FORTUNE FAVORS THE BRAVE;

OR, A LOOK INTO THE PAST

CHAPTER IV.

"Nancy, come out at once!"—imperiously.

"I can't."

"You must!"

Nancy came to the window and looked down at her sister by adoption, a world of love shining in her magnificent eyes.

"Who dares say must to me?" she demanded, with a smile.

"I do," Dorothy answered, lazily; "you have sat over that Italian stuff quite long enough; I do not intend to let you sit any longer on such an exquisite day."

"It is lovely," agreed Nancy.

The two girls were standing at the back of the Hall. Dorothy outside on the grassy lawn, and Nancy inside her room, a delightful, picturesque apartment, which she adored.

It was summer; the stately trees moved faintly in the soft breeze, the scent of the lilies mingled with the roses, the old-fashioned sweet-william and carnations pranked the garden plots. Nancy's heart thrilled with the sense of peace and happiness that was her daily lot now.

"Why on earth you work so hard I can't think. I don't bother myself about it."

"You are not me, Dolly," answered Nancy, ungrammatically.

"It is too hot to puzzle that out," Dorothy laughed, and then she flung up a dewy fragrant rose to the girl leaning out of the window. "Come along, darling, I am so lonely," with an artful little wail in her voice.

That was quite enough for Nancy. The next instant she was on the lawn and had slipped her hand through the other girl's arm.

"Now, then, my fair one with the golden locks," she asked, playfully, "what are we going to do?"

"Get into our hammocks and go to sleep."

Dorothy suited the deed to the word by flinging herself down on the swinging net and cushions. Nancy pulled up a low chair and sat beside her, and gazed at the lovely little face, with its golden locks and sweet eyes, thoughtfully.

"What are you staring at?" asked Miss Leicester, lazily. "How dreamy you eyes are, Nancy."

"They are great goggles," observed our heroine, putting one hand over the orbs in question.

"What are great goggles?" inquired a voice from behind.

"Merefield! you again!" exclaimed Dorothy.

"I only came yesterday," Lord Merefield said, apologetically, and looking rather hurt.

"You will live here next."

"Dolly, you are rude!"

"Oh! it is all right, Miss Hamilton, I don't mind what she says, in fact, I—I rather like it."

And Lord Merefield drew up another chair—sat down by the hammock, too, endeavoring to seem as if he did not mind his cousin's ungraciousness in the least, and failing miserably.

Nancy Hamilton leaned back and smiled; this was a daily occurrence, and she knew it by heart.

"How is Aunt Priscilla?" snapped Dorothy, after a pause. She always spoke of his mother in this way, although Lady Merefield was only her father's cousin.

Then there was another pause.

"Well, haven't you any news, Merefield? You are the dullest person I know," was the next remark.

"Oh—yes. I—I quite forgot — you were asking me the other day, Dolly, if any one ever lived at the manor, that queer old place near us. It has been empty a long time, but it is let now up to next winter to a very rich man—a Mr. Crawshaw, I think."

"How delightful—we shall have some one worth talking to at last!"

Nancy rose.

"You are two silly children," she declared, laughing, "and I am not going to sit here and listen to your squabbling. The first of our guests arrived to-day, and I promised Sir Humphrey to help him. So au revoir, and don't—please don't come to blows."

"Merefield is capable of any enormity," Dorothy cried, promptly. "I fully expect I shall be black and blue when you see me again, Nancy."

And with poor Lord Merefield's expostulations ringing in her ears, Nancy walked away.

She had grown very nearly accustomed to her new anl luxurious life now, and was almost beginning to forget the bitterness of the one she used to live. Contrary to all expectations, Dorothy had not tired of her new companion, but seemed to grow fonder and fonder of her each day; while Sir Humphrey boldly declared he could not do without his Nancy now.

She had dropped into her pleasant position both naturally and gracefully, and no two people rejoiced more over her phenomenally good fortune than her old friend Dr. Grantley and Nurse Wortley. Both Sir Humphrey and Dorothy knew everything about her, and they loved her none the less because of her former menial duties and vulgar surroundings; and the fact that her father's relations had so cruelly deserted her only served to endear her still more strongly to them. Of course her presence at Ripstone Hall had given rise to great and much discussion, in which Lady Merefield, the young earl's mother, participated vigorously, but no amount of argument or persuasion could move either Sir Humphrey or Dorothy from their determination to keep Nancy Hamilton with them.

"She saved my darling's life, and she makes her happy, that is enough for me," Sir Humphrey always answered his cousin; "even if she were all you try to make out, Priscilla, I should love her still, but Nancy is just the sweetest and best girl in all the kingdom."

"She belongs to us now and shall never leave us," Dorothy declared, pugnaciously, "and if Aunt Priscilla can't come here without being disagreeable, why she can stay away, that's all. Nancy is my own dear friend and sister, and I won't have her insulted."

All this was declared over and over again to Lord Merefield, who protested in return that Dorothy was quite right and his mother quite wrong, and that he loved Nancy very much, as he would have protested he loved a scorpion if his cousin Dorothy had wished it, though, as a matter of fact, he did like Nancy immensely, and he was not too simple-minded to see that her companionship was an excellent thing for the beautiful, spoiled little heiress.

With her Uncle Henry, Nancy held no communication, though she got occasional news of him from Dr. Grantley; and gradually the past, with all its miseries, its bitter despair and drudgery, faded into oblivion.

Now, as she walked back to the Hall, she was busy thinking about the guests who were to come today. Dorothy had determined on having a lawn-tennis tournament, and, of course, it was decided at once this was to take place.

"It will be a good opportunity to introduce Nancy to the county, papa," she had said, and Sir Humphrey quite agreed with his darling.

"Let me see, one—two," Nancy mused to herself, "Capt. and Mrs. Fairfax, four, and—and I wonder if he will come."

"He" was Derrick Darnley, whom she had not seen since that memorable evening in Sir Humphrey's den; perhaps it was because his name was so often on Dorothy's lips that Nancy remembered him; but most certainly he rose to her mind with wonderful persistency.

The housekeeper was waiting to receive all her orders, and Miss Hamilton was very busy for the next half-hour; she found that all the servants waited on her with great deference and respect with one exception, and that exception was a footman named William, whose manner sometimes had the effect of making the girl most uncomfortable, though she could scarcely have told why. She said nothing about it, nowever, for she knew that, had she complained, the man would have been dismissed at once, and she had too kind a heart to desire this; besides, he never ventured to show any disrespect before Sir Humphrey or his young mistress; it was only when she happened to see him alone that she experienced a disagreeable sensation in his presence, and even then she was tempted to laugh down the feeling as being ridiculous and beneath her notice. It is wonderful, however, how small things affect us; on this morning, for example, as Nancy left the housekeeper's room, and, passing through the wide hall, met the footman William, she was made quite uncomfortable by his insolent stare at her, and she resolved to bring him to task for his offensive manner at once.

"William," she said, sharply, "carry those chairs out onto the lawn."

The servant took no notice, only smiled; he was quite safe, there was no one near.

Nancy repeated her command, the color mounting to her cheeks.

"I don't take no orders 'cept from the mistress of the house," the man answered, insolently.

Nancy stopped and looked at him for an instant, then said, slowly:

"You are quite right, I am not the mistress of this house; but there is a master, and he shall deal with you."

"Don't you go and get me my notice," William muttered, putting himself before the girl; "don't, I say, or it will be the worse for yer, Miss Nancy Hamilton. D'yer understand?"

And with that the man put his hand lightly on the girl's arm.

Before she had time to utter a word he had removed it, and was slipping quickly away, when Sir Humphrey's voice said, in a deep, determined way:

"Stop!" Then looking at him sternly, he went on: "Nancy, what is this—did I hear that man threaten you"

Nancy hesitated; she had felt very angry for a moment, but there was not a grain of malice in her nature.

"It is nothing; he meant no harm," she answered, hurriedly.

Sir Humphrey kissed her gently.

"Go away, my dear, and leave me to deal with this fellow."

Nancy paused for an instant, then seeing that no word of hers would do any good now, turned and walked away.

She never knew what passed between Sir Humphrey and the man; but she learned from the housekeeper, a few hours later, that William had been summarily dismissed, and had already left Ripstone Hall for ever.

After a momentary sensation of regret that she should have been the unwilling cause of depriving the man of his livelihood, she could not help feeling reieved that he was gone. It had been very absurd, of course, but William's persistent insolence had been the only dark cloud on the horizon of her present great happiness.

When her household duties — at Dorothy's particular request she had taken them in hand — were done, she returned to her old love, her studies. She had shared with Miss Leicester during the last few months all the benefits that the best masters could give, and with her natural aptitude and love of learning she had made gigantic progress. Dorothy, on the other hand, was neither clever nor desirous of being so.

"Derry always calls me a dunce," she would say to Nancy, "his lovely little dunce; and you know I really don't care to be anything else."

It was an undoubted fact that Dorothy kept religiously to this resolution, and succeeded admirably.

"But with such beauty, such surroundings as hers, what does she want more?" Nancy would think to herself, "and her nature is none the worse for her literary defects."

The only thing for which Nancy was sorry was the way in which the little heiress treated her kinsman, the Earl of Merefield, for already she knew that it was the dearest wish of Sir Humphrey's heart that his daughter and this young man should make a match of it. Nancy was only too anxious for anything that would give the genial, kind-hearted father happiness.

"They are only two children," she said, as she heard their voices come toward her on the breeze—Dorothy's shrilly indignant, and Merefield's beseeching—"and will get wiser each day. I—I wish Mr. Darnley would come home; I fancy he has more influence over her than any one else."

(To be continued.)

EXIT.

"Do you know what my father would have done if he had caught me doing such a thing?" asked an irate father of his youthful son; and then he went on to describe the penalties and pains that would have been inflicted.

The latter did not consider the situation at all alarming, and said in a jocular manner: "You must have had a pretty bad father."

This cool, sarcastic manner nettled the parent all the more, and he exclaimed: "Well, sir, I want you to distinctly understand that I had a better father than you'll ever have."

Then he felt that he had somewhat spoiled his case, and he walked out of the room.

NO INTERFERENCE.

"Now, children," said the teacher, "supposing a big, fierce tiger were to seize one of your playmates in its hungry jaws and carry him off, what would you do?"

There was no reply. Half the youngsters were wishing it was dinner-time, and the other half wished for nothing more fervently than that such a tiger would devote its attention to teachers who asked foolish questions.

"Come. Thomas," she said. "Wouldn't you cry for help?"

"No, mum," said Thomas promptly. "Please, mum, mother always says we shouldn't never speak at mealtimes, please, mum."

On the Farm

WORD WITH DAIRY FARMERS.

The outcome of every man's business, his profession and finally himself individually, depends very much upon how he looks at himself, says Hoard's Dairyman. What are his standards in the conduct of his work? How does he honor himself and his life work in his mind? We do not know how much conceit or vanity he may have, but rather how much honest pride does he take in the profession he follows? There is a most powerful influence for good or ill in this question. One of the most powerful causes for poor, shiftless farming, miserable, low-grade cattle, run down farm, and all the long train of evils that attend in the wake of such things is to start with a low-down standard of what the farmer ought to be.

There is the beginning of the trouble. "He takes no pride in his farming," is the verdict. Go where you will that sort of a farmer barely exists. He never makes money in farming nor does he win credit. That is the reason why we have to ask the question that stands as the caption to this short article. Depend upon it, that the outcome of every farmer's life either in riches, or honor, or respect among his fellow men, will hang very largely upon the way that question is answered. Human nature is very queer. We have known some very unworthy, shiftless farmers who talk loudest about the rights and the honor of the farmer. It was to be found in their case in what they said, not what they did. One of the surest ways to make money in farming is to take an honest pride in the conduct of the farm.

SETTING MILK FOR CHEESE.

The proper method of setting the milk after it has been ripened to the necessary degree of acidity depends upon the temperature of the milk and the strength of rennet used. The ideal temperature seems to be from 84 to 86 degrees, preferably the former; too high temperature causes the curds to harden too quickly with loss of fat, and low temperature requires longer time for a proper degree of hardness or a soft cheese or curd will be the result. It must be borne in mind that we must have a uniform temperature throughout the vat of milk.

The amount of rennet to use depends upon its strength, the temperature and acidity of the milk, and the kind of cheese to be made; from 2 to 4 ounce per 1,000 lbs. of milk may be used; it should coagulate the milk sufficiently for cutting it from 20 to 35 minutes after adding. The rennet should be diluted with about forty times as much cold water before adding to the milk; this allows it to be well stirred into the milk before coagulation begins. Always use a rake to stir rennet in with; a dipper can be used and is preferred by many makers. After stirring the rennet in, it is wise to keep the surface of the vat gently agitated to prevent cream rising, being sure to stop all motion before coagulation begins. Whenever possible, it is wise to cover the vat to exclude cold air, flies and dust. Close watch should be kept to note the condition so that the cutting may be begun at the proper time.

Great care should be taken to stir the rennet evenly throughout the whole vat, as uneven coagulation causes excessive loss of vat and casein as well as imperfect texture and body.

No maker should ever attempt to stir the rennet in the vat when he has other work that calls his attention before the stirring process can be completed; it would not cause so much loss to leave the vat and delay the adding of the rennet until such time as he can give the vat the necessary time and attention. More loss of fat and casein is caused by the makers in this stage of cheese making than any one is aware of. The temperature at which the cheese may be cured should also be considered and the amount of rennet to use; for a quick ripening at high temperature more rennet may be used, but for ripening at about 55 degrees to 60 degrees, use not more than 2 1-4 ounces of rennet.—R. C. H. Fowler in the New York Produce Review.

IT WAS HE.

"There were only three boys in school to-day who could answer a question that the teacher asked us," said a lad to his mother.

"And I hope my boy was one of the three?" said the fond parent.

"Well, I was answered the lad.

"I am very glad; it makes your mother proud of you. What question did the teacher ask, Johnnie?"

"Who broke the window?"

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WELL-KNOWN EXPRESSIONS.

"Honeymoon" Came From a Loong Session of Drinking.

The honeymoon: For thirty days after a wedding the ancient Teutons had a custom of drinking a mead made of honey.

The bridegroom: In primitive times the newly wedded man had to wait upon his bride and the guests on his wedding day. He was their groom.

Sirloin of beef: King Charles I. being greatly pleased with a roast loin of beef set before him, declared it "good enough to be knighted." It has ever since been called Sir Loin.

A spinster: Women were prohibited from marrying in the olden times until they had spun a full set of bed furnishings on a spinning wheel; hence, till married, they were spinsters.

Cabal: This word was coined in Charles II.'s reign and applied to his cabinet council. It was made out of the initials of their names, which were: Clifford, Arlington, Buckingham, Ashley, Lauderdale.

THE UNION BANK OF CANADA

The 46th Annual Statement the Best in Its History.

The 46th statement of the Union Bank of Canada, submitted at the annual general meeting of the shareholders, held on Saturday, December 17th, was a most satisfactory one. It shows a very liberal margin of profit over the amount required for dividends. In fact, the bank earned at the rate of 14 per cent. on the average paid-up capital, and as a result of the satisfactory earnings increased their dividend from 7 to 8 per cent. The net profits for the year, after deducting expenses of management, interest due depositors, etc., etc., amounted to $451,620. During the year $800,000 of new stock was issued at a premium of 25 per cent., amounting to $359,810. Those two sums, together with the balance at the credit of account on November 30, 1909, amounting to $28,000, made a total of $840,107 available for distribution. This was apportioned as follows:

Three quarterly dividends at the rate of 1¾ per cent. and one at the rate of 2 per cent., a total of $500,000 transferred to the rest account, this sum being made up of premiums on new stock and $140,000 from the ordinary earnings; the sum of $10,000, transferred to officers' pension fund, leaving a balance of $80,000 to be carried forward. The paid-up capital now amounts to $4,000,000, being increased by $800,000 during the year and the rest account now stands at $2,400,000, being also largely increased during the same period.

An examination of the statement shows that the deposits not bearing interest amount to almost $15,000,000, having increased by over $3,000,000 during the year. This increase in the deposits not bearing interest indicates an increased capacity for profit earning on the part of the bank. The statement shows the bank to be particularly strong in cash reserves in gold and Dominion notes, which amount to nearly 13 per cent. of the total liabilities, and also that the assets immediately available, including stocks, debentures and call loans, are very nearly $15,000,000, or over 37 per cent. of the total liabilities.

The net profits for the year show a gain of $44,000 over the figures of the previous year and the total assets of the bank an increase of $5,000,000 during the same period. The total assets now amount to the large sum of $47,455,000, indicating that the Union Bank has become one of the larger of our financial institutions. That it is serving the needs of the business community is shown by the fact that it has loans to business houses of over $30,000,000. Another indication of its growing importance in the country is the fact that during the year 37 branches or agencies of the bank have been opened. Altogether, the showing made by the bank is the best in its history and reflects the highest credit upon the president, board of directors and general manager.

It's always the bottom dollar that counts.

"But, dad," pleaded the son, "she's a nice girl. What's your objections to my marrying? You were young yourself once." "Don't remind me of it," said the father, overcome with emotion. "It was then that I met your mother."

LIGHT UP HUMAN HOUSE.

Cineamatograph Performances By Human Stomach.

The human stomach in action—cineamatograph performances by the stomach—may be classed as about the latest and most brilliant accomplishment in the lighting up of the human house, with its most important occupant as the star actor in the scenes.

It is called "bionroengenography" and is the invention of two Munich physicians, Drs. E. Kaestle and H. Rieder, in collaboration with Dr. Rosenthal, a civil engineer. It is the cinematograph method of photography applied to the X-ray process, and gives moving pictures of the body's internal organs as they do their work.

The stomach, which can be made resistant to the X-ray by coating its interior wall with some chemicals—oxide of zircon is what these Germans use—is the one organ which most readily adapts itself to the X-ray processes, which is a mighty fortunate thing, because it is also the one on which the nourishment of everything else depends.

Discoveries of the utmost importance in diagnosis have followed, instantly, on the use of bionroentgenography. The prevailing opinion regarding the movements of the stomach was found to be wrong. It was taken for granted by many physicians that a portion of the stomach contracted in rhythmic intervas, dividing itself into six separate parts. The moving X-ray pictures show that such a separation doesn't take place, nor is there any strictly local end-piece to the stomach.

The contents are contracted and pushed forward; then, immediately before exit from the stomach, a portion of the mass in process of digestion returns to the stomach and goes through the movement again.

Of course, diagnosis of the graver stomach troubles is vastly helped by such a process; but electricity has gone a good deal further than the mere seeing of the shadow of the stomach's inner wall.

SENTENCE SERMONS.

A stiff neck often goes with a smooth tongue.

Soap does not make saints, but saints never despise it.

Some of us want to be winter wheat without fall plowing.

Nursing sorrows gives the world some grownup griefs.

If you would have men loving your religion you must live it.

Righteousness is the love of the right rather than fear of the rod.

When the heart is frozen one is apt to think that the faith is firm.

A little humanity helps the preacher more than a lot of divinity.

Religion will never mean much until you find it in the least things.

He gets little out of prayer who prays only when he would get something.

One of the uses of adversity may be to teach us patience in judging others.

It is never safe to trust the man who thinks of the truth as a matter of grammar.

It's a wonderfully comforting thing to see Providence get after our neighbors.

He who fears he will be lonesome in heaven may find himself in the wrong crowd.

Some preaching seems to be on the notion that it needs only the fire and whirlwind to raise rich crops.

It's hard believing in the death of the devil when you see men making money by depraving children.

The greatest advance that children could make would be to make it plain that there could be no holiness without honesty.

NOT MUCH SURPLUS WHEAT.

It is estimated that the world used a little over 3,000,000,000 bushels of wheat each year, on an average, since 1900; that the average is now nearer 3,500,000,000, and may soon be 4,000,000,000 bushels; that there is very seldom now any very large stock in reserve, so that a bad harvest in any one year in several of the large producing countries is sure to send the price skying, and that the average consumption per head of population is steadily increasing in bread-eating countries, while rice-eating countries are beginning to use wheat. Moral—Grow wheat.

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