

**Love and an Up-to-Date Cottage**

By C. C. HAHN.

When I came of age I stepped into as nice a little fortune as any young man need wish for, and said to myself:

"I have enough of an income to live a life of leisure. I shall enter into no business now and lose the best years of my life for enjoyment. When tired of amusing myself I shall take up some employment—as a pastime."

"Why should not man make business a pleasure, just as he does travel, music or yachting?"

At the end of my first year I found that I not only had used up my income, but had also cut of a generous slice from my principal. At the end of three years—and I never was disappointed—I had come to my last \$5 bill, and I spent it, wrote across its face, "Good-bye, Bill. You are my last." Then I began to look about me for the business that was to be a pastime.

I had always been firmly convinced that if a man really wanted to work, he could find it. But, strange to say, when I started out in search of a position, I found none waiting for me to step into. My friends all gave me good advice. They did not know that my fortune was gone and I took particular pains not to enlighten them. I had that much wisdom left. I did not want either their sympathy or their cold shoulders. Their advice was always to the effect that no one could really engage in congenial business without investing money, and they advised me to do so. They even went further and brought forward schemes in which to invest.

I had also had peculiar ideas with regard to the business and the men with whom I would associate, and in my search for employment neither business nor men came up to those ideals. Consequently, for the first year my efforts at earning a living were extremely varied and not marked with the brilliant success I had expected.

At last I settled down as a real estate agent. That, I thought, would bring me among none but pleasant people, or if it did, I could easily get rid of them. I took out a license, rented an office, and actually found myself engaged in a business entirely my own—and without investing money. My friends, as usual, were kind. They all listed their property with me, whether they wanted to sell it or not. But even here there were some ungenerous things which did not suit me. There was Jones, for instance. He had a delightful piece of property, but his lowest price was \$10,000, while my friend Brown, who wanted to buy it, would not pay more than \$4,000. When I grew wiser, I learned that the property was worth only \$5,500.

At the end of my first month I pawned my gold watch to pay office rent and my boy's wages. At the end of the second month I was obliged to dispose of my wardrobe and speedily reduced it to one suit. Then I requested my landlady to allow me to occupy one corner of her garret and began living on two meals a day. I also let out half my office to a man who could afford to pay rent. At the end of his second month he failed with the requisite rental and offered to take the place of my office boy as payment. So my office boy went.

In the course of time I got down to extremities; slept in my office and ate when and where I could. I also learned tailoring—so far as keeping my solitary suit in repair.

On great and happy I consummated a sale and built air castles as to how I would spend the commission. It never came. Later I learned that commissions from that particular man never did come. It was hard, but it taught me caution. After this I saw to it that my commission was in sight before I closed a deal.

But things took a turn at last. I had a beautiful cottage on my list, and one day a handsome carriage stopped before my door, and in came a widow whom I had slightly known in my moneyed days. She wanted that cottage—wanted it badly—but a-ter looking over the terms, said:

"Mr. Saville, I must have this place. But I cannot pay cash unless you can find a purchaser for my brown stone house on Madison avenue. If I could make an exchange with the owner of the cottage I would pay you almost anything you might ask."

Was there ever anything a young real estate agent would wish for more than a chance to become salesman of a brown stone mansion on the most fashionable avenue in the city? I promised her a buyer within a week, and kept my word.

Next day Mrs. Kent called for me and we went out to inspect the cottage. Incidentally, her daughter, a vision of lace, loveliness, sunny hair and sunny smiles, was in the carriage with us—a vision which I had known also, and dreamed about in the days of my inheritance.

In wrestling with one of the windows which had stuck fast, I managed to split my only coat soon after reaching the cottage, and the mirrors in the room showed sooty vest and shirt, whichever way I turned. But no thanks to me, the house was so delightful that the only question was if the owner would agree to an exchange. He did, and I won my first

commission of importance. Next day I sat in my office deeply immersed in a meditation upon the extreme foolishness of squandering a fortune which would have enabled me to dream with reason, of a fluff-haired, sunny, smiling girl, when a carriage stopped at the door and in it the fluff-haired vision. I blushed a little as I ran out and spoke to her. She handed me a package saying:

"Mamma could not come to-day and sent you this by me. And she wished me to ask if you will not take tea with us to-morrow evening."

I took the package and accepted the invitation, although I wondered a little as to the spectacle I would present in that dilapidated coat. My tailoring had not been a success in this instance.

Returning to the office I tore open the package and found my commission in bills and gold. I caressed the strangers. It had been a long time since they had been calling on me. Never before in my life had I known how really beautiful money looks. A Corot is nothing by the side of a line drawing on a dollar bill, and when it came to gold eagles and hundred dollar bills—diamonds are not in with them. I can say this from experience. I had beefsteak for dinner that night—beefsteak smothered in onions.

Among these bank notes was that last \$5 bill on which I had written my farewell two years before.

"Back again, are you?" I said. "You won't be so slippery next time." I felt that I had got the tail of my fortune in my hand again, and proposed to pull it back to me.

Five years later, as the fluff dream and I were seated in this same cottage, she asked me for money to buy rattles, or something, for our boy, and I gave her that \$5 bill. As her eye caught the lines I had written seven years ago, she exclaimed:

"Poor fellow. This is some one's last dollar. How I wish I could give it back to him." "You did that five years ago." And then I had to tell this story.

**Healthy Children.** Healthy babies are good babies, and the good baby is a blessing in every home. Nothing can give the mother or father more pleasure than to see baby play. Every moment is watched with delight; every new word spoken brings pride to the fond parents. It is only the sickly baby that makes home wretched—and, mothers, it is not baby's fault when he is sick. You are the one to blame. Perhaps you give him a cold, or a fever, or a stomach ailment. Then when he is cross and ailing you give him some "soothing" mixtures to quiet him. That is wrong—remember his little stomach is not as strong as a grown person's, and also remember that every spoonful of "soothing" mixture you give him only does him more injury—it does not remove the cause of his fretfulness—it merely dopes him into an unnatural sleep. What is needed to make baby healthy and happy is Baby's Own Tablets—a medicine with a guarantee of safety. About them Mrs. Mathies McCormick, West St. Peters, P.E.I., writes: "We have used Baby's Own Tablets with good results. They are certainly a blessing for mothers that have cross, sickly babies. They assist the stomach, give refreshing sleep and make baby fat and healthy." Sold by medicine dealers or by mail at 25c. a box from The Dr. Williams' Medicine Co., Brockville, Ont.

**A Future Food Faker.** Chicago News. Harvey W. Wiley, the government's brilliant food expert, was talking about a notorious case of food adulteration.

"The morals of these people," he said, "is incredible. But I know a little boy who will grow up and join them some day."

"I was walking one morning in a meadow when I saw this little boy gathering mushrooms."

"Have you had good luck?" I asked.

"Fair," he answered, showing me his basket.

"But I gave a cry of alarm. 'Why, my lad, I said, 'those are toadstools you've got. They're poisonous, deadly poison.' 'He tipped me a reassuring wink. 'Oh, they ain't for eatin', sir,' he said; 'they're for sale.'"

**DO YOU KNOW YOUR COLOR?**

**Good Luck Comes to the Girl Who Wears Her Astral Hue.**

The girl who believes in good luck charms or likes to think that she does will want to know about her particular astral color. It is supposed to be both becoming and charmed with good fortune for the wearer; but, however, that may be, here are the colors for each month:

The girl who was born in January should wear green. All shades of pink should be the February girl's choice, while those of March will feel most comfortable in purple. The April daughter can wear red and especially rose red. The special color for May is blue, and the girl born in this month should choose jewellery and clothes of light tints of blue. This girl is supposed to be sensitive. Bronze green is for the June girl, which is apt to make her a little melancholy. Light red is the color for July, and deep blue for the girl born in August. Yellow is for the girl born in September. If you were born in October you will take the greatest comfort in wearing brown, while if November is your month you may choose a light gray. Instead of the gay holiday colors the girl who is born in December should choose mauve. It will bring her luck and love and other good things.

**Lowered the Gas Bill.**

New York Press. Some time ago a representative of the gas company decided that the gas meter of a certain business house in Washington Court House, Ohio, was not working properly; in other words, the company was of the opinion that it was furnishing more gas than it was getting paid for, so it decided to examine the meter.

"Imagine its surprise when it found the meter literally full of cockroaches, which had so interfered with the working of the meter that the gas bill jumped up from about \$10 a month to something like \$25 after the roaches were removed. The business man said that this was the first time he knew that there was any real good in a cockroach."

**Heard as They Pass.** Detroit News. "I do not think that people should go visiting on Sunday unless they are especially invited. Most everybody likes to have that one day in the week to themselves."

"They say she became engaged after an acquaintance of less than a month and will march to the altar in June."

"Never think that women are the only bargain hunters. My husband reads all of the bargain sale advertisements and takes advantage of them, too. He has bought underwear and shirts enough to last a year this month."

**Perplexing Position.** A man sent to an asylum with a load of coal found on his arrival that the gates were open, but not knowing where to deposit the fuel he left his horse and cart outside while he went to enquire. He walked about the grounds, but failed to see any one, so made his way back to the gates, but to his horror found they were closed. He tried in vain to open them, and appealed to passers-by to help him. "The horse and cart belonged to him."

"Fancy," said one passer-by to another, "that poor man thinks he is a carter."

**Plain Hunger.** "Doctor, what disease is the most prevalent among the poor?" "An alarming condition in which the nerve terminations in the stomach stimulated by accumulated secretions of the gastric glands send irritations to the spinal cord by way of the pneumogastric nerve."

"Goodness! How awful! And to think that we rich people can do nothing for these unfortunate sufferers!" —Cleveland Leader.

**"Bout 400."** Newark, N.J., Star. The revelations of wholesale vote selling in Adams county, Ohio, recalls a colloquy said to have taken place between a political scout and a farmer into whose territory he had driven. Here is the dialogue:

"How many doubtful voters in this district?"

"'Bout 400."

"How many men likely to vote the democratic ticket?"

"'Bout 400."

**CANADA LIFE ASSURANCE COMPANY**

**THE SIXTY-FOURTH ANNUAL REPORT**  
Shows that in 1910 the Company enjoyed  
**A MOST SUCCESSFUL YEAR**  
in every essential feature.

FINANCIAL STATEMENT	
ASSETS.	LIABILITIES.
Government, Municipal and other Bonds, Stocks, and Debentures	Reserve Fund (Hm. 3 1/2 per cent. and 3 per cent.)
Mortgages on Real Estate	Death Claims in Course of Settlement and Instalment Fund
Loans on Policies	Dividends to Policyholders in Course of Payment
Real Estate Owned (including the Company's Buildings in Toronto, Hamilton, Montreal, Winnipeg, St. John, N.B., Ottawa, Vancouver and London, Etc.)	Reserve for Policies which may be Revived
Loans on Bonds, Stocks, etc.	Other Liabilities
Premiums in Transit and Deferred (net)	Total Surplus on Policyholders' Account (Hm. 3 1/2 per cent. and 3 per cent.)
Interest and Rents Accrued	
Other Assets	
Cash on Hand and in Banks	
<b>\$40,820,856.93</b>	<b>\$40,820,856.93</b>
RECEIPTS.	PAYMENTS.
Premium Income (net)	Death Claims (net)
Interest, etc.	Matured Endowments (net)
	Dividends paid Policyholders (including Bonus Additions Paid with Death Claims and with Matured Endowments)
	Cash Surrender Values
	Cash Surrender Values, Matured and Other Deferred Dividend Policies
	Paid Annuities
	<b>TOTAL PAID TO POLICYHOLDERS</b>
	Commissions, Salaries, etc.
	Taxes, Government Fees, Stock Dividend, etc.
	Excess of Receipts over Payments
	<b>\$5,902,070.59</b>

**The Three Elements of Surplus**  
A Gain in Each in 1910.  
Mortality Rate Was Lower.  
Interest Rate Was Higher.  
Expense Ratio Was Reduced.

**A FEW OUTSTANDING FACTS** from the Report submitted by the Directors at the Annual General Meeting:—  
EXPENSE RATIO again reduced, as in several years past.  
SURPLUS earned, \$1,233,163.11—greatest in the Company's history.  
ASSETS now stand at \$40,820,856.93; more than doubled within the past 12 years.  
NEW PAID FOR BUSINESS amounted to \$10,838,384.32. TOTAL BUSINESS IN FORCE, \$128,274,973.54.  
PAYMENTS TO POLICYHOLDERS in 1910 amounted to over \$4,789,000.00, exceeding by more than one and a half millions of dollars the payments made during any previous year in the Company's history.  
\$2,000,000.00 IN PROFITS were allotted to Policyholders last year—a larger amount than at any other previous quinquennium.  
PREMIUM INCOME AND INTEREST EARNINGS show a satisfactory increase. LAPSE RATIO reduced. MORTALITY RATE exceptionally favorable.

The complete report of the Annual Meeting will shortly be published in the Company's paper, Life Echoes, which will be mailed on request.

**J. O. HUTTON, General Agent, Kingston.**

**PURITY FLOUR**

Use it for bread, pies, cakes, biscuits, everything

It's the champion all-purpose brand.

Western Canada Flour Mills Co., Limited.

**J. A. McFARLANE, KINGSTON DISTRIBUTOR.**

**HAIR BEAUTIFIER**

Refined Women the World Over Use It.

Every woman knows that there is nothing so good for hair and scalp trouble as Parisian Sage. If Parisian Sage is used two or three times a week it will keep the scalp nice and clean and remove the dandruff. It makes the hair lustrous and fluffy and keeps it from falling out.

**Care of an Umbrella.**

If your umbrella falls into the mud and you cannot brush the dirt off, the best way is to wash it with a soap lather. First cleanse the inside wires to prevent them from rusting; then proceed to wash the cover, scrubbing the dirty parts with a soft brush. Next rinse it with cold water, inside and out, and hang in the sun to dry. The umbrella must be kept open all the time. It will look quite new when done.