## AGREATSECRET

SHALL IT BE DONE.

de Lancry glanced at her carelessly, but did ford. not recognise her as any one she had seen before. On arriving at the factory, she sent in a message, asking whether M. Victor Fournier could spare her a few minutes. She had scarcely time to lean back in her carriage when the young fellow hurried out to her, flushed and radiant at the unexpected sight of her.

"Are you very busy?" said she, smiling with her most persuasive manner.

"I am never too busy to be at your commands, madame."

"Then come with me a little way. I'm so dull; I haven't seen anybody but my husband since-yesterday."

The impressionable young Frenchman opened the carriage-door promptly, and took the seat she offered him beside her.

"Where shall I tell him to drive to, ma-

dame?" "O, anywhere, anywhere-out of the town for a little while.

More pleased than ever, Victor told the coachman to take the Guines road, and then turned to the lady, still scarcely believing trusion." in his own good fortune. Among the local pseudo-beauties he was considered dangerous by his rivals, irresistible by himself; another world, and with her one could not Gerald." be so sure of one's powers.

venture would have been, or inconceivably yours.' ously dispelled by her first words.

appearance at 'Les Bouleaux' yesterday. | could. Why don't you make her speak ?" | walked up and down the room, when his | might presume to lend mademoiselle the Your fancee did not seem pleased to see "Don't worry my husband, dear child. wife had left him, with almost a young amount necessary-"

reason she had to be displeased."

but without showing either gratification or door with a majesty not to be resisted. annoyance at his words.

tor?" she said at last. He shrugged his shoulders.

not come without them, but when it has broken. come they are in the way."

man eagerly; and then he hesitated.

-I must marry an English girl."

ed at him penetratingly.

have an aunt who has not seen you since to him, as if glad to be rid of a dis- the quay, the small figure of the girl whose "Good-bye, good-bye, monsieur. You you were a child, who never cared much tasteful subject. The General thanked appearance had raised the day's storm have been a fairy godmother to me, and I about you, who scarcely remembers your her with his usual elaborate courtesy, but caught his eye. She was standing with her will love you all my life for it." existence. Mr. Beresford lives in the same he was not quite at ease; and she had back toward him, looking at a ship which | She seized one of his hands and printed town with her for a few weeks; he is avari- scarcely read half a dozen lines of an article was being loaded for departure. A gen- two or three quick, passionate kisses on it; cious, he has a marriageable daughter who in the Gaulois on the political crisis, when darme watched her idly from a few then, like a spirit of the evening mist, she port. The able address of the President has left me very has not previously occupied much of his he turned abruptly in his chair and inter- yards off, and a couple of tiny gamins fled away so quickly that, before he could little to do. It is impossible for any one to read and thoughts. He returns from Nice, sends for rupted her. his daughter, engages her to you, and short- "Madeline, you are too good to me, as her appearing conscious of their presence. his sight.

"Yes and no, madame. Mr. Beresford line? You who are so gentle, so kind!" is an oracle with my father, who sees in all | Madame de Lancry dashed down the paper this a smart stroke of business, which he and went to the window without answering. ing sufficiently for him to see her face as he that the relations between herself and him admires They are partners, and what is The crust of her habitual calmness was sat watching her. Then a group began to were changed since the afternoon. He gave good for one is good for both. I almost broken up, and passion was flashing in her gather, the last preparations were being no explanation of his expedition, no reason think that, on condition of this arrangement, great eyes. The General rose slowly from made, the ship was going to start. Peggy for the fancy he had to sit up until the midmy father has consented to my receiving his chair, followed her to the window, and slunk out of the way of the little crowd, night boat had left the harbor for England. with Miss Beresford no dot at all."

matter sttuck you in this light?"

father is a rich man; so must Mr. Beres- did not turn. ford be. Take my advice, do not let yourself be hurried into this marriage until your sure. You are never discourteous to me." been walking with wavering, uncertain his own wife took such an unaccountable aunt's will is proved." She saw immedi-She added: "What if Mr. Beresford, care- slightly to show that she was listening. ful as he seems, is imperilling his own for- "Tell me what made you so unlike your- up and fetched his field-glass—a toy which men's affairs. Smith suggests to me."

prove it for myself."

Smith's comings and goings. Mr. Beres | woman it was that he had married. Like | ever, stopping from time to look | results of her labors, she shook her head ford is in feeble health; you are deeply in | the Circe of fable, like the Messalina of hislove, of course, with his daughter. Make tory, like the fairest, most daring, incarnaone or the other of these excuses for con | tion of all that is beautiful and evil, she stant attendance at 'Les Bouleaux,' and stood before him with the fierce lightning watch the effect of Mr. Smith's visits on of reckless passion playing over her beauti-Mr. Beresford. Speculation is gambling; ful face. watch for the gambler's elation, the "I do hate her?" gambler's depression, the gambler's irrita- | She hissed the words out defiantly, and turn within range of his glass. The sky | go away; to morrow I find out that I am bility in Mr. Beresford's manner, and, if met his astonished gaze with eyes still on you find the signs hard to read, come to fire.

" Madame, how can I thank you?" "There is no need for thanks at all," said she, with simple magnanimity, in What has changed you like this?" which Victor could detect no venom. "I

turn; and the young man's cupidity had | She tossed back her hair with one hand tion. The long military cloak which he under the strictest control until he left the Her husband touched the fingers of her carriage at the outskirts of the town. She right hand reverently to detain her. looked after him with a shrewd expression "Don't leave me like that, Madeline; I ment. "What will madame say?"

on her face. she said to herself; "and now for the you have borne with me, and I have wor-

third." stairs to her sitting-room. At the door her | band's love."

On reentering the hired carriage in which | attention was suddenly roused by the sound she had come, Madame de Lancry gave the of a high, excited girl's voice inside. She direction - "Fabrique Fournier, Saint turned the nandle and went in, guessing Pierre." As she drove along the straight who the intruder was. Her husband was sandy road she saw, a little before the point | sitting, silent and solemn, by the stove, and where the canal comes in sight, the small, in front of him, pouring forth torrents of slight figure of a shabbily dressed girl hurry- indignant eloquence, in the attitude of ing along at the side of the road. Madame a miniature Cassandra, was Peggy Beres-

## CBAPTER XIX,

The entrance of Madame de Lancry did who turned toward her fiercly, as if rather you better as a devil than as a statue !" glad to find an opponent more worthy of her steel than the peaceful old General.

done with him?' she began at once, as back by him to the chair she had so abrupt-Madame de Lancry walked into the room, ly left. very composedly unfastened the clasp of her fur cloak, and seated herself in a chair be, seating himself beside her. facing her husband's as if the excited she looked up lazily.

these uncivilised attacks are the luxury of sitatingly gave it. the very poor, and are quite out of place beare at heart, and I will make no complaint I ever met you." to your father about your impertinent in-

"It won't make any difference to me if you do, for I shall never see my father again if I can help it. And I won't leave this but this fascinating new-comer belonged to place till I know what has become of "That I cannot tell you. At least," she All her valor went out suddenly, and she

How charming she was, he thought, as your society for some time, my child. terest, and who would be better without "I'll ask the captain of the night boat she leant back, without taking the pains to Gerald Staunton is now occupied with busi- her. That is reason enough, isn't it?" be extremely vivacious, as one half of the ness far too important for him to be disladies he knew capable of this sort of ad- tracted by any wild and childish whims of dent intention of answering no more ques- the boat that goes to-morrow !"

sweet, how new, her attitude of business- The little creature turned, white and shak- If his wite had been fond of him, it would who resides here." like seriousness was! It was, in fact, so ing with passionate excitement, from the never have occurred to him to be jealous of "I don't care," muttered Peggy, whom business-like, so serious, that a moment's handsome lady, whose face was now as a lad like Gerald. But, stirred as he had objections made degged; I'll go to London doubt clouded the young Frenchman's in- hard as a mask, to her quiet old husband, been by her excitement, awakened suddenly somehow, If I have to sw-w-im." fatuated happiness. This doubt was delici- who sat watching the conflict in much anxi- to consciousness of the strong current which | "I-er-I hope-I trust that made moiselle ety. "Make her tell me, do make her tell ran under the crust of her everyday manner, will not think I wish to be impertinent-"I am afraid I made a very inopportune me! You said you would help me if you he was ready to accept the unlikely, and he I have indeed no such intention—but if I

I have no doubt he would do anything in | man's impetuosity. "Madam, she did not know how much his power to assist you, but this, unfortun-

ately, is out of his power." Madame de Lancry looked at him steadily, | She rose from her chair and opened the forgetting his invalid's gait as he stamped him on the open quay; and clinging to his

"You don't care for Miss Beresford, Vic- and colder than ever. "You have intruded is thinking about. And yet, what is this ly but affectionately, while he took out his

upon us long enough.,' Shivering from head to foot with rage, And what does she mean by having these her hand, "Madame, I care for her as one cares for disappointment, and physical fatigue Peggy secrets from me? I won't allow it, I won't | "English money will be the most useful," the case and the straw in which one receives still stood before her, and hurled forth her allow it! She surrounds me with an army of he explained, as he put it carefully into her a present of choice wine: the wine could last defiance in tones alternately harsh and doctors and servants, and doses me, and shaking little fingers.

"Ah, 'les beaux yeux de sa cassette ' are and you have no more friendship for Gerald I'll send them all away; I'll have no more "Too much is better than too little," said the attraction. Why, Victor, you are avari- than you have love for your husband," she pillows and no more walking-sticks; I'll the General. "When will you start?" cious at three-four-and-twenty! What burst out tremulously. "But I will save enter the lists myself with these young popdo you want with this unfledged little crea- him from you. I don't know where he is, injays whom she doesn't even think it necesture's dot, you who have just had a fortune and I haven't a penny in the world. "But sary to introduce me to. I have been de-I will find him out, and go to him, and tell ceived in her; I'll let her see she has been "Ah, but, madame-" began the young him how wicked you are, and how much I deceived in me." love him, if I have to beg my way all over France, and England too."

attempt at maintaining her dignity, and there in her proud beauty; and forgotten live upon air now." Madame de Lancry started, but for a few | rushed past her enemy out of the room.

with an exclamation of relief, and turned give effect straightway to some of his new figured into loveliness by the change from "That is very strange, is it not? You to ask her husband if she should read resolutions, when, as he glanced out upen anxiety and despair to energy and hope.

ly afterward you learn that a fortune has you always are. But I will not trouble you been left you by your aunt, on condition to read to me longer, for I cannot listen to. forlorn, so friendless; he wondered what distance which lay between him and his hoof your marrying an English girl. Has the day. That poor child's entreaties fill my ears. Why were you so harsh te her, Made-

called her softly, "Madeline, Madeline."

There was such simple dignity in his ap- steps, as if she had no particular ob- and undesirable interest. ately that these words were taken by the peal that she reluctantly moved so that he ject in her lonely ramble, she passed out "She will find him out," he thought to young fellow for a flattering sign of jealousy. could see her side-face, and bent her head of the General's sight along the broad stones himself composedly, "and he will marry

tune by private speculation? That is what self to that poor little girl. Why were you his wife took care to have always at hand, And in happy ignorance of the havoc he the erratic conduct of his confidential clerk so unkind to ker? You spoke to her as if as it kept him quiet-and after allowing was doing his best to work in his wife's you hated her."

Victor, who was in debt, took the alarm | She turned suddenly and met him face to | able bridge at the end of the quay, and to | to sleep. face. Leaning against the window-frame, get round to the opposite side of the basin, "What can I do, madame? I dare not with the sinking April sun shining on her he began to look out carefully. Before he events of the day, and congratulating herhint such a thing to my father. I cannot chestnut hair, and on her glittering, feverish bad watched many minutes he saw again the self upon the work she had done. She had eyes, she showed her husband for the first | tiny figure, a mere speck in the distance by | had too adventurous a life not to be super-"Take my advice. Be on the watch for time in their married life, what manner of this time, moving along more slowly than stitious; and when she had summed up the

self again."

have not treated you so badly as to deserve "A very good ferret for the second hole," that. You do not care for me, I know; but shipped you even for that. No change in She was thoughtful and preoccupied as you can make me love you less; give me used, and, refusing any other support, made and what a proof of the majesty of the law

• ing in her husband's tones a strange echo of to imagine, and he found the evening breeze the passion which had thrilled her own voice that blew in his face as he stepped upon in the long past days when she had been a the quay rather refreshing than chilling. slave to the cold and selfish Louis de Bre- He turned to the left, walking close to the teuil. She tried to laugh, but broke off water-side, and keeping a sharp look-out for

"I-I am behaving very foolishly, mon- The masts of the ships that lined the harbor sieur," she said, not quite steadily, making were standing out black against the deepena strong effort to recover her usual indiffer- ing crimson of the the evening sky when he ent manner. "If you will allow me to go to came at last face to face with Peggy Beresmy room for a quarter of an hour, I will ford. undertake not to trouble you with any more

seizing her hand, "you shall stay with me; He stopped short in front of her, but, without you shall answer my questions now. If I even glancing up to see who it was that let you go, you will come back in ten was barring her passage, she stepped nimminutes cold, calm, listless, obedient, and I bly on one side and passed him. He turned shall see no more of my wife than I see every | round and called to her. day. Great heavens, Madeline, I am not not in the least disconcert Peggy Beresford, so old nor so cold as you think, and I like effect.

iron-gray moustache touched his wife's tention, and as he came up with her she "Where is Gerald? What have you chestnut hair, and she submitted to be led turned.

"Now tell me what you please," said he

Madeline had been so long used to treatlittle intruder had been some over indulged | ing her husband as a cipher that it was for domestic pet whose capricious humors were the first few moments rather disconcerting of no consequence. At these fierce question | for her to be called upon to treat him as a man. As he waited quite patiently for her "My good child, don't you know that confidence, however, she at last rather he-

"I have met lately, quite by chance, a tween people like you and me? Now run person-some people-who caused me great away home, like the good little savage you unhappiness when I was a girl, long before selle?" said the General stiffly.

"But this child, this little creature who

was here to-day? Surely she-" Madeline's face grew sullen again.

"No, I never saw her until yesterday." "And your reason for hating her?" "Then we shall enjoy the pleasure of is in love with a lad in whom I take an in- the tears forcing their way to her eyes.

tions. Her husband let her go, but he was 'But he will perhaps know you. I be languid, like the remaining half! How "Then you won't tell me where he is?" not at all satisfied with her last explanation. lieve you are the daughter of a gentleman

> "A boy like that! It is impossible that had scarcely got an inkling of his meaning she can care for him !" he said to himself, when she made a frantic effort to embrace angrily upon the floor. Why, he doesn't arm, with the tears running down her "Now go," she said, in a voice harder even care for her; it is this little girl he cheeks, she blessed and thanked him vaguebusiness of hers that he is so busy with? pocket book and put five sovereigns into walks on tiptoe near me, in order that I may "I sha'n't want it all," said Peggy, "I "You are a hard, selfish, cruel woman, treat her as a nurse and not as a wife. But daresay."

And the General walked up to the window against which she had leaned, and pic-"With that fortune there is a condition And with a smothered sob she gave up all tured her again to himself as she had stood fire came into his own eyes as he did so. moments she said nothing. Then she look. Madame de Lancry shut the door after her He was on the point of turning away, to eyes to his, and showed him a face transplayed hide-and-seek round her, without even return her farewell, she was out of The General was interested; she looked so | The General walked very slowly the short was the thought in her mind that kept her tel. His wife, who had heard of his caprice, there alone, motionless, minute after min- met him in consternation. But he laughed ute. For more than half an hour she re- off her fears with a new indifference to mained in the same place, never once mov- his ailments, and she began to understand and wandered along under the hotel win- Then he went off to bed, still reticent, but "Does not that seem strange? Your She shook her shoulder petulantly, but dows, glancing behind her now and then satisfied, for he knew that the poor little wistfully at the busy sailors she had lady whom he had helped that tvening was "Madeline, you will answer me, I am watching; and so, slowly, forlornly, safe on her way to the young lover in whom of the quay. He was not satisfied; he got her and have no time to attend to other wosufficient time for a person to cross the mov- well-laid plans, Monsieur le General went down into the green water many feet below and sighed doubtfully. her. A shudder passed over the General, "It has all gone too smoothly," she said and a fear lest the thoughts in the poor to herself. "Gerald rescued from 'Les child's mind should be darker than he had Bouleaux' and saved frem that girl. One imagined: when she passed again out of ferretat 'Les Bouleaux;' the second in Lonsight behind the hill, he watched, in anxiety | don; Paris the only hole that remains to be waich absorbed his own troubles, for her re- watched. My husband is well enough to was darkening toward evening when, to his tired of Calais, and must return to the bougreat relief, he saw the solitary speck re- levards; then it is only a waiting game. "And I am not unlike myself; I am my. | turning; the warmth of the April day was | And yet-and yet-I wish it had not all gone by this time; he shut the window and | been arranged so easily, so simply. There's "I don,t understand you, Madeline. shivered. His wife had not come back to always a little ripple upon the open sea; renew her usual perfunctory attentions, and but in the smooth water close in shore one "I am not changed. You don't change he was glad of it. Ringing the bell, he looks out for-rocks." shall be too happy if I can help you against a letter by tearing off the envelope. The ordered his servant to bring him his overcoat the fraud of a speculator or the avarice of a envelope has been torn off to-day for the and cap, and when the astonished man first time; if you don't like the contents of obeyed, he put them on and looked at him-She told Victor to direct the driver to re- the letter, why, you can throw it away." self in the glass with some simple satisfacbeen so successfully aroused that she found from her burning forehead, and made a step still affected suited him, and his wife had

late!" remonstrated the servant, in amaze-

His master drew himself up. one should not always consult them."

the stairs. He was not strong yet, but he was! - Ex.

Madeline stopped and stared at him, hear- in better health than he had been allowed the little figure of which he was in search.

She did not know him, but came straight toward him with a blank, sightless look on her "No, no, Madeline," said the General, face that made her more like an elf than ever.

"Mademoiselle!" he began without any

The sound of his limping footsteps as he He bent his still handsome head till his bobbed after her, however, arrested her at-

"Monsieur de Lancry?" said she shyly, uncertainly, and as if prepared for flight. "Yes, mademoiselle. Do not be alarmed, I wish to help you if you will allow me. You wish to know where is Monsieur Gerald."

Peggy started. "You said you couldn't tell me!" said

she sharply. "I cannot tell you with exactness, mademoiselle; but I know that he is in London.' "Ah, I thought so. And Madame de

Lancry sent him there !" "You are anxious to find him, mademoi-

"I will find him," answered Peggy, with fire, "if I have to go crying his name all through London like the Saracen lady did Gilbert a Becket's !"

" And when do you propose to start, mademoiselle?"

said quickly, "the girl is in my way. She stood before him, limp and wretched, with

to take me over," said she tremulously. And Madeline got up, with a very evi- "And if he won't, I'll ask the captain of

He need not have been afraid. Peggy

"To-night, of course." "And what will you do with yourself in

the mean time?" "Go to Gerald's pastrycook's and have

some tarts." "You ought to have something more

"No, no, I'm all right, monsieur; I could

And the tiny creature raised her weird

Madeline sat up later, thinking over the

(TO BE CONTINUED.)

## Past and Present.

In 888 the Church of England leased to the crown a piece of land for 999 years, or no difficulty in keeping his admiration away from the window toward the door. that afternoon awakened his innocent vanity. on what is termed a " perpetual lease." "You are not going out, monsieur, and so The time has expired, and now the property reverts to the Church. Here is a document in force, made away back in the days of King Alfred, compassing a millennium, less one "The ladies are too nervous, Charles; year, and now after this long period the occupants must vacate. How strangely And he took the strong stick he habitually | this event links the present with the past, she drove back to the hotel, and went up- your confidence, for the sake of an old hus- his way slowly along the corridor and down and the stability of the English government.

## ASSURANCE COMPANY.

HE Annual meeting of the North American Life Assurance Company was held at the Head Office or the Company, 22 to 28 King street west, Toronto, on Thurs lay, the 27th day of January, when the annual report was submitted as follows:

In submitting their annual report the directors have much pleasure in stating that in every department tending to the Company's substantial progress and prosperity, the year's operations have been most satisfactory. During the year 1,578 applications for \$2,420,050 were received, upon which were issued 1,515 policies for \$2,294,550, the rest being unacceptable, and 7 policies for \$10,635, which had lapsed for non-payment of premium, were revived. The accompanying revenue account and bilance sheet show that the reserve fund has been increased by \$104,826, and that fund now amounts to the handsome sum of \$416,511. The addition to the Company's assets is largely in excess of that of any former year, amounting to \$120,508,89, being over fifty per cent. of the whole income of the year. All the reserves and resources of the Company are invested in Canada, throughout nearly all the Provinces, and are thus utilized in building up and extending Canadian interests. Every documentary security held by the Company has been examined and verified independently by the Auditors and the Committee of the ALEXANDER MACKENZIE, Toronto, Jan. 26, 1888. President.

Income for the year 1887 .....\$239,792 84 Expenditure (including payments to policy Liabilities to policy-holders..... 425,511 00 Surplus for security of policy-holders.... 862,149 87 WILLIAM MCCABE,

ABSTRACT OF REVENUE ACCOUNT AND BALANCE SHEET.

Managing Director and Actuary. We have examined the Books, Documents, and Vouchers representing the foregoing Revenue Account, and also each of the securities for the Property in the above Balance Sheet, and certify to their cor-JAMES CARLYLE, M.D. Auditors.

Toronto, January 3rd, 1888. We concur in the foregoing Certificate and have personally made an independent examination of said Books quarterly, and also of each of the Securities representing said Property.

B. B. HUGHES, | Auditing Com. of Board. WM. GORDON, The President then said, in moving the adoption of the report: I have very great pleasure in making the usual formal motion to adopt the report, printed copies of which you have in your hands. Year by year, since the commencement of this Company, it has been my pleasing duty to take the chair at our annual general meeting, and to make some remarks on the position of the Company and its progress, but never, in its history, have we had such a splendid showing as that for 1887 which has just been read. The statement is so full, clear and concise, that it seems to me almost unnecessary to make any remarks thereon. It is said, "nothing succeeds like success," and this may be the reason that, year by year, our success has increased until to-day we meet you and say that we can show a statement with over half a million of accumulated assets in the short period of a few years, together with a handsome surplus. The actual increase in our assets during the past year has amounted to the large sum of \$120,508.89, while our Reserve Fund has been increased by \$104 826, now reaching the handsome sum of \$416,511. These grand results have been accomplished mainly by hard, persistent work on the part of our active agents on the field. The splendid investment and other plans of insurance of-fered by this Company, all of which have stood the test of time, and have been endorsed by the highest authorities on this Continent, have been widely approved by leading professional men and others desiring to protect themselves by the stfeguards of life insurance combined with an investment. The applications of the year have been of an unusually good character. It is gratifying to observe that so many farmers, constituting as they do the largest industrial interest in this country, are availing themselves so largely of the great advantages of life insurance. The Government official report shows that, in the amount of our income, accumulated funds, new busihess insurance in force and addition to assets, we are again considerably ahead of our chief home competitors at the same period in their history, and what fs of more importance, the cost of our business is still kept within re-sonable limits. Competition, both from the United States, and also from the British companies, was never keener than during the past year, and in many instances, prices were paid for the business, which we consider excessive. One word about the excellent character of our assets. Our Finance Committee have been very careful in the selection of investments, and it is a great source of congratulation to know that so successful have they been in this respect, that there is not a single investment on the books about which we have the slightest anxiety that the Company will lose a single cent. The interest has been wonderfully well paid, and the income from that source has now reached a very handsome figure, being in cash \$23.718.72, and due and accrued \$6,016.23, which would have more than paid the losses of the year in the general branch. As regards our Company, I feel the utmost confidence in recommending it to the consideration of every one contemplating insurance, as I fully believe there is no company doing business in Canada to day that is better prepared or more able to meet its contracts than this Company.

Hon. Alexander Morris, Vice-President, said: I have much pleasure in seconding the motion of my old and tried friend, the President, for the adoption of the restudy this report without feeling intensely gratified. Here is a home institution that trusted itself to the public, that endeavoured to meet the wants of the people, and the people have nobly rallied round it. They have shown appreciation of the efforts of those who desire to make life insurance a home word and a home institution. They have shown that they believe in the benefits of life insurance, and the most gratifying feature of the report alluded to by the President, is that the farmers, upon whom everything in this country rests in so great a degree, have begun to realize the benefits of life insurance, and are largely taking advantage of it, and 'of the opportunity affo ded them of making provision for their families. Dr. Thorburn, who gives the utmost attention to the examination of all applications received, and we have the advantage, in addition, of the matured wisdom of the President, who, I may state, is in daily attendance at the office, and gives all attention in his power to this business; and also one of the best life insurance men in Canada, your managing director, Mr. McCabe, and then you have the quiet, energetic application and long and successful financial experience of a gentleman whose merits are not fully known to you; I refer to my colleague in the vice-presidency, Mr. Blaikie. I had no intention to delay you so long, but as I look around the room I cannot help but remark on the good appearance of the Company's agents. As a director, I thank the agents again for their efficient services in the past, and would simply say to you that the North American Life Assurance Company expects every man to do his duty as he has done in the past.

DR. THORBURN, Medical Director, presented his report. On motion of Mr. J. L. Blaikie, seconded by Mr. A. H. Campbell, it was adopted.
Mr. J. N. Lake and Mr. Wm Gordon were appoint-

ed scrutineers when the poll was opened. The scrutineers reported the result of the election. The meeting then adjourned, whereupon the new Board met, and re-elected the officers of last year.

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