THE LOST OBLIGATION.

BY DANIEL DEFOE.

Some men seem to take naturally to whatever promises to be unfortunate to them, and it must have been in a blind obedience to this law that Charles Day insisted on regarding Jonas Terry as his friend. There was nothing in common between the men but a love for Josie Merritt, and such a circumstance is not usually conducive to friendly feeling.

Charles had wavy brown hair, a pleasant face and a fine tenor voice. Jonas kept his hair cut after some penitentiary fashion; his features were thick and commonplace, and he had a short, stumpy figure. Their mental differences were quite as great: Charles was rapid and bright, Jonas slow and secretive; Charles also was affectionate and prodigal, Jonas saving and prudent, and inclined to make a merit of always looking out for himself. Both were young men of some fortune and position, but Jonas alone was in business. Charles lived upon the rents of his property, and devoted his time to the ladies in general, and to Josie Merritt in particular.

One evening in June they sat together in the library of Charles' fine house. They had been discussing some summer plans, and Charles said:

"Leave off grinding at that money mill of yours, Jonas, and come with me; we shall have a pleasant month's cruise."

"I cannot possibly do it. To tell the truth, I am in a very tight place, and it is a bad time for raising money."

"How much do you want?"

"About twelve thousand."

"Will ten thousand do?"

"Yes; ten would put me out of straits. In fact, ten thousand now might be worth fifty thousand to me."

Charles walked to his secretary, and unlocking it, counted out the amount in bills, and handed them to his friend, saying:

"Just give me your I. O. U., Jonas, for two months after date. Will that be long enough?"

"You don't mean this, Charles?"

"Why, yes, I do, old fellow. It is not much of a kindness, after all. You see, Merritt paid me my quarter's rents to-day, and I shall be sure to spend all before the quarter is over if I keep the money where I can get at it. In two months I shall be out of funds and in the height of the season. It is a plan of mine to secure ten thousand for clearing up in September."

"Thank you, Charles. I will accept the loan with pleasure, and if you should need it before, why, just drop me a line. I shall be out of trouble long before September."

The young man then drew a pen and some paper toward him, wrote out the I. O. U., and handed it to his friend, observing, as he did so: "Allow me to say, Charles, that it is foolish to keep so much money here. Put it with your banker."

"Certainly. Merritt paid me this afternoon. It was so hot when he left I thought I would not go down town until the morning. There is no danger. Nobody but you and Merritt and myself knows anything about it."

Then he lifted the I. O. U., glanced at it, and rose to put it in his secretary; but as he was crossing the room Jonas said: "I heard to-day that Josie Merritt is to marry Lieutenant Pierce."

In an instant the young man's thoughts were diverted from his money affairs. He was much excited at the information, refused to believe it, and went over and over, with a passionate earnestness, his reasons for being certain that such a thing could not be.

"Why," he kept repeating, "I have known her ever since she was a little bit of a girl. I carried her books to school; I went with her to the dancing class; her father has been my lawyer and adviser; I have been as much at home in Merritt's house as in my own. Pooh! the thing is impossible. Josie never would treat me like that. I won't believe it."

"Go and ask her a straightforward question."

"I can't. It is too late to-night, and I leave by the noon train to-morrow. I intended to have that matter fully understood this summer, but I was in no hurry. A love affair is all spoiled when papa and mamma and the lawyer and the world come into it. I have told Josie that, and she and I understand one another. Will you be calling there soon, Jonas?"

"I will try, if you wish it."

"They leave town in a few days, but call before, if you can, and send me word if you see anything of the lieutenant."

"I will. Lock up your secretary, Charles; I see it is still open. I am very much obliged—very much."

"All right. You are very welcome. I am just putting ten thousand safely away for when I need it."

Charles was much annoyed at what he heard, but he did not forget his secretary. It had a secret drawer, and was capable of being fastened by three intricate locks. He carefully secured all three, and then sat down to smoke and think over again the absurdity of Josie caring for anyone but himself. In half an hour he was satisfied that the thing was impossible, and he rose rather wearily, determined to sleep upon his faith in her love.

As he passed the table he saw a piece of paper that attracted him; it was Jonas' I. O. U. He had forgotten to put it away, and it was too much trouble to unlock the secretary again. He hesitated a moment where to secure it, but almost instantly selected a place he considered singularly safe, deposited it there, and then went to bed and to sleep.

The next day he went to Newport, and there waited impatiently the advent of the Merritts. Before he got any letter from Jonas, Josie herself had satisfied him. They had a charming stroll together, in which everything was talked over, and which left Charles in what he considered a very happy and enviable position.

Nothing marred the heaven of their next two months. At the end of that time the reckless lover began to be in want of funds, and as he had heard nothing from Jonas, he determined to go to New York and collect his I. O. U. He had not a care on his heart about it until he had searched his secretary again and again and failed to find the paper. He lit a cigar and sat down to think. Then he suddenly remembered that he had found the paper after he had locked his secretary and that he had hid it. He even remembered the little laugh of delight with which he had put it in such a capital place. But what place? He could not remember that.

The room, as said before, was the library, and the walls were covered to a considerable height with books, the top of the shelves being ornamented with busts, Indian boxes and Chinese cabinets and jars. He looked behind all the books, opened those within easy reach, rifled the boxes and cabinets, and peeped into all the vases. The search was continued half through the night, but the paper was not found.

He tried to think that it was of no consequence, but somehow his heart failed him. Early next day he went to the office of Jonas Terry, and found him there. Jonas was busy writing, but he lifted his head with a smile, and rose heartily to greet his friend.

"Jonas," said Charles, with a puzzled, eager look, "that I. O. U.—I have lost it. Searched everywhere all night for it, and can't lay my hands on it."

"What I. O. U.?"

"The one you gave me for the ten thousand dollars I lent you in June. After you went I sat down to think about Josie Merritt, and when I was getting sleepy I found it on my table. I was too lazy to unlock my secretary again, and I hid it somewhere, or else I thought I hid it, and left it about, and the servants have swept it away. However, I will give you an acknowledgment that will cover all possible claim if ever it should turn up. That will do, you know."

"You must be dreaming, Charles. I know nothing about an I. O. U., and I don't at all see what you are drifting at."

"Jonas! You could not be such a scoundrel! You are joking, of course."

"Mr. Day, I request you to leave my office at once, sir. I am not to be bullied or blackmailed in this way, I assure you."

Then Charles struck the scoundrel, and there was such an uproar of words and blows that the police were called in, and the affair became sufficiently public, and, indeed, went into the courts. Of course Charles got the worst of it every way. He had no particle of evidence to show for his claim; he was fast, fashionable and extravagant, while Jonas was universally spoken of as "estimable and reliable." Society turned the cold shoulder toward him, and mothers forbade their daughters to ride in his company or accept him for a partner in the dance. "But then," as Mrs. Merritt shrewdly said, "his engagement to our Josie has just become known."

It was remarkable that after this quarrel Jonas Terry's business grew with an amazing rapidity. Perhaps the saving of that ten thousand had been the turning point of his fortune. We all know how the want of a $5 bill can sometimes lose us an amount amazingly disproportionate. Socially, too, his success was very great. He married a beautiful, stylish woman, who fully shared his antipathy to the Days, and who never lost an opportunity of mortifying them; and social slights are bitter enough to those whose whole life turns upon social success. In fact Mr. and Mrs. Jonas Terry, with their grand house and exclusive entertainments and fine turnout, were the Mordecai sitting in the gate of all Charles' and Josie's happiness.

Many a time the two had gone together over everything in the room, taken every book from the shelves, and examined every crevice in the cases, but all in vain. The I. O. U. was evidently lost, and Charles said, after every fresh search and disappointment, "No use, Josie, I tell you; everything goes against honor and virtue. If you want to be pointed out as a pattern of all excellencies, you must be in secret a natural and practical villain."

So the years went by—fifteen of them. The I. O. U. was not forgotten. They lived in a society where people have little else to do but remember the antecedents of its members, and Charles Day and his wife very often felt the influence of Jonas' accusation. The two men never spoke. If they passed each other on the drive Jonas cracked his whip offensively, or Mrs. Terry looked scornfully at the shrinking couple; but they had long ago said all to each other that it was possible to say.

In the fifteenth summer after the loan Charles went yachting, and on one memorable night was shipwrecked. Almost by a miracle, and after he had sunk thrice, he was rescued. The first words he uttered to his wife were: "Josie, I have found the I. O. U. Write down just what I say: Shakespeare, Knight's edition, vol. iv., page 213, fourth compartment, fourth shelf, fourth book."

Josie wrote it down; but Charles was so restless lest anything should now happen to the library that he returned to New York as soon as there was the least safety in doing so. When he arrived at home he went straight to the library, and putting his hand on a certain volume, opened it at the page he had indicated, and there was the lost I. O. U.

"When I was drowning, Josie, the last time I sank, everything I did became in a moment's flash clear as day to me, and I saw myself putting the note in the place I found it. It is wonderful. But it is true, and, Josie dear, thank God! my name will be cleared at last."

The clearing of his name was Charles' first thought, but after it came the very satisfactory one of making Jonas pay the principal and interest due him. "And after that is done, Josie, I shall sue him for defamation of character and make him pay for every insolence."

This was no idle threat. The next morning Charles' lawyer confronted the false-hearted scoundrel with his I. O. U., and entered proceedings at once to recover. Jonas at first tried to compromise, but this offer Charles indignantly rejected. "I want the world to see," he said, "that though punishment for a cowardly, wicked deed be long delayed, it is sure to come."

And perhaps the social and commercial world in which these two men moved never had a more vivid illustration of this truth. The business that had been built upon a fraud and a wrong crumbled away as if touched by some withering blight. The court awarded Charles Day principal and full interest, and a subsequent action for defamation gave him, in reparation for his fifteen years' slandered name, $50,000.

But by that time the firm of Jonas Terry was unable to meet such a claim. He shut his doors in dishonor, and fled in the darkness of night from the thousands whom he had robbed.

"It is a great punishment," said Josie, sorrowfully; "and he has four little boys."

"It was a great crime, Josie; and the wrong to my purse was the least part of the wrong."

But Mrs. Terry, sitting in her wrecked home, took a different view of the case. "Charles Day is entirely to blame," she said; "his weakness and his laziness threw the temptation in Jonas' way. It is the weak men that make the wicked ones."

—Being entirely vegetable, no particular care is required while using Dr. Pierce's "Pleasant Purgative Pellets." They operate without disturbance to the constitution, diet, or occupation. For sick headache, constipation, impure blood, dizziness, sour eructations from the stomach, bad taste in mouth, bilious attacks, pain in region of kidneys, internal fever, bloated feeling about stomach, rush of blood to head, take Dr. Pierce's "Pellets." By druggists.

"You must be having a hard time of it nowadays," remarked a traveler at a railroad station lunch counter to the proprietor of the establishment. "Why do you think so?" was the query. "Well, I noticed when I bit into this sandwich that you do not make both ends meat."

—Geo. Dodge, Sr., a well-known citizen of Emporium, writes that one of his men (Sam Lewis) whilst working in the woods so severely sprained his ankle that he could scarcely get home, but after one or two applications of Dr. Thomas' Eclectric Oil, he was able to go to work next day.

In company the other evening Henrietta heard some one across the room quote the familiar phrase: "Man proposes," and turning to a sister wall-flower she remarked that she was tired of hearing those old sayings that didn't have a single word of truth in them.

—Mr. S. Lachance, a leading French druggist of Montreal, says: During my holiday trade, the new perfume, the "Lotus of the Nile," was much called for, the result as I found of the ladies who had used it talking so much about it to their friends. I never saw a perfume that seemed to please everybody so effectually.

Domestic pets—Matrimonial sulks.

—Dr. Deal, who is a veterinary surgeon of great skill, writes from Bowersville, Harrison Co., O.: I have given Perry Davis' pain killer in many cases of colic, cramp and dysentery in horses, and never knew it to fail to cure in a single instance. I look upon it as a certain remedy. 36

Nobody came in yesterday and asked, "is it hot enough for you?" There wasn't corresponding diminution in the death rate.

—Mr. J. Leist, warehouseman for Lautz Bros., Buffalo, N Y., says he had a swelling on his foot which he attributed to chilblains. He used Dr. Thomas' Eclectric Oil, and is troubled no longer. Dr. Thomas' Eclectric Oil may be imitated in its appearance and name, but not in its virtues.

A contemporary asks why the mortality list should be so much greater in summer than in winter. There is no mystery about it. In winter a man doesn't rashly ask "Is it hot enough for you?"

—Mr. George Tolen, druggist, Gravenhurst, Ont., writes: "My customers who have used Northrop & Lyman's Vegetable Discovery and Dyspeptic Cure say that it has done them more good than anything they have ever used." It has indeed a wonderful influence in purifying the blood and curing diseases of the digestive organs, the liver, kidneys, and all disorders of the system.

"Is it hot e——," but he didn't get to say it all. He was a man of considerable intelligence, and his physician says it is one of the worst cases of tongue paralysis he ever saw or read of.

—Ayer's Ague Cure is a warranted specific for all malarial diseases and biliary derangements.

We observe with pleasure that the man who asks, "Is this hot enough for you?" this season usually has it made plenty hot enough for him.

—West Toronto Junction is within a few minutes walk of the Union station by the trains of either the Ontario and Quebec and the Grand Trunk or the Northern. Real estate in the neighborhood has steadily risen in value and promises to advance still more rapidly. Some of the best lots in West Toronto are to be had from Geo. Clarke, 295 Yonge street.

It is not strange that men should organize Arctic expeditions when the mercury kicks off the thermometer tops.

—There are cheap panaceas for various human ailments continually cropping up. Northrop & Lyman's Vegetable Discovery and Dyspeptic Cure has no affinity with any of these. Unlike them, the article is derived from the purest sources, is prepared with the utmost chemical skill, and is a genuine remedy and not a palliative for biliousness, constipation, kidney troubles, impurity of the blood, and female complaints.

Only one man called yesterday to ask if it was warm enough for us. His relatives are now visiting him at the city hospital.

—Mrs. George Simpson, Toronto, says: "I have suffered severely with corns, and was unable to get relief from treatment of any kind until I was recommended to try Holloway's Corn Cure. After applying it for a few days I was enabled to remove the corn, root and branch—no pain whatever, and no inconvenience in using it. I can heartily recommend it to all suffering from corns."

The weather is offensively partisan.

—Its highly concentrated curative power, makes Ayer's Sarsaparilla the best and cheapest blood purifier known.

An Old-Fashioned Boy.

"Now whither may you be bound this beautiful Sunday morning, my pretty little girl?" said the benevolent old gentleman.

"Please, sir, I'm going to church to hear my grandfather preach."

"Ah! indeed; that's pleasant. And who may your grandfather be, my good little girl?"

"Please, sir, he's Thomas Harrison, 'the boy preacher.'"

"Oh, ah, yes; I used to hear about him when I was a boy."

A Cure For Drunkenness.

—Opium, morphine and kindred habits. Recipe and valuable treatise sent free. The medicine can be given in a cup of tea or coffee and without the knowledge of the person taking it if so desired. Send 3c. stamp for full particulars and testimonials. Address M. V. LUBON, agency 47 Wellington st. east, Toronto, Canada. ed

—Much distress and sickness in children is caused by worms. Mother Graves' Worm Exterminator gives relief by removing the cause. Try it and make the improvement in your child.

To Dyspeptics.

The most common signs of Dyspepsia, or Indigestion, are an oppression at the stomach, nausea, flatulency, water-brash, heart-burn, vomiting, loss of appetite, and constipation. Dyspeptic patients suffer untold miseries, bodily and mental. They should stimulate the digestion, and secure regular daily action of the bowels, by the use of moderate doses of

Ayer's Pills.

After the bowels are regulated, one of these Pills, taken each day after dinner, is usually all that is required to complete the cure.

AYER'S PILLS are sugar-coated and purely vegetable—a pleasant, entirely safe, and reliable medicine for the cure of all disorders of the stomach and bowels. They are the best of all purgatives for family use.

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DOWN GO PRICES.

Ten dollar suits for six. Fourteen dollar suits for eight. Six dollar suits for two. Eight dollar suits for four. Boys' suits one dollar. Suits for big boys, bigger than men, only four dollars.

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Our Worsted Suitings $16, worth $22.
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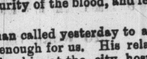

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SAILINGS FROM QUEBEC.

Samatian.....July 18
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TORONTO POSTAL GUIDE.

During the month of July mails close and are due as follows:

	CLOSE. a.m.	CLOSE. p.m.	DUE. a.m.	DUE. p.m.
G. T. R., East	6.00	5.45	9.00	10.45
O. & Q. Ry.	7.00	6.45	8.50	10.15
G. T. R., West	8.50	3.00	12.50	7.20
N. & N. W.	6.00	4.00	10.30	8.50
T. G. & B.	6.40	4.00	11.00	8.50
Midland	6.00	3.30	12.40	9.30
C. V. R.	7.00	3.15	11.10	15.50
	a.m.	a.m.	a.m.	p.m.
G. W. R.	6.00	11.30		2.00
	p.m.	p.m.	8.40	11.30
	2.45	9.30	10.30	4.40
				7.20
	a.m.	p.m.	a.m.	p.m.
U. S. N. Y.	6.00	2.45	8.40	
		9.00	10.30	4.40
U. S. Western States	6.00	9.30	8.30	4.40
				7.20

British mails depart as follows: July 2, 3, 6, 7, 9, 10, 13, 14, 16, 17, 20, 21, 23, 24, 27, 28.

Time for closing English mails, 8 p.m., on July 3, 10, 17, 24, and 9 p.m. on all other days

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During our Great Clearing Sale, previous to extending our present premises, we are offering Extraordinary Inducements in Cream and Bleached Table Linens, Table Napkins, Towels, Brown and Bleached Sheetings, Pillow Casings, White Honeycomb and Marcelles Quilts, Lace Curtains, Prints, Sateens, Ginghams, Zephyrs, Cretonnes, Tickings, Grey Cottons, White Cottons, Muslins, White Goods, Flannels, Shirtings, Skirtings, etc.

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Grey Sheetings, 20, 22 1-2 and 25c.
White Sheetings, 20, 25 and 30c.
Prints reduced to 5, 6, 7 and 8c.
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Best Quality Long	- -	$4.50 per cord
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Best Scranton Coal at $6 per ton,

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DEVONSHIRE RELISH! 136

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A GRAND DISPLAY OF

Musical Instruments, Just Opened.

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DYSPEPSIA OR INDIGESTION,

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WEST'S LIVER PILLS

will thoroughly cure you. They do not gripe or purge, but act very mildly, and whenever used are considered priceless. They have proven to be the

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