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Blue-jay

The Countess of Landon.

CHAPTER XII.

The Earl of Landon reached home in anything but a pleasant frame of mind. He was stiff and sore, and felt that he would rather stand than sit down for the next few days, and he knew that he had shown to the worst advantage in Irene's eyes. The best of men look small when they essay to ride without any knowledge of horsemanship, and he knew that Irene, who rode like an Amazon—Royce had taught her, by the way—must have been laughing at him in her habit sleeve, and comparing him with his vagabond brother.

Then, somehow or other, the incident at the cottage had annoyed him. It seemed to him that Mrs. Hooper had been guilty of gross impertinence in being taken ill in his presence, and he could not forget it.

Irene, respecting her promise, said nothing about it to the countess; but at lunch Seymour referred to it.

"By the way, mother," he said, "we called at the cottage on the common, and saw your pensioner, Mrs. Hooper."

The countess looked up.

"So Irene tells me," she said, impassively.

"I don't remember her," he went on. "Irene says she is an old servant."

"She is," assented the countess.

"Hem! I can't recall her face," he said, interrogatively.

"I dare say not. She left my service many years ago," she responded, "to get married. She is a widow now, and very poorly off."

"And so you have given her the cottage rent free, I suppose?" he said, with an under-tone of complaint in his bland voice which the countess did not fail to remark.

"Yes," she said as impassively as before. "I have given her the cottage rent free, and allow her a small pension. The cottage belongs to me, as you may remember."

"My dear mother," he murmured, "as if it mattered whether it belonged to you or me. As you know, I am always anxious to join you in an act of

charity. Let us never forget the poor, my dear Irene. I was only wondering whether it was really wise to place an invalid in so unfrequented and lonely a spot."

"Martha Hooper likes quietude, and in perfectly safe and happy at the cottage. Besides, she is not an invalid; though she is not strong, she is in excellent health."

"Well, she had a fainting fit or something of the sort as I rode up today," he said, "and she looked feeble and sickly."

"You did not tell me that," the countess said to Irene in measured tones. "She asked me not to do so, madame," said Irene, gently.

"Now, why should she do that?" exclaimed Seymour. "You see, my dear mother, the woman is more nervous than you think, and she is trying to conceal it from you. Really," and he smiled admiringly at Irene, "I don't think there was anything calculated to alarm or shock her in our appearance."

"We did not alarm her," said Irene; "she said that she often had such attacks."

"Just so!" broke in Seymour; "and all the more reason that the poor woman should not be allowed to live alone. Now, I should say, if I were asked, that Mrs. Hooper would be much more comfortable if she were in the—er—work-house. She would have company there and proper attention."

A slight flush rose to the countess's face as she looked steadily across the table at her philanthropic son.

"She is best where I have placed her," she said. "If the work-house is your idea of charity, Seymour, then—"

Irene's gentle voice slipped in: "I am going to see her to-morrow, madame, and I am sure I shall find her better. I will take some of the quinine you gave me."

"Do not," said the countess, not sternly, but in the quiet tone of command with which all who knew her were familiar. "The woman is quite well and happy. She desires nothing but quiet and repose, and your visits would only disturb her. I have known her for years—"

"Irene," she said, "Martha Hooper was, as I have said, an old servant of mine. She was with me when I was married, and," she smiled coldly, "you young people must allow me to know what is best for her."

Nothing more was said, or could be said, after this summing up of the subject, and Seymour seemed quite satisfied.

After lunch he proposed that they should go for a drive, and the Landau was brought round.

They drove to Faraby, the nearest town, the road to which ran through Gorse Common; and all three of them saw Mrs. Hooper at work in the little garden in front of the cottage; but no one made any remark, and the countess merely glanced toward her.

It was evident that Mrs. Hooper saw

How Do You Feel When You Wake Up In The Morning?

Once you open your eyes, are you wide awake? Do you feel thoroughly refreshed? Are you full of life and energy? Are you glowing with health and is it a joy to be alive? If you experience these feelings you are in perfect health. But—do you wake up feeling tired? Does it take you some time to get thoroughly awake? Is it an effort to get out of bed? Do you feel depressed, weak, listless? This is the way Mrs. Lytle felt and this is the way she was relieved:

"Having had a very strenuous time for some months in my work, I found myself weak and easily overcome with any extra exertion. As soon as I placed my head on the pillow at night my brain began to race and jump from one thing to another. It would be hours before I could get to sleep and when I did sleep it was only fitful. I would get up next morning more tired than when I laid down. It was an effort to dress. I had to fairly force myself to do the housework. At that I had to stop and rest every little while. Carnol was recommended to me. I found it was all I expected and more. Its building and toning qualities were daily noticeable. I have every confidence in Carnol as a splendid strengthening tonic for women. I strongly recommend Carnol to every woman who is feeling as I felt."

Mrs. R. J. Lytle, 235 16th Avenue W., Calgary. 9-3

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them and that she did not court any recognition, for as the carriage approached the part of the road opposite the cottage, she put down the rake and went in-doors.

Seymour showed to far better advantage seated safely in a well-padded carriage than on a horse, and he made himself particularly agreeable to both the ladies, and especially to Irene. When they reached the town, Irene remembered that she wanted to buy some trifle or other at the linen-draper's, and he insisted upon accompanying her into the shop, and talked in his pleasant, "affable"—what a hateful word it is!—way with the proprietor. Indeed, he offered to assist Irene in the selection of ribbons, and showed a great deal of taste. Without intending any disrespect to the Right Honorable the Earl of Landon, it may be asserted that he was almost at his very best in a linen-draper's, though it was rather unkind of Irene to repay his assistance with the laughing remark:

"You ought to have been a woman, Seymour."

Most men would have felt and looked indignant, but Seymour turned the remark to his advantage.

"I should have no objection to being a woman if I could be sure of being like you, dear Irene," he murmured.

Irene laughed. She always laughed at Seymour's tender speeches, where-as a compliment from Royce would make her heart jump and bring the color to her lovely face; but Royce's compliments were few and far between.

Seymour kept close to her side all the day; he went through the conservatories with her, and ordered the gardener to cut her the choicest blooms; stood beside her as she presided at the tea-table, and handed the cups and cake about, much to the embarrassment of the footman, who had nothing to do but balance the silver salver against his side and look dignified. He even ventured to play a game of tennis with her, rushing over the court after the balls, which Irene served and played with a skill and strength which surprised Seymour.

"You play very well, Irene," he remarked, after a love-set which he had won.

"Do you think so?" she replied. "Royce taught me; but he said that I was a duffer."

It was always Royce.

At dinner he addressed nearly all his small-talk to her, and with his own hand filled her glass with the rare claret for which Monk Towers was famous; and in the drawing-room afterwards he sung his pretty tenor song at her, with his light eyes turned up to the lovely face in sentimental languor.

Irene would have laughed if any one had told her that Seymour the earl, was making fast and furious love to her; but it was the truth and the first links of the chain were winding round her, all unconscious as she was.

It was a lovely moonlight night, and Seymour proposed that they should take a turn on the terrace before going to bed. Irene, always ready for anything in the open air, assented, and they strolled up and down, Seymour daintily smoking a cigarette, and now and then waving his scented handkerchief to waft away the scent of the tobacco.

(To be continued.)

Changes in Auto Insurance Took Effect March 1st.

Reduction in Number of Classes and Some Rates.

Evidence of a downward tendency in certain classes of automobile insurance is contained in the changes made by the Canadian Automobile Underwriters' Association recently. The members of this association comprise approximately 80 per cent. of the companies issuing automobile insurance and the rates determined by the association are widely used. The new rate manual issued on March 1 is based on the experience of the past three years. It is expected that this will prove a stable basis, although further readjustments will no doubt be necessary in future years.

While the general tendency of rates is downward, in some classes substantial reductions are effected, the net result is only a moderate change. The penalty placed against certain districts due to the high losses on some classes of risk illustrates the fact that in automobile insurance, as in other classes, the ultimate rates depend on the ability of the insured group in general to reduce the claims. The rigid enforcement of driving regulations and police protection is a matter of deep concern to all owners of motor vehicles, who pay higher insurance premiums on account of the heavy claims.

In making the rates the first distinction is between private or pleasure cars and commercial cars. Several changes have been made to apply to the former. In the case of public liability and property damage cover—the former giving protection against injuring persons and the latter protecting the owner against claims through damaging the property of others—there were formerly 29 classes. The number has now been cut to six. Under the old schedule many different rates were paid, according to the different types of cars. The reduction was effected largely by using the engine as a basis, regardless of the type of body placed on it. A moderate reduction of the rates on public liability has been effected but the rates on property damage are almost the same as formerly.

The rates on collision policies—that is protection of the insured against damage to his own car in a collision—also show small reductions. Here again the number of classes has been reduced, from 29 to 15. There are in general two distinct rates for this class, one for open cars and one for all closed models. The rates on the latter are somewhat higher than on the former.

The rates on fire and theft protection, which have exhibited a downward tendency due to the mechanical improvements to avoid fire in particular, are on the whole practically the same as last year. Through a reallocation of the classes and standardizing they are lower in some cases but higher in others. Thus in Quebec, and particularly in Montreal, they are increased. This is on account of the experience of extraordinary claims in this district during the past years. In Montreal a flat surcharge is being put in force.

The question of the rate on theft has given much attention. In an effort to cut down losses from this source a reduction of 15 per cent. in the rate on theft policies is allowed in all cases where a standard locking device is attached to the car. It is stated that the use of these is increasing rapidly.

The same general tendencies are noted in the case of commercial cars. The public liability rates are reduced 15 per cent., while the property damage rate remains unchanged. In the case of collision the number of classes is reduced to 15 as for private cars, and the rates are 20 per cent. lower. No changes are made in the fire and theft rates.

For the purposes of rate making the country is split up into territorial divisions. The rates set by the association apply to the territories of Eastern Canada. They are on the whole the basis for the rates in the four territorial divisions of the Prairie Provinces and the three in British Columbia.

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