

## STUDY THE SEASONS.



Each season has its special goods. The wall paper season will be here in a week or two. Our shelves are already loaded down with a very large stock of the most beautiful patterns we have ever been privileged to offer. The prices are lower than ever. You may not want to buy just now, but it is a good time to see the designs and hear the prices.

E. N. HUNT, 190 DUNDAS STREET

## LOVE AND LUORE

Capt. Horn had been in considerable doubt as to the best method of shipping the treasure, should he be so fortunate as to find it as he had left it. The cave was a quiet harbor in which the small boats could be launched, but in this case the gold must be carried by tedious journeys along the beach. On the other hand, if the brig lay too near the entrance to the caves, the treasure-laden boats must be launched through the surf, and in case of high seas this operation might be hazardous; consequently, he determined to anchor in the Rackbirds' cove, and submit to the delay and inconvenience of the land transportation of the gold.

When the captain and Shirley went ashore in a boat, nothing was seen to indicate that anyone had visited the spot since the last cargo of guano had been shipped. This was a relief, but when the captain had wandered through the place, and even examined the storehouse of the Rackbirds, he found to his regret that it was too late for him to visit the caves that day. This was the occasion of a night of wakefulness and unreasonable anxiety; unreasonable, as the captain assured himself over and over again, but still impossible to dissipate. No man who has spent weeks in pursuit of a royal treasure, in a vessel that at times seemed hardly to creep, could fail to be anxious and excited when he is compelled to pause within a few miles of that treasure.

But early in the morning the captain started for the caves. He took with him Shirley and Maka, leaving the brig in charge of Burke. The captain placed great confidence in Shirley, who was a quiet, steady man, in fact, he trusted everyone on the ship, for there was nothing to do. If any of them should prove false to him, he hoped to be able to defend himself against them, and it was more than foolish to trouble his mind with apprehensions until there should be some reason for them. But there was a danger to be considered, quite different from the criminal cupidity which might be provoked by companionship with the heap of gold, and this was the spirit of angry disappointment which might be looked for should no heap of gold be found. At the moment of such possible disappointment, the captain wanted to have with him a man not given to suspicions and resentments.

In fact, the captain thought, as the little party strode along the beach, that if he should find the mound empty—and he could not find it empty—and he wished to have with him someone who would back him up a little in case he should lower his lantern into a gold-less void.

As they walked up the plateau in the path, worn principally by his own feet, and the captain beheld the great stone face against the wall of rock, his mind became quieter. He slackened his pace, and even began to smile at the suitable remarks he made to Shirley in case of evil fortune.

Shirley looked about him with great interest. He had left the place before the great stone face had been revealed by the burning of the guano, and he would have been glad to stop for a minute and examine it; but, although Capt. Horn had convinced himself that he was in no hurry, he could not allow delay. Lighting a lantern, they went through the passage-way and entered the great cave of the lake, leaving Maka rummaging with eager delight through the rocky apartments where he had once been a member of a domestic household.

When they reached the mound, the captain handed his lantern to Shirley, telling him to hold it high, and quickly clambered to the top.

"Good!" he exclaimed. "The lid is just as I left it. Come."

In a moment Shirley was at his side, and the captain, with his pocket knife, began to pick out the oakum which he had packed around the edges of the lid; for otherwise it would have been impossible for him to remove it. Then he stood up and raised the lid, putting it to one side.

"Give me the lantern!" he shouted, and, stooping, he lowered it and looked in. The gold in the mound was exactly as he had left it.

"Hurrah!" he cried. "Now you take a look!" and he handed the lantern to his companion.

Shirley crawled a little nearer the opening and looked into it, then lowered the lantern and put his head down so that it almost disappeared. He remained in this position for nearly a minute, and the captain gazed at him with a beaming face. His whole system, relieved from the straining bonds of doubt and fear and hope, was basking in a flood of ecstatic content.

Suddenly Shirley began to swear. He was not a profane man, and he swore, but now the oath rolled from him in a manner that startled the captain.

"Get up!" said he; "haven't you seen enough?"

Shirley raised his head, but still kept his eyes on the treasure beneath him and swore worse than before. The captain was shocked.

"What is the matter with you?" said he. "Give me the lantern. I don't see anything to swear at."

Shirley did not hand him the lantern, but the captain took it from him, and then he saw that the man was very pale.

"Look out!" he cried. "You'll slip down and break your bones."

In fact, Shirley's strength seemed to have forsaken him, and he was on the point of either slipping down the side of the mound or tumbling into the open.

The captain put down the lantern and moved quickly to his side, and with some difficulty managed to get him safely to the ground. He seated him with his back against the mound, and then, while he was unscrewing the top of a whisky flask, Shirley began to swear again in a most violent and rapid way.

"He has gone mad," thought the captain, "the sight of all that gold has crazed him."

"Stop that!" he said to the other, "and take a drink."

Shirley broke off a string of oaths in the middle and took a pull at the flask.

"Captain, is what I saw all so?"

"Yes," was the reply, "it's all so."

"Then," said the other, "help me out of this. I want to get out into common air."

The captain raised Shirley to his feet, and with the lantern in one hand he assisted him to walk, but it was not easy; the man appeared to take no interest in his movements, and staggered and leaned upon the captain as if he were drunk.

As soon as they came out of the utter darkness and had reached the lighter part of the cave, the captain let Shirley sit down and went for Maka.

"The first mate has been taken sick," said he to the negro, "and you must come and help me to get him out into the open air."

When the negro saw Shirley in a state of semi-collapse, he began to tremble from head to foot, but he obeyed orders, and with a great deal of trouble the two got the sailor outside of the caves and gave him another drink of whisky.

Maka had his own ideas about this affair. There was no use telling him Mr. Shirley was sick; at least, that he was afflicted by any common ailment. He and his fellows knew very well that there were devils back in the blackness of that cave, and if the captain did not mind them, it was because they were taking care of the property, whatever it was, that he kept back there, and for which he had now returned. With what that property was, and how it happened to be there, the mind of the negro did not concern itself. Of course, it must be valuable, or the captain would not have come to get it, but that was his business. He had taken the first mate into that darkness, and the sight of the devils had nearly killed him; and now the negro's mind was filled with but one idea, and that was, that the captain might take him in there and make him see devils.

After a time Shirley felt very much better and able to walk.

"Now, captain," said he, "I am all right, but I tell you what we must do. I'll go to the ship and I'll take charge of her, and I'll do whatever has got to be done on shore; yes, and what's more, I'll help to do the carrying part of the business—it would be mean to sneak out of that—and I'll shoulder any sort of a load that's put out on the sand in the daylight; but, captain, I don't want to do anything to make me look into that hole. I can't stand it, and that is the long and short of it. I am sorry that Maka saw me in such a plight; I'd like to discipline him, but it can't be helped."

"Never mind," cried the captain, whose high spirits would have overlooked almost anything at that moment. "Come, let us go back and have our breakfast; that will get you up, and I won't ask you to go into the caves again if you don't want to."

"Don't let's talk about it," said Shirley, setting off. "I'd rather get my mind down to marlin-spikes and bludge-water."

As the captain walked back to the cove, he said to himself:

"I expect it struck Shirley harder than it did the rest of us, because he knew what he was looking at, and the first time we saw it we were told it was gold, as it might have been brass; but Shirley knew, for he had already had a lot of those bars and had turned them into money. By George! I don't wonder that a poor fellow who had struggled for life with a small bag of that gold was knocked over when he saw a wagon-load of it."

(To be Continued.)

Make it a point to see that your blood is purified, enriched and vitalized at this season with Hood's Sarsaparilla.

**Dangerous Symptoms.**

Not long since a well-known citizen was heard to boast of his control over his liquor-drinking; that he never took more than his regular allowance, and no one had ever seen him the worse for liquor. Probably no one had ever seen him stagger in his gait or thicken in his speech, or incapable of business, but the cold truth of the matter was that that same boaster was and had been for years the worse for liquor—very much the worse for it physically, and not getting any likely to get any better. The worst drunkard is often the man who has never been "drunk," but whose daily allowance has gradually destroyed vitality and is raising a constantly strengthening barrier between him and reason and health. Some day it will kill, and the end will be sudden, and people will wonder and the truth will out. If you take your daily allowance—yet never get drunk, the same danger is lurking for business—take warning. The treatment at Lakehurst Institute, Oakville, is the only thing that will save you. Don't wait till there is nothing left of you. Toronto office, 28 Bank of Commerce Building.

"See here, papa," said Willie, "do you remember how badly you felt because I sent you a comic valentine last year?"

"Yes, what of it?"

"If you want a nice one this year you'll have to double my allowance. I can't afford more'n a cent on five cents a week."

Minard's Liniment Cures Diphtheria.

You will be delighted with your glasses if scientifically fitted by Adkins, Optician, East London. Testing free.

The company have decided to continue the exhibit for Monday, Tuesday, Wednesday and Thursday of this week. Ladies, avail yourselves of this opportunity and test these goods. They are perfect.

Fitzgerald, Scandrett & Co.

169 Dundas Street.

## LETTERS TO THE "ADVERTISER."

If you have a grievance to ventilate, information to give, a subject of public interest to discuss, or a service to acknowledge, we will print it in this column, provided the name of the writer is attached to his or her communication for publication. Make it as brief as possible.

## TERMINATING BUILDING SOCIETIES.

(Article No. 5.)

To the Editor of the "Advertiser": One of the stock arguments used by representatives of these societies to induce the public to become members is that in the event of a member desiring to secure for himself a home, or for any other purpose, he can borrow from the society on specially favorable terms.

In my last article I quoted the payment clause from one of their mortgages for a loan of \$1,000, showing the rate of interest to be 16 per cent, payable monthly, unless certain conditions were performed. If, however, the mortgagee keeps up certain monthly payments on account of interest, the amount of the mortgage until such shares are fully matured then the rate of interest will be 6 per cent per annum, payable monthly, and a premium of 40 cents per share per month, or all 10 4-5 per cent per annum instead of 16 per cent. Should the borrower realize that he is paying 10 4-5 per cent, and consider this an exorbitant rate he is told that this rate will be considerably reduced by reason of his being an investor as well as a borrower, and that on the basis of his shares maturing within the "estimated" period his profits as an investor will be such as to reduce the net cost to a very low rate of interest.

The following example illustrates the time it will take to mature shares in the case of a society paying during the whole period a 12 per cent dividend, which is a higher rate than is now being paid by a majority of them and a much higher rate than is likely to be paid in the future, especially if borrowers begin to realize how they are being duped.

First year: Monthly investments, \$5.00 for 12 months.....\$60.00

Interest thereon at 12 per cent for 5 1-2 months.....3.30

Aggregate for first year.....\$63.30

Second year: Interest on previous aggregate at 12 per cent for one year.....7.60

Monthly investments, \$5.00 for 12 months.....60.00

Interest thereon at 12 per cent for 5 1-2 months.....3.30

Aggregate for second year, \$134.20

Third year: Interest on previous aggregate at 12 per cent for one year.....16.10

Monthly investments, \$5.00 for 12 months.....60.00

Interest thereon at 12 per cent for 5 1-2 months.....3.30

Aggregate for third year, \$213.60

Fourth year: Interest on previous aggregate at 12 per cent for one year.....25.63

Monthly investments, \$5.00 for 12 months.....60.00

Interest thereon at 12 per cent for 5 1-2 months.....3.30

Aggregate for fourth year, \$302.53

Fifth year: Interest on previous aggregate at 12 per cent for one year.....33.60

Monthly investments, \$5.00 for 12 months.....60.00

Interest thereon at 12 per cent for 5 1-2 months.....3.30

Aggregate for fifth year, \$402.13

Sixth year: Interest on previous aggregate at 12 per cent for one year.....43.25

Monthly investments, \$5.00 for 12 months.....60.00

Interest thereon at 12 per cent for 5 1-2 months.....3.30

Aggregate for sixth year, \$513.68

Seventh year: Interest on previous aggregate at 12 per cent for one year.....61.64

Monthly investments, \$5.00 for 12 months.....60.00

Interest thereon at 12 per cent for 5 1-2 months.....3.30

Aggregate for seventh year, \$638.62

Eighth year: Interest on previous aggregate at 12 per cent for one year.....76.62

Monthly investments, \$5.00 for 12 months.....60.00

Interest thereon at 12 per cent for 5 1-2 months.....3.30

Aggregate for eighth year, \$778.55

Ninth year: Interest on previous aggregate at 12 per cent for one year.....93.42

Monthly investments, \$5.00 for 12 months.....60.00

Interest thereon at 12 per cent for 5 1-2 months.....3.30

Aggregate for ninth year, \$935.27

Four and one-half months: Interest on previous aggregate at 12 per cent for one year.....43.08

Monthly investments, \$5.00 for 4 1-2 months.....22.50

Interest thereon at 12 per cent for 1 3-4 months.....8.97

Aggregate, \$1,000.24.

Netting the investor about 7 1-2 per cent on the gross investment.

It will thus be seen that instead of shares maturing in 90 months, as is commonly "estimated," 112 1-2 months are required, even when so high a rate of dividend as 12 per cent per annum is declared.

Combining a loan of \$1,000, at 10 4-5 per cent interest, with an investment in shares of an equal amount as above, the borrower would have to pay \$15 a month for 112 1-2 months, in addition to an entrance fee of \$10, and instead of the rate of interest on his loan being reduced by the combination, as is claimed, it is actually increased from 10 4-5 per cent to about 12 1-2 per cent, or 1-2 per cent more than the rate credited on his shares, in consequence of the investment portion yielding a lower rate on the gross payments made than he pays on the amount borrowed, the difference in the respective rates on the amount of his investments from month to month being

a direct loss to the borrower, and, therefore, an increase in the cost of his loan. To make this clear, suppose that A borrows \$1,000 from B at 10 per cent, and lends C \$500 of it at 7 per cent, the loss to A will be 3 per cent of \$500, or \$15, which would increase the rate on the \$1,000 borrowed by 1 1-2 per cent, or from 10 per cent to 11 1-2 per cent, but as A has the use of only \$500, which is worth 10 per cent, or \$50, to him, and as he loses \$15 on what he lends C, the actual cost of this \$300, which he has the use of, is \$65, or 13 per cent, instead of 10 per cent. Therefore, instead of borrowers being benefited by being investors, as they are invariably led to believe, the exact reverse is actually the case.

If instead of combining a loan of \$1,000 at 10 4-5 per cent, with an investment in shares of an equal amount, as in the foregoing example, the borrower had applied the payments directly in reduction of his loan, he would be done paying in 100 months, as will be seen by Example 2.

Loan, \$1,000; interest, 10 4-5 per cent per annum, payable monthly. If payments of \$10, and monthly installments of \$8, be applied in reduction of loan, the following would be the approximate result:

First year: Loan \$1,000, less \$10 entrance fee—balance owing, \$990.00.

Payments—\$10 for 12 months, less interest at 10 4-5 per cent for one year on balance.....\$ 73.08

Interest thereon at 10 4-5 per cent for six months.....3.94

Balance owing first year, \$912.98.

Second year: \$15 for 12 months, less interest at 10 4-5 per cent for one year on balance.....\$ 81.40

Interest thereon at 10 4-5 per cent for six months.....4.39

Balance owing second year, \$827.19.

Third year: \$15 for 12 months, less interest at 10 4-5 per cent for one year on balance.....\$ 90.66

Interest thereon at 10 4-5 per cent for six months.....4.83

Balance owing third year, \$731.64.

Fourth year: \$15 for 12 months, less interest at 10 4-5 per cent for one year on balance.....\$100.99

Interest thereon at 10 4-5 per cent for six months.....5.45

Balance owing fourth year, \$625.20.

Fifth year: \$15 for 12 months, less interest at 10 4-5 per cent for one year on balance.....\$112.48

Interest thereon at 10 4-5 per cent for six months.....6.07

Balance owing fifth year, \$508.65.

Sixth year: \$15 for 12 months, less interest at 10 4-5 per cent for one year on balance.....\$125.29

Interest thereon at 10 4-5 per cent for six months.....6.75

Balance owing sixth year, \$374.61.

Seventh year: \$15 for 12 months, less interest at 10 4-5 per cent for one year on balance.....\$139.55

Interest thereon at 10 4-5 per cent for six months.....7.53

Balance owing seventh year, \$227.63.

Eighth year: \$15 for 12 months, less interest at 10 4-5 per cent for one year on balance.....\$155.43

Interest thereon at 10 4-5 per cent for six months.....8.39

Balance owing eighth year, \$83.71.

Four months: \$15 for 4 months, less interest at 10 4-5 per cent for four months on balance.....\$ 57.71

Interest thereon at 10 4-5 per cent for two months.....1.04

Balance owing, \$1.96.

An exact calculation on basis of monthly payments for 100 months shows that the balance owing at the end of that time would only be \$3.54 instead of \$4.96.

It will thus be seen that total payments applied on loan direct, instead of being invested in shares, will pay the loan off one year sooner, resulting in a saving of over \$180, as against investing in shares, even when the dividend is over 1 per cent higher than the rate of interest payable on the loan.

T. J. MURPHY.

London, March 20, 1896.

## WORKED WONDERS

## IN THIS WOMAN.

Never Knew a Medicine that Did So Much Good.

## A JOYFUL EXPERIENCE

Joyfully and Gratefully Told by a Nova Scotia Lady.

We all dread specific diseases like fevers, that are prone to turn disastrously before their length has been run. And yet, in their worst form, despite the immediate danger that at certain stages may show itself, they can not be compared to the distress that comes to the victim of nervousness and the sufferer from general debility. Let the system become run down, without one knowing just what may be the cause of it, and there is nothing surprising that those so afflicted lose heart, and suffer physically and mentally, as those laid on serious beds of sickness do not suffer. For one long year Mrs. James A. Publicover, of Lunenburg, N. S., ranked among this class. She dragged out a miserable existence, arising in the morning wishing it were night, and retiring at night wishing it were morning. Completely prostrated, she had not energy for any work. Her appetite had failed her, and strength was gone. Of course she tried doctors' medicines, and various other medicines, but over her own slight she found no relief until she had learned of South American Nervine, and taken it herself. Fully restored to vigorous health, it is not surprising that she should say that this is the very best medicine in the world, and this experience she backs up by recommending it to her friends, whom, she says, have also found it good.

As a health-builder, a flesh-builder and a strength-builder, South American Nervine is par excellence a wonderful medicine, and there is not another remedy that possesses the singularly effective properties that it does for all cases of this character.



## MY FRIEND

Have you tried

## YUCAN

If not don't let another day go by without going to your dealer and asking him for a bottle of . . .

## YUCAN Oil Blacking.

It is a Liquid Blacking made with Vegetable Oils. It gives a Beautiful Polish that will last a week.

IT IS WATERPROOF and will keep the leather soft and pliable. It rejects snow and water from the feet. You will find it a great labor saver.

## A Good Start

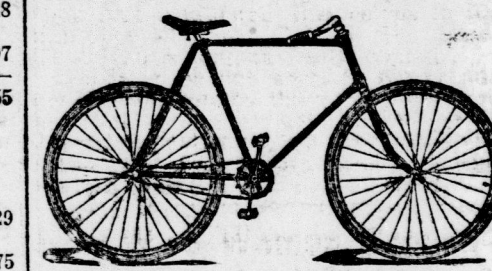
Young people nowadays have opportunities in beginning their married life that their parents never dreamed of. It is possible now, with a very limited capital, to furnish a home complete from kitchen to parlor, and do it nicely. A five-roomed house for one hundred dollars. Just look below:

Spare Bedroom Set, in oak, Spring, 2 Chairs and Mattress.....	\$ 22 00
Parlor Suite, 6 pieces and Table.....	28 00
Dining Set, in oak, 6 Leather-seat Chairs, Sideboard, Extension Table and Carpet Lounge.....	29 00
Bedroom Set, in maple, Spring, 1 Chair and Mattress.....	16 00
Kitchen Table and 6 Chairs.....	5 00
Grand total.....	\$100 00

## John Ferguson &amp; Sons

FURNISHERS TO HER ROYAL HIGHNESS THE CANADIAN HOUSEWIFE.

174 to 180 KING STREET - - - - - LONDON, ONT



## ROYAL LIMITED.

Equal to any Wheel offered at \$110. Ask the riders. They will tell you. It's worth \$110.

## OUR PRICE \$85 CASH.

## Hobbs Hardware Co., London

## TRAINS DEMORALIZED

In Eastern Ontario—Toronto Aldermen Snowbound.

Toronto, Ont., March 21.—Reports coming in show such a demoralization of the railway service as has not been known here for many years. Between here and Belleville no less than thirteen trains were caught in the storm on the Grand Trunk. Most of them suffered less discomfort than they would otherwise have met with. None of them were able to proceed to their destinations yesterday west. A train got buried in the snow near Highfield, a few miles out of town, and a special had to go out to its relief yesterday morning. Neither have returned. A deputation of Toronto aldermen and others bound for the capital left on last night's C. P. R. train, and had got a few miles beyond Toronto Junction when they were snow-bound, and after spending the night and day in the cars had to return home last evening.

## SEVEN YEARS.

Alger, the Life Insurance Swindler, Convicted and Sentenced.

Whitby, Ont., March 21.—Elisha Alger has been found guilty and sentenced to seven years' penal servitude. The charge was one of conspiracy with Dr. Francey to defraud