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### AN EXCHANGE OF CONFIDENCES,

The pier was deserted when Barlow and Miss Grant came strolling up the beach from the automobile races, which had proved to be a decidely tame diversion. Barlow had many things he wanted to say to the girl, and he wanted to say them in a place where uninterrutped. The pier looked promising.

pier and addressing the girl.

"It's nearly time to dress for dinner," she demurred, consulting her watch. "Still, it does look quiet and inviting out there. Perhaps we might go out for a few minutes."

"We need a few minutes' rest," he laughed as they walked down the pier.

They went to the end and sat down on a stringer that made a comfortable seat. The sun had gone down, and the trees of the orange grove were shapely black silhouettes tance into duller hues of gray blue and in her eyes.

The girl leaned back against a stanchion tell you," she murmured slowly and closed her eyes.

"Isn't it perfect?" she said. "Does a twilight like this set you thinking?"

"It certainly does," said he, smiling quiet-

"What about?" she asked.

"Oh, lots of things," he replied. "My sins, sometimes."

"That's the way it affects me," she said, quickly.. "It sets me thinking of my sinsand of Tom."

"Tom?" he repeated questioningly, leaning forward a bit.

"Yes, dear, old, prosaic Tom," she said, "who hasn't the temperament to enjoy a twilight.\ Indeed, he can't enjoy much of anything but silly figures about stocks and bonds and margins."

"Your brother? Miss Grant?" he asked. She shook her head. He waited rather

impatiently for further information. "He's back there in a stuffy office," she

went on, "slaving and saving. Imagine being tied to a stuffy office day in and day out, Mr. Barlow."

"I've experienced the pleasure," he said grimly.

"Tom wants to get a certain amount of money, you see," she explained carelessly, "and when he does, he'll ask me to marry him."

"I see," said Barlow, rather stiffly, look-

ing across the water to the orange trees. "He's such a dear, stupid, faithful crea ture," she said affectionately. "You know

the kind, Mr. Barlow. He eyed her narrowly. Why had she never spoken of this man before? He felt hurt, ill treated. Up the beach the crowds were cheering lustily, as the last race was finished in semi-darkness. He smiled grimly. She should never know he was hurt, anyway.

"It is strange where twilight carries one's thought, he said evenly. "Twilight always carries me to Margaret, no matter where she is. Just now she is in Venice, but this magic twilight takes me to her.

"Yes?" said the girl, with languid interest. "I should be there with her now," said he, "if it wasn't for the fact that my affairs here won't let me get away for more than a fortnight at a time. We'd be poking about the galleries together and invading those strange little shops, picking up odd bits of tapestry and old brasses. I spent one happy, happy winter in Venice when she and her mother were there." He paused. "It's to be in June as soon as she returns," he said

quietly. The girl sat silently for a time, watching the saffron sea change slowly to a dull gray in the dying light. Then she arose and laughed lightly.

"Come, we must go back. It's getting very late," she said.

He arose and silently they walked together down the pier. The last red glow was fading in the West. Myriad little stars were peeping out of the purple back above them.

"I think," said the girl, "that ours will be in October."

Barlow said nothing. He strode along in moody silence, his hands thrust deep into his

"Of course you're fond of Tom?"

"He's the dearest boy that ever lived?" she said with enthusiasm.

Halfway down the pier Barlow stopped short. He touched a match to the cigar between his teeth and blew out a cloud of white smoke. He watched it drift away on the still air. Then he came a step nearer the

"Hang Tom!" he growled irrelevantly. The girl drew away, a bit frightened at his vehemence.

"What" she gasped. "Hang Tom!" he repeated.

She stood staring at him in speechless

"I don't want you to marry Tom," he burst out, "nor anyone else, for that matter -but me. I've loved you from the first minute I laid eyes on you-and-and-oh, forgive me for making such an ass of myself!'

Her hands were clutching the guardrail of the pier. He thought she shivered slightly. "We must go back at once." There was

quiet force in his voice.

contritely. "I didn't know about-about-" "About Margaret?" He laughed harshly. "Neither did I. There isn't any Margaret. There never was. There never will be. She was an imagination to cover the wound your he could be sure they would be alone and Tom tore in my heart. I thought I could hide my wounded pride and-and, yes, my "Shall we go out?" he said, halting at the love, behind her. Kindly notice, how well the expedient has served," he ended with and other pests.

> Silently they finished their walk down the pier. Silently they crossed the orange grove and mounted the hotel steps. The orchestra at one end of the piazza was playing a lively march. To Barlow it sounded like a dirge. He was sick at heart and disgusted with him-

He was aware of a vague sense of relief when the girl said good-night at the door. against the flaming sky. Beneath them lay To his surprise, instead of going in at once, a tranquil, saffron sea, shading in the dis- she stood looking at him with a queer light

"There is something I feel I really should

Barlow waited silently.

"There wasn't-that is, there isn't-She paused and flushing beautifully. "Oh, there isn't any Tom," she cried hurriedly and fled through the door.

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### Assessment Insurance.

(Ottawa Citizen.)

Twenty years ago there was a great boom in assessment insurance societies in Canada, following the lead of the United States. Many of these societies were launched on a sound basis, while others made a strong bid for membership by promising life insurance at a rate far below the best that could be offered by chartered companies or by the more conservative and responsible societies. Naturally they attracted a large membership among people who aim at getting something for nothing, or more for their money than can be legitimately expected. So long as the membership was largely composed of young men, these societies were able to make good. But in twenty years the average age of membership had passed the safety mark and the mortuary assessments are being yearly more numerous. The consequence is that those who saved money in the earlier years on the low rates are now commencing to drop it in order to keep up with the assessment and retain their membership. It is the old story of not being able to get something for nothing in this world. Any insurance scheme not based on prudent actuary estimates has sooner or later to come down to a safe basis. In such societies the lucky members are the

### In Search Of a Lodging.

There is a story of a home-loving farmer who started for the West and came home "to spend the first night." this was a question of sentiment: but another man, quoted by the Philadelphia Ledger, had a more practical reason for seeking cover.

He had been hired by a close-fisted farmer who believed in burning the candle at both ends. The first morning the new man was called at three o'clock. About fifteen minutes later he came down stairs with his bag in his

"Ain't you going to work?" asked the farmer, in surprise.

"No," was the disgusted answer. "I'm going to hunt up some place to stay all

### Good Advice Boiled Down.

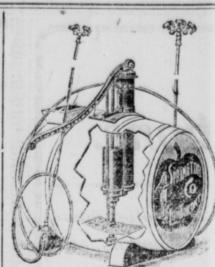
Drink less, beathe more. Talk less, think more. Ride less, walk more. Clothe less, bathe more. Worry less, work more. Waste less, give more. Preach less, practice more.

-Maryland Baptist.



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Used for spraying fruit trees, shrubs and vines it increases

the yield over 80%. Under its influence, raw crops are rid of grubs, worms, bugs

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yond computation. From relieving live stock from the annoyance of the horn fly it demonstrate its usefulness many times over and assures a greater yield of milk and butter.

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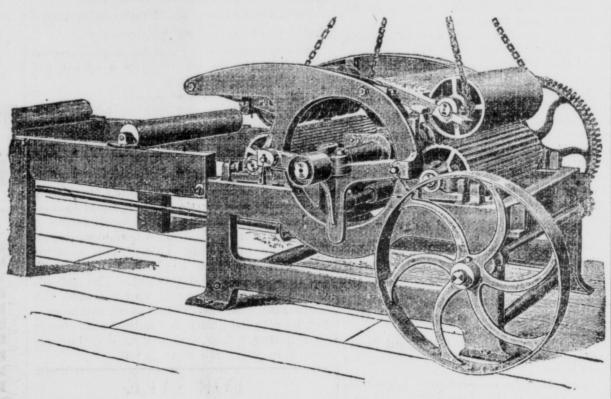
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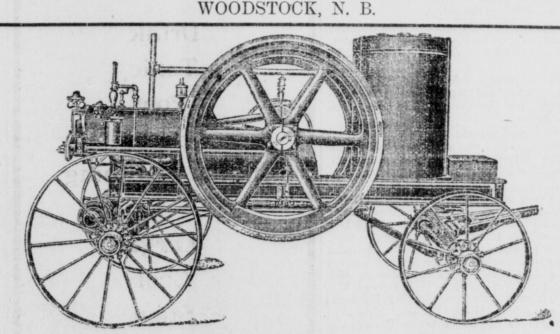


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### The Stirrup-Cup.

My short and happy day is done The long and dreary night comes on, And at my door the pale horse stands To carry me to unknown lands.

His whinny shrill, his pawing hoof, Sounds dreadful as a gathering storm; And I must leave this sheltering roof And joys of life so soft and warm.

Tender and warm the joys of life—Good friends, the faithful and the true; My rosy children and my wife, So sweet to kiss, so fair to view

So sweet to kiss, so fair to view; The night comes down, the lights burn blue And at my door the pale horse stands To bear me forth to unknown lands.

-JOHN HAY.

### Out of the Mouths of Babes.

From the Chicago News.

"Oh, mamma," exclaimed Ethel, "I've got an awful pain! Won't you please give me a big dose of that medicine with the sugar in it? Quick, mamma, before the pain goes away!"

Elmer: You must be a lady-killer, ain't you, Mr. Sapleigh?

Sapleigh: Why do you-aw-think so?

Elmer: Sister says she nearly dies a laughin' every time she sees you..

Mabel, who was visiting in the country, was sent to the barn where the hired man was shearing the sheep, to look for her grandpa. She soon returned and said: "Him ain't out there, ain't nobody there but a man peelin' sheeps."

### The Origin Of Slang.

"Here's where I butt in," said the goat, making for the children.

"I'm getting it in the neck," grambled the bull, as Ursus gave him another twist.

"Come off your perch," growled tabby, making another spring at the cage. "I'm in the soup,' gasped the oyster, as

he dropped to the bottom of the plate. "You're a bird," said the fox, as he gobbled up another hen.

"Things are coming my way," said the bear, dodging another bullet.

My goose is cooked," said the wild gander dropping to the ground with a broken wing. "Stuck again," cried the fly, alighting on

the "Catch 'em-alive-o!"

### PEOPLE WHO SAY FOOLISH THINGS.

We occasionally meet with people who say: "When I was a boy my father and mother were very strict. They taught me the Bible and religion and brought me up so strict that a reaction has taken place in my mind, and I have turned away from religion." A minister meets such persons, who seem to think they are offering a sufficient apology for their lack of faith and attention to spiritual things. One we know of sometimes says to such persons: "Well, did your parents teach you to be honest?" "Yes." "Did they teach you to tell the truth?" "Yes." "Well, now, has any reaction taken place in the points?"

There is a great deal of nonsense palmed off upon the community in relation to this matter. No one of us learns the multiplication table for sheer love of it. But you never hear any one saying that his mind is now in reaction against the multiplication table. No, God meant that parents and guardians and older people should teach the young the truth. That is our duty. That, as a rule, brings the most delightful results. When it does not do so, it is not the fault of the truth. It is the fault of somebody's bad example, or of the wilfulness and wickedness of the heart of those who deliberately turn away from the truth. People may forget a good many things, but the lesson learned during the formative years of life are not easily forgotten. But older people need to be exceedingly careful as to what their example is teaching, while they by precept be teaching the truth.—The Rev. G. B. F. Hallock, D. D., in Treasury.

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