A WOMAN'S CRIME.

BY AN EX-DETECTIVE.

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This was too much for the good lawyer. "Confusion!" he exclaimed, turning wrathfully away. "Was ever absurdity like the absurdity of woman. She is angry because this girl did not kill her son. I'll wager she would hang Lenore Armyn, and let Aura Durand go, to-morrow, if she had the power. Come along, Mr. Bathurst, we will leave her to come to her senses."

But Kate Seaton interposed.

"Don't go, I beg, Mr. Hale," she said, with a look half serious, half mirthful. "If you leave her now, you will have to begin from the foundation. You have said truly, her hatred for Lenore is intense. I don't know what she will do when she learns that Lenore is not only innocent, but an heiress and a lady of rank," then turning to Bathurst. "Tell him to stay, Mr. Bathurst; see how obstinate he looks. He is in exactly the mood now to bring her to reason quickly."

Neil laughed involuntarily.

"I do think he should stay," he said, "and I think that I should go. Until she is convinced of the truth, my presence will only excite her; thanks, once more, to Jason Bradwardine. Don't you think I am right, Miss Seaton?"

"Yes; I think you are. If you stay she will only say bitter things to you, and have so much more to repent of when she comes to her senses."

"Exactly my idea, although, of course, I should not bear malice. But I want to see Mr. Durand this evening, and he needs my presence more than it is needed here."

Mr. Hale was somewhat inclined to take his hat and go too, but, after a little more low-toned discussion, he decided to remain and "have it out," as he expressed it, at the same moment flinging himself down upon a very forbidding-looking chair, to wait for the hysterics to abate.

Bathurst exchanged with him a few half-whispered words, in reference to their plans for the morrow, and then he turned to go, Kate Seaton accompanying him through the drawing-rooms and pausing at the door.

"Mr. Bathurst," she asked, looking up with a rosy flush on her face; "will they take Aura Durand to London?"

"Yes, Miss Seaton," looking down with a smile; "as soon as the necessary preliminary steps have been taken, Rob will sail for England with his prisoner."

Kate looked down. "I wonder if Mr. Ferrars will go too?" she said, as if she didn't feel so much interested in this question.

"No; not if I can prevent it."

"And when he does go, he will take Lenore, I suppose"

Neil flushed in his turn, and made no answer. He was almost startled to find himself mentally saying, "I wish I could prevent that."

"Lenore will go back to my sister, now," went on Kate; "she said so today. And I shall go home, too. Mrs. Arteveldt will not want me when she learns how, all along, I have been in sympathy with Lenore"—then veering suddenly, in true woman fashion—"how splendidly you all took those counterfeiters, Mr. Bathurst."

"Yes. That was Rob's work; I had little hand in it. Ferrars made the acquaintance of the cook, and so managed to let Rob in, you know. He got up stairs without being seen, and had the trap open and everything ready before the gang came up, to begin work. Rob won't much fancy this trip across the water, just now. But I must go, Miss Seaton. Mr. Durand has a lonely house tonight, and, for the present, I have promised to take up my quarters there."

Kate gave him her hand, and said good night, and then the young detective set out to walk to Mr. Durand's strangely deserted dwelling. The night was dark and windy, and Neil paused upon the doorstep to button up his coat, paused where the light from the street lamp fell full upon his face. Then he ran lightly down the steps and walked away, thinking of beautiful Lenore Armyn, as he had first seen her, holding the poison to her lips, and face to face with death.

On he paced, lost in thought, and through the darkness a stealthy shadow glided after, drawing silently, nearer and nearer, as they approached the avenue where the stately dwellings of the rich stood in their own grounds, and wide apart, and where the leafless trunks and branches of great shade trees threw deepest shadows. Nearer and nearer draws the noiseless, stealthy, vengeful shadow, and still Neil Bathurst paces on, with buoyant step and thoughts far away.

And now the shadow is close upon him! He is midway between the street lamps now, and passing a darkened dwelling, passing directly under the gnarled branches of two great trees, that stretch their arms out over the pavement. Under these branches the shadow glides, and, if it makes a sound, the wind, howling through the bare branches, bears that sound away.

Close! closer yet; there is not the length of an arm between the shadow and the unconscious Neil. And now something long, and slender, and bright, gleams in an uplifted hand.

"Neil!"

Suddenly Neil Bathurst faces about; he sees the gleaming knife; he sees a form swiftly, with one bound, interposed between that knife and his heart. The knife descends; the form reels; there is a groan, a fall, and Neil Bathurst knows that some life has been offered to save his.

All this in a second of time. In the next second, with a panther-like spring, Neil Bathurst is upon the assassin. There is a flash, a report, and Jasan Bradwardine falls, his brains scattered upon the pavement, the bloody knife tightly clutched in his hand, his career of crime ended.

Flinging his smoking pistol down, Bathurst kneels beside his prostrate and bleeding good angel. Gently he lifts the head, and then a cry escapes his lips. "My God! It is Ferrars!"

He hears voices and hurrying footsteps, but it seems an age to him before help comes; then he will give his place up to none other. They raise the prostrate, senseless form, and carry it, as Neil Bathurst directs, to the house of Mr. Durand, only a block away. When they have placed him upon a bed, and physician has been summoned, Neil Bathurst turns to the officer, who has accompanied them, and answers his questions.

"It is Francis Ferrars, a London detective. He came between me and that villain's knife. Did I kill him?

"Spilled his brains all over," was the officer's answer.

"I am glad of it. I meant to. If he had killed Ferrars, I shall regret that he had not a dozen lives." Then he turned again to the bedside, and Mr. Durand was left to explain to the officer the identity of Bathurst, and the character of the man who lay out on the pavement a block away, ghastly, mutilated, dead, and surrounded by a crowd of curious, unpitying, sensation hunters.

But Francis Ferrars did not die; the life so brave and useful was not destined to be blotted out by the dagger stroke of a coward. For days he hovered between life and death; and, day and night, Neil Bathurst was beside him, pale, anxious, sick at heart, until the danger was over. Francis Ferrars was a stranger in a strange land, but no wounded and suffering one was ever yet more tenderly cared for, more carefully guarded, or more anxiously watched over. This lonely sad-eyed man himself surrounded by father, brothers, sisters, friends. Mr. Durand watched over him with the utmost solicitude, and could not do enough for the welfare of a guest he so honored. No brotherly devotion could exceed that of Neil Bathurst, and Rob Jocelyn; and every day came two fair girls, with sad and anxious faces, who whispered softly with Mrs. Richards, and hoverod about the door of the sick room like pitiful guardian angels. When the crisis was past, and they were allowed to enter the sick chamber, they came every day to sit beside the wounded hero, and minister to him with tender hands.

Since he had learned from Kate Seaton that Jason Bradwardine was on the watch for Neil Bathurst, Francis Ferrars had in his turn watched Jason Bradwardine, especially when his brother detective paid a visit to the house of Mrs. Arteveldt. On this night, when Neil sallied forth alone, Ferrars had been, as usual, near at hand. He had not kept so near his game as he would have done had he known that Neil would come forth unaccompanied, and the would-be assassin had well nigh accomplished his purpose before the Englishman could hurl himself between his friend and the murderous knife.

One day Lenore and Neil had been sitting beside the sick man; Lenore had been, as she ever was, wonderfully tender and anxious for his comfort. "The doctor says you may eat fruit," she said, bending over Ferrars; "lots of fruit. There are grapes in the market, such luscious ones; think of them. I will have you some directly. Will you eat them? Promise, now."

He smiled feebly and gave the required promise, and Lenore flitted from the room. Then Ferrars beckoned to Neil to come nearer, and that young man complied, and in his turn bent above the couch.

"I am going to tell you something," said Ferrars, feebly. "I have watched your face and hers, when you thought me asleep. You think Lenore cares for me a little, and so thinking you would never tell your own secret. So, for your sake, and for hers, I must tell you mine. The secret that has set the shadow on my face, and made me what I shall be to my last day, a solitary, homeless man. Lenore does care for me a little, I think, for blood is thicker than water, after all; and the same blood, the blood of the Massingers, flows in her veins and in mine; but between us is the bar-sinister. My father was Sir Hillary Massinger's younger brother. My mother—an English peasant girl. No one knows my secret, as you may guess I am not proud of my Massinger blood. I call myself a child of the people."

There was the sound of a stifled sob behind them, and, turning quickly, Neil saw Lenore standing near with a basket of white grapes in her hand and pitiful tears in her eyes. As he moved aside, she came quickly to the bed, and, sinking down in her old place, took the hand of Francis Ferrars in both her own.

"Forgive me," she murmured. "I have heard it, and I am so glad to have a relative in you—one that I can respect and love. It makes me more resigned to my English blood."

Francis Ferrars closed his eyes for a moment, as if in pain. Then they opened and smiled into hers.

"Blood is thicker than water," he murmured. "I never meant this to come to your knowledge. But you know now how strong was my reason for wishing to see one wrong, done in part by a Massinger, righted, and why, too, I should so much desire to thwart Jason Bradwardine and keep him from the succession. But Sir Hillary must not know. I do not desire his patronage, and he would never permit me to approach you as a friend."

"Would he not?" her eyes flashing. "Then Sir Hillary had better look for the next Bradwardine. If he accepts me as his heiress, he will take me on my own terms; and if you discard me, I'll have nothing whatever to do with Sir Hillary Massinger. I'll go back to Doctor Burton, or Doctor Austin, or," with a side glance at Neil "Mrs. Harris; and Mr. Bathurst won't hunt me up again—he has said so."

"And I mean it, too," declared Neil, with such vigor that they both laughed.

"It's a fortunate thing for me that I found this out," went on Lenore, in a livelier tone. "You see that officious Mr. Bathurst had forestalled me, and Mrs. Richards had the grapes all ready; that's how I happened back. Doctor Austin wants to get rid of me; he says I am too uncertain to please him. I shall elect you my guardian. Your hair is not quite gray enough, but I think I can manage that; don't you, Mr. Bathurst?"

"Yes," retorted Neil, maliciously, "I am sure you can, if you don't give up those seven league boots."

And the eyes of the sick man were a shade less sad, and there was a glad throb at his heart as he looked from one bright face to the other and thought:

"They are my friends for always; for, spite of the bar-sinister, I can keep Sir Hillary Massinger's heiress my friend."

(CONCLUDED NEXT WEEK.)

PROPOSALS OF MARRIAGE.

Statistics of How Men and Women Act at an Interesting Moment.

There is a clever statistician who could teach a thing or two to the novelist. This statistician has attempted to classify the action and methods of proposals, and, as a result, has presented tabulated figures extremely interesting to psychologists. Out of 100 cases thirty-six gentlemen take lady in arms, sixty-seven gentlemen kiss lady on lips, four gentlemen kiss lady on cheek, three gentlemen show very good taste by kissing lady on eyes and two gentlemen kiss lady on hand. It is to be presumed these two out of a hundred are the timid, diffident kind, though it is possible that they might be of the quietly sentimental nature. One gentleman kisses lady on nose. It must be added that the statistician is careful to insert the saving clause (by mistake). There is even a record of a man kissing a lady on edge of shawl, but, thank goodness, there is only one in a hundred, and the chances are that this man is peculiar. Seventy-two hold lady's hand, sixteen hold it very tightly, fourteen have lumps in their throats and nine exclaim aloud: "Thank God!" Only seven out of a hundred declare themselves to be deliberately happy and five are too full for utterance. Three out of a hundred stand on one foot when they make proposal and go down on one knee, while nine make a formal prelude—something like the slow music in the play, we suppose, when the villain appeals to heaven to witness the consuming flame of his affections for the heart he plots to ruin, etc.

The behavior of the lady under the circumstances is equally entertaining and instructive. Out of a hundred cases eighty one sink into the arms of gentleman, sixty-eight rest their heads on gentleman's breast and only one sinks into the arms of a chair; eleven clasps their arms around the gentleman's neck, six weep tears of joy silently and forty-four weep tears aloud—whatever that means; seventy two have eyes full of love, and nine out of a hundred rush from the room and tell everybody. Only four are greatly surprised, and eighty-seven out of a hundred knew that something was coming; five giggle hysterically and one even sneezes. Only one of a hundred struggles not to be kissed, while six kiss gentlemen first. If we believe the statistician, one out of a hundred women will say, "Yes, but don't be a fool."

That Settles It.

The editor of the Texas Galoot is evidently not considered by his townsmen to crowd the lamented George Washington very hard on the score of veracity. The other day two of his principal advertisers walked in, and said one:

"Howdy, Major! I want you to answer a question, just to decide a little bet, you know. Now, sir, be so kind as to pay a little attention, and think before you speak. Did it rain this morning?"

"Why, of course it did!" said the moulder of public opinion, much surprised.

"Exactly; much obliged," said the citizen, with a relieved expression.

"You see, Judge Barker here bet me forty dollars that you couldn't tell the truth on any subject and under any circumstances whatever, and I took him up. Come out and take a drink."

And, as the winner further agreed to pay his back subscription out of the stakes the Major concluded to call it square.

The world's wheat crop, 447,479,000 bushels.

COMIN' THRO' THE RYE.

BY HELEN B. MATHERS.

(CONTINUED.)

"The governor is brushing my hat!" exclaims Jack, bursting in upon us spick and span in his correctly-fitting gloves and boxer, and we follow him precipitately. In the hall are assembled mamma, Dolly, Alan, and such of the young ones as are old enough to go to church, and the governor. He had finished brushing his hat, and put it on his head; but as he is rumaging in a drawer for his gloves, he does not notice our arrival. And now he sets out, mamma by his side, the procession is formed, and we all tail two-and-two behind them. Across the lawn, through the wicket-gate, in at God's acre, past our ancestors Geoffrey and Joan, who lie in duplicate marble effigy aboveground, bleached bones below flat on their backs, with their toes turned stiffly up, and their prim hands turned palm to palm. If the effigies are good likenesses, I should say that Geoffrey must have been an obstinate, uncomfortable old fellow, while Joan was pleasant to live with and very much under her lord's thumb. An impertinent rosebush planted by Geoffrey's side is holding its sweet red blossoms to his marble nose, and from it he seems to be turning away disdainfully, just as, may be, he did in life from all fair and pleasant things. Under the porch, along the cool dark aisle we go, and file into the long pew that seems expressly made for a man with many children. Mamma sits at the top, papa at the bottom; and the great object of our Sunday morning existences is to get as far away from him, and as near to her, as we possibly can, hence various silent and rapid manœuvers behind his back that is as well for us that he does not suspect. To-day I am the hapless left behind, and take my seat with a wrathful heart and a sickly smile that seeks to convey to my brethren the fact that I do not mind my situation at all, indeed rather like it than otherwise; there is, however, a covert grin on the row of triumphant faces to my right, that plainly informs me that my little hypocrisies will not go down in that quarter. We all look upon the governor as a kind of bombshell or volcano, or loaded gun, that may blow up at any moment, and will infallibly destroy whatever is nearest to him, therefore our fears are usually lively when ill luck plants us very close to him.

As usual we are early, so we sit and watch the old village people come in, prayer-book in hand, with the clean handkerchief folded on the top, and a rose or sprig of wallflower laid between, at which they will sniff between whiles, when they are not listening to an exposition of their sins, or looking to see if the quality has any new clothes on. The village hind comes in rosy-faced and well greased; he has taken his weekly wash, put on his weekly clean boiled rafi, and, with the bit of roast beef and pudding provided for his dinner lurking in his memory and tickling his nostrils, feels not unamiably disposed toward the wife of his bosom, and has no inclination to beat her as is his wont on week days when he has a little spare time. In the gallery opposite sit the Sunday schools girls and plowboys, an unruly tribe, impervious to the verbal remonstrances of Prodgers the schoolmaster, of which fact he is well aware, and possesses a more substantial claim to their regard in the shape of a stout cane, with which he discourses sweet music on their rustic backs, coming down with an inspiring whack! in a pause of the sermon or interval of prayer.

Last Sunday he made a faux pas, for, being at the back of the gallery, and, spying the unmannerly conduct of an obstreperous purple-checked lass in the first row, he leaned forward to take summary vengeance on the same, but alas! she was "so near and yet so far," and in striving to reach her he overbalances himself, and fell upon a cluster of maidens of tender years, who howled dismally, while the cane succeeded in doing no more than poking the crown of the offender's bonnet in! We did not smile, and papa could detect no unseemly mirth on our faces when he glanced sharply up and down our pew, for we have by long practice acquired the art of laughing inwardly, and can be in ecstacies of amusement without moving a muscle of our countenances.

At last Mr. Skipworth is in his place and the service begins. The governor makes his amens as fervently and loudly as the clerk, and we all follow, down to the very smallest child; in fact, such a wave of hearty sound runs along our ranks as might almost suffice to blow a thin man off his legs if placed directly before us. And now we have all settled our backs against the hard pew, and have planted our feet firmly on our respective stools, and we have opened our hearts and ears widely for such spiritual comfort as Mr. Skipworth may think fit to administer. Papa turns himself about, and, resting his elbow on the ledge of the pew, has us all safely under his eye. The sermon begins, and, though we fix our attention upon our pastor unwinkingly, we cannot follow his meaning, or indeed, discover that he has any; his words beat upon our ears with a sense of wearing, empty babble. Is not a man supposed to select a text for the purpose of expounding it? But Mr. Skipworth does nothing of the sort. He walks up to it, it is true, and looks at us over the other side; he ambles round it, makes dashes at it, repeats it over and over again, but never really grasps its meaning and brings it home to us. In his ramblings he mentions Methuselah, and the name catching my wandering thoughts, I fall to speculating about that old world-weary man, who must have been so tired of his life before God permitted him to lay it down. Surely his latter days were ghastly, gray, and lonely, with all his people and the friends of his youth lying in their graves, and new ones to fill their places! At what period of his life, I wonder, may he have been considered to be growing a trifle elderly, and did his father whip him after he was a hundred years old? What must his tailors' bills have come to, and how many Mrs. Methuselahs and little Methuselahs may there have been? Papa is not much past forty, and he has eleven children. If he lived until he was nine hundred and sixty-nine years old, how many might he be reasonably supposed to have? That is a sum, and more than my head, unaided by slate or pencil, is good for. I have not half exhausted the subject when Mr. Skipworth blesses and dismisses us, and we are out again, pacing along the narrow path that divides these soft, swelling green mounds that we call graves.

How I pity you, poor, patient, forgotten, dead folk! I know that you are not here, that your spirits are transplanted to greater bliss or greater misery than the world ever gave you, but with my human heart I think of your bodies laid away in the earth's breast, not of your deathless, freed souls. They have buried you away so deep that not a glimmer of God's sunshine can pierce through your dark, narrow beds. You are hidden away so close that the gurgling song of the thrush, or the shrill call of the blackbird, can never reach or thrill you; though your best-loved were passing by, you could not stir one hair's breadth from your bondage; though you are cradled in the very heart of the earth, you cannot feel her throbbing pulses, smell her fresh flowers; her joy, her riches and her sweetness, and not for you—not for you! I am sorry for you, O dead! just as some day some one will, perchance, be sorry for me, and, looking down at the grass that grows over me, heave a sigh and say, "Poor soul!" and turn back as I am doing to the breath of God's air, the cross of his south wind, and the thousand thousand treasures that he has so bountifully poured into the hands of the living.

We pass into the garden, cool with the shadow of the dark-leaved beeches, a rambling, queer, old place, with many odd twists and corners infinitely dear to our hearts, for by their aid do we contrive to dodge the governor with surprising success. Away to the left is the kitchen garden, ample, well-stocked, closely guarded, before which we are wont to sit down with watering mouths, and hearts as sighing as ever was that of Petrarch after Laura. This, our paradise, is inclosed by an envious and abhorred wall, too high to climb, too dangerous to jump, over which we all have jeopardized our necks and legs and come to grief, as many a bruished shin and dismal lump attest, while the potato bed, which we always select to fall upon under a mistaken impression that it is softer than gooseberry bushes, could tell many a tale of shame and disaster. At the present moment, however, we are indulging in no such monkey tricks, we are walking two-and-two behind the governor, dutifully listening to his fulminations against Dorley, who has permitted two sticks and a stone to disgrace the velvet smoothness of the lawn. Dorley has been discharged without a character, departed from here to the union, from the union to jail, and jail to the gallows, before we reach the house.

"There will be some fun at dinner today," says Alice, as we go upstairs, "for Mrs. Skipworth had on her purple gown in church!"

CHAPTER II.

"There is no slander in an allowed fool, though he do nothing but rail, nor no railing in a discreet man, though he do nothing but reprove."

We may not be a very uncommon family, I do not say we are; and we may be a very handsome family (with one or two exceptions), I do not say we are not; but I defy our worst enemy to accuse us of being a sociable family. We care for nobody, no, not we, and nobody cares for us! If we ever had any friends, which I strongly doubt, they have betaken themselves to foreign parts, or melted like snow, or died of a "waste" or—something; and we have no relations - uncles, aunts or cousins—we never see a soul. The truth is, papa quarrels with every man and woman he knows, on principle, and has come to the very end of his acquaintance, being (I think) heartily sorry that there is no one left that he can get a chance of being rude to.

Once a year, or so, some determinately peaceful neighbor, who is fond of mother, and wishes to know how she fares, drives through our hospitable gates, and in fear and trembling pulls the creaking knob of our front door bell, rusty with disuse as was ever that one belonging to poor, down-trodden, cowardly Mariana, who, in my opinion, was never worthy of the honor of being sung in verse. The sound of that bell, when it does ring, strikes as much consternation to our souls as the last trump might; from far and near we gather to see the fun, doors open, heads are popped round corners, the footman rushes hither and thither, seeking to ascertain the whereabouts of "master," lest perhaps he usher the daring intruder into that awful presence, and thereby secure his own instant dismissal. In the distance is seen papa furiously dashing his hat upon his head and rushing out of the house by some back door, while the air is pleasingly filled with his shouts of welcome. (It is needless to say that he hates callers even worse than his friends, and with an intensity that you will find nowhere, save in the breast of a well-born, well-educated gentleman, whose house and family are all that could be wished, and who has nothing in the world to be ashamed of.) Meanwhile the cause of the commotion cools her heels upon the doorstep, and is at last admitted, much as though she were something dangerous, or had come from a fever hospital, or was suspected of having intentions on the spoons.

[TO BE CONTINUED.]

Vocal Training of Children.

A general prejudice exists against the cultivation of children's voices. Parents believe that their daughters should reach the seventeenth or eighteenth year before beginning vocal studies, and any teacher will tell you that a male pupil who has not passed his twenty-first year is an exception. The fear of straining the voice by training it too early seems universal; but it is a matter for grave consideration whether even greater risks may not be run in neglecting to train it in time. Talent for music is almost invariably demonstrated during childhood. Those who have voices usually begin to sing when they are children—sometimes as soon as they can talk. The gift is considered a wholly natural development, and the little one is left to warble its songs as it pleases. While one child is being carefully instructed in the rudiment in harmony, with a view to subsequent piano lessons—while she is taught how to sit at her instrument, hold her hands, practise finger exercises, and, in short, is thoroughly drilled year after year in all that may establish a foundation of correct method—her little sister or brother with a voice is left entirely to Nature, who, alas! often proves herself a most inefficient music mistress. Most children labor from the first under congenital defects, and those who are fortunate enough to escape frequently absorb the defects of those with whom they are constantly brought in contact.

With the exception of some extraordinary temperaments, æsthetic feeling in any marked degree is purely a question of cultivation. A child with a sensitive musical ear but a healthy normal physique shrinks from a discordant note, but imitates unconsciously ugly pronunciation, throaty or nasal delivery, and indistinct enunciation—tricks which will send her later on to the throat specialist, or assuredly cause her and her teacher many a painful and weary hour.

In America, where the voices are beautiful in timbre and possess resonant power, we are peculiarly afflicted with defects of utterance. Words are swallowed, jerked out and carelessly run together in most insingable fashion; the national habit of leaving the lips stiff and half closed while speaking rapidly, causes overwhelming difficulties to the vocalist who attemps to sing in a foreign tongue. How many children hear all about them errors, which they cannot fail to carry into their songs? One listens to a choir of boys, and their tones are enchanting in their clear purity; but when the solo comes, one can scarce endure the mumbled sounds, which leave us to guess at the meaning of the familiar anthem. The breath is taken in the middle of a word, the voice is badly placed, every possible rule is broken and it is evident that no vocal chords can stand the strain placed upon them by faults which should have been uprooted before taking such a deep and injurious hold. Is it not wise to guide by a course of valuable instruction the children who possess singing voices?—From Harper's Bazar.

A Quaint Custom

A unique proceeding in connection with the distribution of the White Bread Meadow charity takes place annually during the first week in April at Bourne, Lincolnshire. By the will of Richard Clay, gentleman, dated July 2, 1770, some land was allotted to the inhabitants for the time being residing in the east portion of the town, the rent being every year laid out in bread and distributed to the householders and commoners. The letting of the meadow is attended by a large concourse of people, the bidding being regulated by the running of boys.

The auctioneer starts the boys to run a fixed distance, whereupon he requests bids for renting the property one year. If a bid is made during the time the boys are running, they are immediately started off again and again until no bid shall have been made during the time the boys are running, when the last bidder is declared the lessee. The public afterward adjourn to an inn, where a spread of spring onions, cheese and beer are supplied ad lib. to all who wish to partake, after which a committee for managing the charity for the following year is appointed.

The effect of American associations upon the oriental mind was illustrated the other day when a well dressed company heard an East Indian denounce Christian missions, ridicule the assertion of a bishop that there were 20,000 more applicants for baptism in India than his sect could baptize. The reply of the Hindu sounded like a piece of irreverent American wit. It was in effect, "Send over fire engines and baptize them by wholesale.

NORTH AMERICAN LIFE.

A Year of Great and Unprecedented Success.

The annual meeting of the North American Life was held at its Head Office, Toronto, on Tuesday, January 29th. The president, John L. Blaikie, Esq., was in the chair, and surrounded by a goodly number of prominent policy-holders and guarantors. The managing director, Mr. Wm. McCabe, acted as secretary. The Annual Report submitted, after adverting to the intensity of the financial stringency which had characterized the year 1894, presented the following successful results: Applications were received for new insurances and restorations for over $3,000,000, the amount exceeding that of any former year. Entire satisfaction had been expressed by the holders of investment policies which had matured in 1894, and the report of the consulting actuary allotting the profits to those maturing in 1895 had been approved by the directors.

SUMMARY OF THE FULL FINANCIAL STATEMENT AND BALANCE SHEET FOR THE YEAR ENDING DECEMBER 31ST, 1894.

Cash income	$ 558,394 93
Expenditure (including death claims, endowments, profits and all payments to policy-holders)	286,193 40
Assets	1,987,446 30
Reserve Fund	1,564,020 00
Net surplus for policy-holders	338,216 75

WILLIAM MCCABE,
Managing Director.

Audited and found correct.
WILLIAM CARLYLE, M.D.,
Auditor

Auditing Committee of the Board,
EDWARD GALLEY,
JAMES SCOTT.

The report of Mr. W. T. Standen, of New York, the company's consulting actuary, was very full. Referring to the very careful investigation which he made of the company's methods and systems of business, he declared that an investigation had conclusively proven to him the very great degree of executive and administrative capacity brought to bear by the officers of the company. The secret of the company's prosperity must be found by looking back to 1881, the success achieved since being the logical result of the strong and enduring foundation then laid. He further said: "In view of the serious depression in business circles during the past two years, your increase in premium income is very noteworthy, and will be found to be very unusual. The increase of $63,859.65 in premium income for 1894 evidences the adaptability of your agency staff, and proves that it consists of men of vigor and intelligence, who know how to apply their energies with the best effect. Your gain in interest receipts speaks well for the judiciousness of your investments. The comparatively high rates of interest obtainable is something for which the holders of your deferred dividend policies may be profoundly grateful. The valuation of your assets and the determination of your liabilities have been conducted conservatively, and they show a clear surplus of $338,216.75. This surplus fund shows beyond any question the absolute security you are enabled to offer to policy-holders during even the severest of monetary depressions. The profit you are in a position to earn is very largely in excess of what can be earned by companies debarred from privileges of being able to invest their assets in Canadian securities. Policy-holders are often carried away by the size or age of a company. The crucial test is the ratio of assets to total liabilities. Next in order of importance, probably, stands the surplus and surplus-earning power of a company. With assets held down to a rigid gold basis, you nevertheless cover every liability and have a large margin of safety over and above every requirement. Undoubtedly the North American Life Assurance Company has attained that degree of solidity which can best be understood by comparison with any of the large companies. In all essentials—especially those of acquired surplus and surplus-earning power—it is not excelled to-day by any other company. Insurers are too apt to overlook these requisites and give undue importance to mere age and size, which, unsupported by other valuable considerations, really count for nothing. Illustrations of this can be seen to-day in the United States, where many of the smaller companies, although forced into competition with their larger rivals, are giving much better and more satisfactory returns to their policy-holders than many of the largest companies.

Stupendous assets are offset by correspondingly large liabilities. In the balance sheet they do not add strength, the test of which, in well established companies, is the true ratio of resources of assets to liabilities, which is absolutely independent of the question of size."

The adoption of the Report and Balance sheet was moved by Mr. John L. Blaikie, president, who had no doubt that they would be heartily approved, as, in all the vital particulars which indicate solid success, they marked gratifying progress, as shown by the following figures:

Total cash income for 1894	$ 558,349 93
" " " 1893	482,514 18
Increase (16 per cent)	75,880 85
Total assets December 31, 1894	1,987,446 30
" " " " 1893	1,703,453 39
Increase (17 per cent)	283,992 91
Total reserve and surplus funds, December 31, 1894	1,902,236 75
Total reserve and surplus funds, December 31, 1893	1,616,572 26
Increase (18 per cent)	$ 285,664 49

These large increases are all the more gratifying when we consider the dull times experienced by so many, and the keenness of competition for business. They cannot fail to convince any thoughtful and intelligent student that not only is ample provision being made by the company for every contract, but that a large surplus is being built up, out of which alone profits for policy-holders can come. A comparison of the business of the company at the close of 1894 with what it was five years ago showed an increase in payments to policy-holders of 123 per cent.; in insurance in force, of 60 per cent.; in cash income, of 91 per cent.; in assets, of 143 per cent.; and in surplus of 374 per cent. Thus while the assets have increased about one and a half fold, the surplus has increased fourfold. The more closely any person scrutinizes the figures of all the life insurance companies doing business in the Dominion of Canada, with the view to ascertain which can do the best for insurers, the more he will be convinced that the North American Life stands in the very front rank. During the past fourteen years the Company has disbursed for death losses, endowments, profits on investment policies, etc., over three-quarters of a million of dollars, and at the present time holds a security for its property-holders' assets, as per balance sheet, $1,987,446.30, and in addition uncalled guarantee fund of $240,000, or in all the large sum of $2,227,446.30, thus giving a relative security doubtless unsurpassed by any other company.

The Vice-President, Hon. G. W. Allen, seconding the resolution, said that he fully endorsed every remark of the chairman as to the progress of the Company and the solid position it had attained, and as a Canadian institution we could all look forward with perfect confidence to its increased growth and future prosperity. The motion was unanimously carried.

Owing to the absence, through illness, of the chairman of the Finance Committee, his able and comprehensive report on the satisfactory position of the investments of the Company was read by the Hon. G. W. Allan, who further said: "I should like to be permitted to add to what has been said with regard to our mortgage investments. Perhaps I may claim to speak with the advantage of experience, having been connected as a director and president with loan companies for over thirty years. I have taken a good deal of interest in the subject as a member of the Board of Directors of this Company, and I can say without hesitation to our policy-holders and others that I doubt very much if there is any other company in the country whose securities are of so high a character as those held by the North American Life. They have been selected with great judgment, and we have the advantage of a man of very large experience in Mr. Galley, who exercises great care in reporting on all properties offered to us for loans."

James Thorburn, M.D., presented his full and interesting annual report on the mortality expense of the Company, after which Mr. J. K. Kerr, Q.C., moved a vote of thanks to the medical director for the able manner in which he had conducted the affairs of the medical department. This was seconded by Sir Frank Smith, who expressed confidence in the future of the Company and his satisfaction at the excellent financial result of the past year's work. Hearty votes of thanks were tendered the board, officers and agents of the Company, and at a subsequent meeting of the newly elected Board, Mr. John L. Blaikie was unanimously re-elected President, and Hon. G. W. Allan and J. K. Kerr, Q.C., Vice-Presidents.

DEAR OLD GRANDMOTHER.

Her Delightful Den in One Happy Home.

In a beautiful house, the appointments of which are all that modern invention, large wealth and a cultivated taste can accomplish; bric-a-brac, rare editions and curios from all lands are found in profusion—there is a little upstairs that seems like a shrine. The saint who inhabits it is a dear, silver-haired old lady, whose presence in the home is like a benediction.

You feel as you cross the threshold of the little sanctum as if you had stepped back into the earlier half of the century. Her children and grandchildren have delighted to surround her with the furniture, decorations, etc., that were in vogue in her youth. Quaint and dainty, neat as wax, and with an old-time restfulness and serenity, that room is the favorite of the whole house. Here the master himself comes to throw himself down on the old chintz covered lounge in "mother's room" when tired and depressed, out of conceit with human nature, or seated with worldly ambitions fulfilled.

This is the family confessional, where the young folk of the household whisper in grandmother's ear their piccadilloes or swarm here at all hours to have their differences settled by the gentle justice that is always impartial, or to satisfy that internal craving that always seems to be rampant in the young of the human species, for grandmother's closet is a perennial source of goodies that they never see elsewhere.

Grandmother is no better nor worse than her kind in some respects, and spoils the children most unblushingly.

Well, the casket that holds this jewel of a grandmother is just like herself. She says that she "likes to be with her contemporaries," and the high, mahogany "four-poster," with its valance and "tester," is the bed with which she began housekeeping fifty years ago. The high, brass-handled bureau formed part of the same set. A corner "etagere" holds the toys that happen to have been preserved from the mark of time, and which she used to "conjure with" scenes from the nursery of long ago, but vivid as yesterday to the dear old mother heart.

The ceiling has been made low, and over the doorways are shelves fitted to receive what remains of her best china "dishes," and plates commemorating the landing of Lafayette (which she remembered hearing of as a child), and Bible scenes, with a large eye on the margin, supposed to represent the "all-seeing eye."

Upon the narrow mantel of pine, painted white, stand the silver "branches," the snuffers and tray, brass candlesticks, candelbra of glass with many pendant prisms, and two china "images" (as grandmother calls them), very much crowded treasures, for these has graced more than one mantelpiece in her former home.

No facilities for the "modern abominations" of gas or electricity are to be seen, for grandmother lived in the country in her youth, and prefers "the old way," and the soft radiance of lamp and candles are in keeping with the restful atmosphere of the room.

The chairs are nearly all straight-backed and high, some with short rockers that enable one to enjoy a little mild "teeter," and one or two old patriarchs in the ways of rocking chairs, that fold one in their capacious depths like a fat motherly old nurse, and rock one soothingly until one dreams of his cradle.

An oblong looking-glass hangs on the wall, framed in black, gilded at intervals. The design of the frame seems to suggest columns, but they are bound by no architectural dicta, and run horizontally at top and bottom with sublime disregard of the conventionalities. At the top of the mirror a landscape, for about the width of a foot, is painted on the glass itself, with light green grass, dark green trees, white houses with red roofs and doors, and with a very blue hall in the distance. The sky suggests a sunset, or a nightmare, in streaks of pale pink and blue.

Another mirror, with gilded frame and very heavy cornice, graces the opposite side of the room. One does not look one's best in these glasses, but grandmother says that "she's glad to think that she looks better to those she loves than she does to herself."

Her first "sample" hangs framed on the wall, faded into soft, pleasant tones. The walls are covered with works of art—the early art of this country, many of them.

A very long narrow frame holds a succession of colored fashion plates of the styles worn in the year of grandmother's marriage and those succeeding them for several years, cut from an old magazine.

Her grandfather's old flint-lock musket—he was a revolutionary hero—hangs over the mantel, and in a sunny corner on a little spindle-legged table lies the dear old lady's Bible, worn with much use, and evidently holding the place of honor in her room as in her heart.

Around the fire-place where the wood crackled cheerily on the ancient andirons, are a set of blue and white tiles, illustrating (?) Bible subjects, which, if they had been intended as burlesques, would be regarded as sacrilegious. Eve, stepping daintily from Adam's open side while he slept was not the only absurdity. Such subjects require delicate treatment, but nothing daunted this artist in tiles apparently.

Grandmother keeps her best caps in a huge band-box three feet high and covered as were all its contemporaries, with wall paper, and her "neckchiefs"—white as snow, and always worn crossed on her placid bosom—in a little gray horse-hair trunk studded with brass nails. As her room was only warmed by a wood fire—except what furnace heat diffused itself through the cracks—she finds her little tin foot stove filled with coals, "a great comfort," and has her bed warmed before retiring with an old-fashioned warming-pan.

The latch of the door is iron of old time pattern and the windows have small panes of glass, curtained with chintz hangings, and filled with potted plants.

As one enters the room, pleasant sounds greet his ear besides grandmother's welcome. The kettle sings cheerily on the hot stove, the tall old mahogany clock in the corner, with its three brass ornamental knobs and moon face peeping between its hands, marks the seconds with a dignified "tic, toc" consistent with its venerable age; the cat purred pleasantly on the rug before the fire, sweet odors steal forth from the rose-jars in the brackets, and one feels that "if there's peace upon earth, one may look for it here," a place genial, home-like and pleasant to remember.

Her Absorbing Interest.

In a recent letter to the Washington Star the following incident is related of a playright dictating one of his ambitious efforts to a pretty typewriter:

"If you speak during that period," the author began, "I will——"

"A period after 'that?'" the typewriter interrupted.

"No, no—the word 'period.' I will kill you."

"I always get so interested. Is this a comedy?"

"Yes. 'Maud, spare me—spare me——'"

"You must not call me Maud."

"No, no; the character speaks. Maud

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