purpose; at all events, between twenty-four and twenty-five years ago the ruthless hand of modern improvement was laid upon it, and it became a thing of the past.

SAVING A TITLARK.

Amusing Incident of an English Shepherd's Boyhood.

A shepherd of the English downs, who had a curiously tender feeling for the little wild birds, told Mr. W. H. Hudson an amusing incident of his boyhood, which Mr. Hudson records in "A Shepherd's Life." He was out on the down one summer day in charge of his father's flock, when two boys of the village, on a ramble in the hills, came and sat down on the turf at his side. One of them had a titlark, or meadow-pipit, which he had just caught, in his hand, and there was a hot argument as to which of the two was the lawful owner of the poor little captive.

The facts were as follows: One of the boys, having found the nest, became possessed with the desire to get the bird. His companion at once offered to catch it for him, and together they withdrew to a distance, and sat down and waited until the bird returned to sit on the eggs. Then the young bird-catcher returned to the spot, and creeping quietly to within five or six feet of the sitting titlark, he refused to give it up.

The dispute waxed hotter as they sat there, and at last, when it got to the point of threats of cuffs on the ear and slaps on the face, they agreed to fight it out, the victor to have the titlark. The bird was then put under a hat for safety on the smooth turf a few feet away, and the boys proceeded to take off their jackets and roll up their shirt sleeves, after which they fought another, and were just about to begin when Caleb, thrusting out his crook, turned the hat over, and away flew the titlark.

The boys, deprived of their bird and of an excuse for a fight, would gladly have discharged their fury on Caleb, but they durst not, seeing that his dog was lying at his side; they could only threaten and abuse him, call him bad names, and finally put on their coats and walk off.

IMPROVED ROAD-MAKER.

Within a few months past a new method of treating roadways, in order to enable them to resist the destructive effects of motor traffic, has been tried in France. Instead of employing tar to cement the materials, a special form of machine is used to wedge the bits of stone together without grinding and pulverizing them, as ordinary steam-rollers do. The machine carries a set of cast-iron rammers, which deliver their blows vertically, and produce no tangential movement of the stones. The apparatus travels on wheels, and when at work advances about 230 feet an hour. It is said that a roadway thus treated is much more durable than one made with the aid of a steam-roller, which not only produces too much fine material, but rounds the stones, and makes them liable to roll.

Loud stirre naturally speaks for itself.

FIFTY-EIGHT BELOW ZERO.

Interesting Effects of Such Extreme Cold.

A reader of the "Youths' Companion" who lives at Fairbanks, in the heart of Alaska, writes that the late winter has been exceedingly cold. There were five days in December when the thermometer never registered higher than forty degrees below zero, and fell at times as low as fifty-eight degrees below. This is sensibly colder than Captain Peary found the weather at the Pole; and when the temperature rose to zero, everybody talked about how "warm" it was, and began to speculate whether winter was about over. Some of the interesting effects of such extreme cold are thus noted by the correspondent:

Thick frost appears on nail-heads of houses, as well as on the panels of doors.

All windows with single thick pane of glass become coated with frost to the thickness of as much as one-fourth of an inch.

Fire-wood, telegraph-poles and wires and trees are thickly coated with frost and mercury is frozen. Cold air rushing in at open doors instantly converts the moist and heated air of the interior into clouds of steam.

Exposed portions of the body are quickly frozen unless guarded. Water thrown on the ground freezes in frozen drops, and water wagons are covered with ice; although stoves enclosed in sheet iron jackets fitting the interior of the tank are kept burning at full blast.

Fog settles down so thickly as to obscure the view of buildings across the street.

There is oppression in breathing and pain in the lungs from inhaling the frosty air.

Horses drop dead from inhaling the frozen air and consequent congestion, and teams are not permitted to leave the stables.

Birds and animals disappear. Grouse and ptarmigan burrow in the snow, and only the dogs remain at large.

COLOR PHOTOS PRODUCED.

Remarkable Achievements in a London Studio.

The secret of taking and printing photographs in color—a possibility sought after as eagerly by photographers as the Philosopher's Stone by the alchemists of old—seems now to have been achieved. At the Dover Street Studios, London, England, numbers of photographs of well known people in which the most delicate tints of eyes and cheeks and hair, of jewels and laces, and silks, had been reproduced on paper, sensitized by an entirely new process, so as to be an exact facsimile to the actual colors seen by the "eye of the camera." "Although colored plates of a kind have been produced," said the inventor, Mr. Hamberger, "I can claim that this is the first time that a true color photograph has been printed upon one and the same sheet of paper without touching up or 'transmitting.' Hitherto color photographs have been reproduced by the three-color process—the primary colors, red, yellow and blue, being laid one on top of another and blending into something that will pass for the real picture."

CURIOUS LABRADOR.

Dr. W. T. Grenfell describes Labrador as a land still hardly known beyond its borders. The cold current that flows along its shores from the north dominates its climate, and notwithstanding that it is considerably farther south it receives less continuous sunshine than Alaska, because its summer is shorter. The coldness of the soil and the dryness of the winds stunt many of its plants to such a degree that a larch growing at the southern end of Labrador, which showed 32 annual growth rings, was only nine inches tall, and its trunk was but three-eighths of an inch in diameter. Mineral deposits seem to be abundant, but prospectors have been able to stay but for short periods.

The proper time to do a thing is when it should be done.