JUST NOW

cheaply-before the rush of the busy season commences. See our remnants

E. N. HUNT, 190 Dundas Street.

CHAPTER I.

One of the prettiest rooms in Mrs. Merstham's house was called her studio; although it cannot be said to have borne much resemblance to the apartment in which painters-with true masculine untidiness-contrive to surround themselves with litter while they work.

It is true that there were a few casts from the antique in Mrs. Merstham's studio, but then they stood on polished marble pedestals; there was half-finished pictures against the walls, but they were placed on neat stands, made for that purpose; and there were easels, and color-boxes, and pallets, and pencils, but all of the daintiest make and finish, and all arranged with an eye to effect as well as to order.

Moreover, when Mrs. Merstham-who was a handsome young widow, with the eyes of a Juno, and the proud gait of a Diana-took it into her head to play at painting, she did not disguise herself with a shapeless blouse; her black robes were exchanged for a crimson tunic, bordered with gold, that was confined at her waist with a zone, from which it swept in voluminous folds to her feet; and her raven hair, of which she was justly proud, was tied back with a crimson fillet, or looped up with diamond-headed arrows that glittered and flashed in its dark waves most picturesquely.

Verna Merstham was standing before her easel one morning when visit-ors were announced, and though her deeply-curved lip curled scornfully when she glanced at the card her pretty, saucy page presented, she gave orders that they were to be admitted. Any society was better than no society. Though she prided herself on her strength of mind, she was in a morbid mood just then-tired of herself, of her surroundings, fair and costly though they were-of the solitary state in which she had passed the year of her widowhood: and was for the first time half inclined to ask herself if wealth, for which she had wedded an aged, ill-tempered millionaire, had proved worth the price she had paid for

But she had composed her features into the haughty calm that generally characterized them when she laid down her brush and maul-stick to greet her guests—two withered, fluttering, elderly ladies, like autumn leaves, all brown and yellow in complexion, as well as dress. The Misses Tibbetts were maiden sisters, whose small income, by great care, enabled them to keep up appearances in one of the prettiest, but also smallest, of the villas in the High street of Eastham.

"So glad to see you looking so lovely, my dear Mrs. Merstham," began Miss Olivia Tibbetts, breathlessly. She always was breathless, especially when she had news to tell. "So kind of you to break through your rule, and admit

"Flattered!" added Cordelia Tibbetts, who was not given to wasting words, and therefore contented herself with acting as a sort of appendix to her sister.

"There is no rule to break," said Verna, languidly. "I gave everyone to understand, when I came here three months since, that I should not receive any visitors till the year of my mourning had expired. It ended yesterday, and as I have no desire to be considered eccentric, I shall do as other people do, and be civil to my neighbors." How brave of you, after such a bereavement!" ejaculated Miss Olivia, ad-

miringly. "It shows great-great-" 'Fortitude," said her sister. "Ah! yes, fortitude. Dear Cornelia has such a head! such a memory! Then you will receive callers, my dear Mrs. Merstham, and pay visits, and all

Verna Merstham smiled at the little

lady's eagerness. "I suppose so; quietly, of course. came to this house-which my husband had bought and fitted up just before his death, to live in the retirement I considered decorous, under the circumstances-and I shall continue to do so till-well, till the London season commences. But you talk of callers, Miss Tibbetts; who is there living in East-

ham with whom I could exchange

The haughty tone in which she spoke disconcerted Miss Olivia. Eastham, though nestled in one of the loveliest of dells, with shady lanes around it that were beautiful in every season, was a pastoral village, with only two good houses in its vicinity; Mrs. Merstham's, and a roomy, old-fashioned mansion known as the Beeches, and so terribly out of repair that no one cared to rent There were also half a dozen neat little eight-roomed semi-detached dwellings known as the Villas; but with these exceptions Eastham was in the hands of burly farmers and hop-

growers. Miss Olivia meditated, coughed, and glanced at her sister, who breathed the word "Doctor."

'Ah, yes! an excellent man, Dr. Snubbs; but you know him already, don't you, Mrs. Merstham?" Again the full lips parted into a

scornful smile. "Yes, and his wife; but I cannot say that I feel disposed to be intimate with

Well, certainly they are not quite the

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sort of people with whom you would care to associate; and Vineton, the law-yer, is the crustiest old bachelor that ever lived, and the rector being gouty, and his wife an invalid, and the Aldenby people --- Ah! I had forgotten them; but I suppose you have no military acquaintances, Mrs. Merstham?"

A dark red flush slowly mounted to

Verna Merstham's brows, and she glanced sharply at the speaker; but Miss Tibbetts looked so unconscious of any intention of giving offense, that, dropping her eyes again, and resuming her former listless attitude, she answered, slowly:

"Military acquaintances! My dear Miss Tibbetts, how very odd a question

"Oh! I beg pardon, really! I know that many people have a prejudice against the army. We have ourselves, haven't we, Cornelia? Ever since a most impertinent-

'Handsome!" interposed Cornelia. "Well, he certainly wasn't bad-looking," her sister admitted. some, but most impertment, young officer whom we met during our daily constitutional, not only insisted on helping us over a stile, but-you'll not mention this, my dear Mrs. Merstham? -kissed his hand to us. But still there are, I daresay, men of good character in the British army, although I have heard that the swearing, and the gambling, and the drinking-

"Have mercy, Miss Tibbetts!" said Verna, quietly. "My father was a sol-

Miss Tibbetts apologized till she was hoarse; and then, timidly, as if afraid of making more mistakes, observed she had been about to remark that she didn't suppose that Mrs. Merstham had any acquaintances amongst the military men at Aldenby.

Now, Aldenby was a busy and extensive town, some three miles away, with large barracks on the outskirts, in which two or three regiments were generally quartered; and occasionally a of gay militaires and ladies on horseback disturbed the quiet of East-ham by riding along the principal street; but apparently the widow had no predilection for the scarlet or blue of the army, for in her coldest tones she made answer that she might have met some of them in society, but she did not even know what regiments were quartered at Aldenby, and should not care to inquire.

"But you'll not find it dull here," cried Miss Olivia, briskly. "Oh, dear no! although there certainly is a dearth of society; for we manage to suffice for ourselves, don't we, Cornelia? There are the reading-rooms; they are only meant for the gentlemen, you know; but the librarian is a most obliging man, and never makes any remark if we ladies slip in for an hour in the afternoon just to have a peep at Punch and the papers; and there are the Dormeetings in the winter, and the annual concert, and the children's school treat in the summer; and I'm sure you'll give us a picnic in your own beautiful grounds, Mrs. Merstham; and —good gracious, Cornelia, how could you let me forget it?-the Beeches is

Verna, who had been stifling a yawn, glanced towards a window, through which there was a distant view of a clump of the above-mentioned trees. and some curiously-twisted chimneys peering betwixt them, as she murmured an interrogatory:

"Yes?" "It's quite true; for I had it from the auctioneer himself. Let to a Canadian gentleman with a large family; he intends to come into occupation immediately; was down here a day or two since, to decide up it; and his name is Stretby. I am so glad to hear it."

"And I am sorry," said Verna, cold-"I liked rambling and sketching in the grounds: for they were wilder and more picturesque than my own; and I detest people with large families; they are worse nuisances thanmaids, she was about to add; but checked herself, and made a diversion by pointing at a figure tripping across her own lawn, and asking: "Who is

[To be Continued.]

THEY ARE POOR SPELLERS. It is interesting to perceive how lively power of observation and expression, what a degree of maturity, alike to intelligence, character and reading, Robert Louis Stevenson, at 18 or 19, already possessed. In one particular, it must be confessed, namely, in spelling, he shows himself remarkably boyish. But Stevenson in truth never learned to spell quite in a grown-up manner, and for this master of English letters a catarrh was apt to be a "cattarrh," and a neighbor a "nieghbor," and liter-ature "litterature" to the end. To reproduce all these trips and slips in print would be mere pedantry; and the normal orthography has been adopted in his letters, except where he himself is aware of his difficulties, and laughs over them.-Scribner's Magazine.

South Africa has a telephone sys-

A fond mother once asked
the witty Charles Lamb
"how he liked babies?"
The stuttering wit promptly
responded: "Boi — boi —
boiled, madam!"
Fortunately for the

Fortunately for the world, most men and women love babies, and the home that is without one is never truly happy. The old bachelors

happy. The old bachelors like Lamb are the only men who do not care for babies, and the woman who hopes to make her husband happy without undergoing the ordeal of maternity, hopes in vain. If women only knew, there is no necessity for dreading the pangs of mother-hood. If a woman is really healthy in a womanly way, her trial will be insignificant. There is one great remedy that prepares a woman for almost painless child-bearing.
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"I was taken sick two years ago and tried almost everything but could get no help." writes Mrs. T. C. Blashfield, of Brimfield, Kampden Co., Mass. "Your 'Favorite Prescription' did me a great deal of good. I was suffering with falling of the womb and could scarcely walk, now I am so much better off that I can walk quite a distance. It was your medicine that helped me. You have my best wishes and thanks, and may God be with you to do all the good for the poor suffering people that you can. If I hear of anybody sick I will recommend them to write to you, and I will tell what you have done for me."

Learn to keep the family healthy by reading Dr. Pierce's Common Sense Medical Adviser. Free in paper-covers for 31 one-cent stamps to cover customs and mailing only, or in cloth-binding 50 stamps. Address, Dr. R. V. Pierce, Buffalo, N. Y.

That Word "Borrow"

Responsible for More Bankruptcy and Ruin Than Any Other Word in Commercial Life-Rev. Dr. Talmage on Abuse of Trust Funds.

Washington, D. C., Feb. 6 .- Rev. Dr. | upon borrowed capital-if you have a Talmage's text is Job 8, 14-"Whose trust shall be a spider's wel

The two most skillful architects in all the world are the bee and the spider. The one puts up a sugar manufactory and the other builds a slaughter house for flies. On a bright summer morning when the sun comes out and shines upon the spider's web, bedecked with dew, the gossamer structure seems bright enough for a suspension bridge for aerial beings to cross on. But, alas for the poor fly that ventures on it, and is caught and dungeoned and destroyed! The fly was informed that it was a free bridge, and would cost nothing, but at the other end of the bridge the toll paid was its own life. The next day there comes down a strong wind, and away goes the web, and the marauding spider and the vic-timized fly. So delicate are the silken threads of the spider's web that many thousands of them are put together before they become visible to the human eye, and it takes four millions of them to make a thread as large as the human hair. Most cruel as well as most ingenious is the spider. author of my text, who was a leading scientist of his day, had no doubt watched the voracious process of this one insect with another, and saw spider and fly swept down with the same broom, or scattered by the same wind. Alas, that the world has so many designing spiders and victimized flies! There has not been a time when the utter and black irresponsibility of many men having the financial interests of others in charge, has been more evident than in these last few years. The simple fact is that there are a large number of men sailing yachts, driving fast horses, and members of expensive club houses, and controlling country-seats, who are not worth a dollar if they return to others their just rights. Under some sudden reverse they fail, and, with afflicted air, seem to retire from the world, when in two or three years they blossom out again, having compromised with their creditors, that is, paid them nothing but regret; and the only difference between the second chapter of prosperity and the first is that their pictures are Murillos instead of Kensetts, and their horses go a mile in twenty secends less than their predecessors, and instead of one country seat they have three. I have noticed that nine out of ten of those men who fail, in what is called "high life," have more means after than before the failure, and in many of the cases, failure is only a stratagem to escape the payment of honest debts.

First of all, I charge the blame on careless, indifferent bank directors and boards having in charge great financial institutions. It ought not to be possible for a president or cashier or prominent officer of a banking institution to swindle it year after year without detection. I will undertake to say that if these frauds are carried for two or three years without detection, either the directors are partners in the infamy and pocket part of the theft, or they are guilty of a culpable neglect of duty, for which God will hold them as responsible as he holds the acknowledged defrauders. What right have prominent business men to allow their names to be published as directors in a financial institution, so that unsophisticated people are thereby induced to deposit their moneyin, or buy the script thereof, when they, the published directors, are doing nothing for the safety of the institution? It is a case of deception most reprehensible. It seems to be the pride of some moneyed men to be directors a great many institutions, and all they know is whether or not they get their dividends regularly, and their names are used as decoy ducks to bring others near enough to be made game of. What first of all is needed is that 500 bank directors and insurance company directors resign or attend to their business as directors. The business world

fraud is so easy.

"Oh," some will say, "better preach
the Gospel and let business matters
alone." I reply, if your gospel does not inspire common honesty in the dealings of men, the sooner you close up your gospel and pitch it in to the depths of the Atlantic Ocean the better. An orthodox swindler is worse than a heterodox swindler. Some of the worst scoundrels in America have been members of churches, and they got fat on sermons about heaven when they most needed to have the pulpits preach that which would either bring them to repentance, or thunder them out of the holy communions where their presence

will be full of fraud just as long as

was a sacrilege and an infamy. We must especially deplore the mis-fortunes of banks in various parts of this country in that they damage the banking institution, which is the great convenience of the centuries, and indispensable to commerce and the advance of nations. With one hand it blesses the lender, and with the other it blesses the borrower. On their shoulders are the interests of private individuals and great corporations. them are the great arteries through which run the currents of the nation's life. They have been the resources of the thousands of financiers in days of business exigency. They stand for accommodation, for facility, for individual, state and national relief. At their head, and in their management, there is as much interest and moral worth as in any class of men-perhaps more. How nefarious, then, the behavior of those who bring disrepute upon this venerable, benignant, and God-honored

We also deplore abuse of trust funds. because the abusers fly in the face of divine goodness which seems deter-mined to bless this land. We are having a series of unexampled national harvests. The wheat gamblers get hold of the wheat, and the corn gamblers get hold of the corn. The full tide of God's mercy toward this land is put back of those great dykes of dishonest resistance. When God provides enough food and clothing to feed and apparel this whole nation like princes, the scrabble of dishonest men to get more than their share, and get it at all hazards, keeps everything shaking with uncertainty, and everybody asking "What next?" My opinion is that we have got near the bottom. The wind has been pricked from the great bubble of American speculation. The men who thought that the judgment day was at least five thousand years off, found it in 1898 or 1897 or 1896; and this nation has been taught that men must keep their hands out of other people's

If the first men, and especially Christian men, will learn never to seculate

mind to take your own money and turn it all into kites, to fly them over every common in the United States, you do society no wrong, except when you tumble your helpless children into the poorhouse for the public to take care of. But you have no right to take the money of others and turn it into kites. There is one word that has deluded more people into bankruptcy and state prison and ruin than any other word in commercial life, and that is the word "borrow." That one word is responsible for all the defalcations and embezzlements and financial consternations of the last twenty years. When executors conclude to speculate with the funds of an estate committed to their charge they do not purloin, they say they only borrow; when a banker makes an overdraft upon his institution he does not commit a theft, he only borrows. When the officer of a company, by flaming advertisement in some religious papers and gilt certificate of stock, gets a multitude of country people to put their small earnings into an enterprise for carrying on some undeveloped nothing, he does not fraudently take their money, he only borrows. When a young man with easy access to his employer's moneydrawer, or the confidential clerk, by close propinquity to the account books, takes a few dollars for a Wall street excursion, he expects to put it back. He will put it all back. He only borrows. Why, when you are going to do wrong, pronounce so long a word as borrow, a word of six letters, when you can get a shorter word more descriptive of the reality, a word of only five letters, the word steal?

and borrow legitimately, and borrow with the divine blessing, for Christ, in Sermon on the Mount, enjoins "From him that would borrow of thee turn not thou away." A young man rightly borrows money to get his education. Purchasing a house and not able to pay all down in cash, the purchaser rightly borrows it on mortgage. Crises come in business, when it would be wrong for a man not to But I roll this warning borrow. through all these pews, never borrow to speculate. There are breakers distinguished for their shipwrecks-the Hanways, the Needles, the Caskets, the Douvers, the Anderlos, the Skerries-and many a craft has gone to pieces on those rocks; but all the Hanways, and the Skerries are as nothing compared with the long line of breakers which bound the ocean of commercial life, with the white foam of their despair, and the dirge of their damnation—The breakers of borrow. If I had only a worldly weapon to use on this subject, I would give you the fact, fresh from the highest authority,

There are times when we all borrow.

that 90 per cent of those who go into wild speculation lose all; but I have a better warning than a worldly warning. Faith and repentance are absolutely necessary, but faith and repentance are no more doctrines of the Bible than commercial integrity. "Render to all their dues." "Owe no man anything." The greatest evangelistic preacher the world ever saw, a man who died for his evangelism—peerless Paul—wrote to the Romans, "Provide things honest in the sight of all men"; wrote to the Corinthians, "Do that which is honest"; wrote to the Philippians, "Whatseever things are honest"; wrote to the Hebrews, "Willing in all things to live honestly." The Bible says that faith without works is dead, which, being literally translated, means that if your business life does not correspond with

Here is something that needs to be sounded into the ears of all the young men of America, and iterated and reiterated: Live within your means. Spend no more than you make. Our religion ought to mean just as much on Saturday and Monday as on the day between. Our religion ought to first clean our hearts, and then it ought to clean our lives. It is an omnipotent principle, all-controlling, all-conquer-You may get along with something less than that, and you may deceive yourself with it; but you cannot deceive God, and you cannot deceive the world. All your prayers go

your profession, your religion is a hum-

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for nothing, so long as you misrepresent your banking institution. Gathered in all religious assemblages there are many who have trust funds. It is a compliment to you that you have been so intrusted; but I charge you in the presence of God and the world, be as careful of the property of others as you are careful of your own. Above all keep your own private account at the bank separate from your account as trustee of an estate or trustee of an institution. That is the point at which thousands of people make shipwreck. They get the property of others mixed up with their own property, they put it into investment, and away it all goes and they cannot return that which they borrowed. Then comes the explosion and the money market is shaken, and the press denounces, and the church thunders expulsion. You have no right to use the property of others except for their advantage, nor without consent, unless they are minors. If with their consent you invest their property as well as you can, and it is all lost, you are not to blame; you did the best you could; but do not come into the delusion which has ruined so many men- of thinking, because thing is in their possession, therefore it is theirs. You have a solemn trust that God has given you. In any assembly there may be some who have misappropriated trust funds. Put them back, or, if you have so hopelessly involved them that you cannot put them back, confess the whole thing to those whom you have wronged, and you will sleep better nights, and you will have the better chance for your soul. What CPR a sad thing it would be, if, after you were dead, your administrator should find out from the account books, or from the lack of vouchers, that you are not only bankrupt in estate, but that you lost your soul. If all the trust funds that have been misappropriated should suddenly fly to their owners, and all the property that has been purloined should suddenly go back to its owners, it would crush into ruins very city in

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IS DR. CHASE'S OINTMENT Itching comes as a midnight torture

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Lehigh Express, 2:43 a.m., instead of 3:48 a.m. New York Exp., 4:40 p.m., instead of 4:50 p.m. GOING WEST.

Chicago Exp. 3:35 a.m., instead of 3:20 a.m. Lehigh Exp. 11:05 a.m., instead of 11:30 a.m. Detroit Exp. 11:15 a.m., instead of 11:40 a.m. Pacific Exp. 6:35 p.m., instead of 6:25 p.m. Detroit Exp. 6:45 p.m., instead of 6:35 p.m. Stratford B'nch. 6:25 p.m., instead of 6:20 p.m. I. H. and B. 4:49 p.m., instead of 4:45 p.m. E. DE LA HOOKE, City Passenger and Ticket Agent, "Clock" corner Richmond and Office—"Clock" corner Richmond and Dundas

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