

Don't be Selfish.

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Lead Packets Only. Black or Mixed. All Grocers.

LOVE AND LURE

She sat a little, and then she hurried away to finish the work on which she had been engaged; but when Mrs. Cliff came to look for her, she did not find her packing provisions for the captain's cruise, but sitting alone in one of the inner caves.

"What's crying?" exclaimed Mrs. Cliff. "Now, let me tell you, my dear child, I do not feel in the least like crying. The captain has told me that everything is all right between you, and the more I think of it, the more firmly I believe that it is the grandest thing that could have happened. For some reason or other, and I am sure I cannot tell you why, I do not believe at all that the captain is going to be shipwrecked in that little boat. Before this I felt sure that we should never see him again, but now I haven't a doubt that he will get somewhere all right, and that he will come back all right, and if he does it will be a grand match. Why, Edna, child, if Capt. Horn never gets away with a stick of that gold, it will be a most excellent match. Now, I believe in my heart," she continued, sitting down by Edna, "that when you accepted Capt. Horn you expected him to come back. Now, isn't that true?"

At that instant Miss Markham gave a little start. "Mrs. Cliff," she exclaimed, "there is Ralph calling me. Won't you go and tell him to come in here."

When Ralph Markham heard what had happened while he was down at the beach, he grew so furiously angry that he could not find words in which to express himself.

"That Capt. Horn," he cried, when speech came to him, "is the most despotic tyrant on the face of the earth. He tells people what they are to do, and they simply go and do it. The next thing he will do is to tell you to adopt me as a son. Marry Edna! My aster! And I not know it! I she, just because he asks her, must go and marry him. Well, that is just like a woman."

With savage strides he was about marching back to the beach, when Mrs. Cliff stopped him.

"Now, don't make everybody unhappy, Ralph," she said, "but just listen to me. I want to tell you all about this matter."

It took about a quarter of an hour to make clear the ruffled mind of Ralph, the powerful, and in Mrs. Cliff's eyes, the imperative, reasons for the sudden and unpremeditated matrimonial arrangements of the man who grew quieter, and there appeared upon his face some expressions of astute sagacity.

"Well," said he, "when you first put this business up, now you've got heads up, it looks a little different. He will be drowned as like as not, and then we can call our souls our own, and we ought not to grumble. All right; I won't forbid the banns, but between you and me I think the whole thing is stuff and nonsense. What ought I to call him? Brother Horn?"

"Now don't say anything like that, Ralph," urged Mrs. Cliff, "and don't make yourself disagreeable in any way. This is a very serious time for all of us, and I am sure that you will not do anything which will hurt your sister's feelings."

"Oh, don't be afraid," said Ralph; "I'm not going to hurt anybody's feelings. But when I first met that man knowing what I think of him."

Five minutes later Ralph heard the voice of Capt. Horn calling him. The voice came from the opening in the cave, and instantly Ralph turned and walked toward the beach. Again came the voice, louder than before: "Ralph, I want you." The boy stopped, put his hands in his pockets, and shrugged his shoulders, then he slowly turned.

"If I were bigger," he said to himself, "I'd thrash him on the spot. Then I'd feel easier in my mind, and things could go on as they pleased. But as I am not six feet high yet, I suppose I must as well go to see what he wants."

"Ralph," said the captain, as soon as the boy reached him, "I see Mrs. Cliff has been speaking to you, and you know the arrangements that have been made. But I have a great deal to do before I can start, and I want you to help me. I am now going to the mound in the cave to get out some of that gold, and I don't want anybody but you to go with me. I have just sent all the negroes down to the beach to carry things to the boat, and we must

be quick about our business. You take this leather bag. It is Mrs. Cliff's, but I think it is strong enough. The lantern is lighted, so come on.

To dive into a treasure mound Ralph would have followed a much more ruthless tyrant than Capt. Horn, and although he made no remarks, he went willingly enough. When they had climbed the mound and the captain had lifted the stone from the opening in the top, Ralph held the lantern, while the captain, reaching down into the interior, set himself to work to fill the bag with the golden ingots. As the bag with the golden ingots, the boy gazed upon the mass of dull gold, his heart swelled within him. His feeling of indignant resentment began to disappear rapidly before the growing consciousness that he was to be the brother-in-law of the owner of all that wealth. As soon as the bag was filled the stone was replaced, and the two descended from the mound, the captain carefully holding the heavy bag under his arm, for he feared the weight might break the handle. Then, reaching the innermost cave before any of the negroes returned, neither Mrs. Cliff nor Edna were there, and the captain placed his burden behind a piece of rock.

"Captain," said the boy, his eyes glistening, "there must be a fortune in that bag."

The captain laughed. "Oh, no," said he, "not a very large one. I have a good deal of experience with gold in California, and I suppose each one of those little bars is worth from \$250 to \$300. What we have represents a good deal of money. But now, Ralph, I have something very important to say to you. I am going to appoint you sole guardian and keeper of that treasure. You are very young to have such a responsibility; but upon you, but I know you will feel the importance of your duty, and that you will not be forgetful or negligent about it. The main thing is to keep those two negroes, and anybody who may happen to come here, away from that mound. Do what you can to prevent anyone exploring the cave, and don't let the negroes go over the rocks to the stream."

"If I should not come back, or a ship should come along and take you off before I return, you must be as watchful as cats about that gold. Don't let anybody see a piece of it. You three must carry away with you as much as you can, but don't let anyone know you are taking it. Of course I expect to come back and attend to the whole business, but if I should not be heard from for a long time—and if that is the case, you may be sure I am lost—and you should get away. I will trust to your sister and you to up an expedition to come back for it."

Ralph drew himself up as high as circumstances would permit. "Captain," said he, "you may count on me. I'll keep an eye on those black fellows, and on anybody else who may come here."

"Very good," said the captain, "and I am sure you will never forget that you are the guardian of all our fortunes."

CHAPTER XVII.

After the noonday meal on the day of Capt. Horn's departure, Mrs. Cliff went apart with Maka and Cheditafa, and there endeavored to find out, as best she might, the ideas and methods of the latter in regard to the matrimonial service. In spite of the limited efforts of the two, with their limited command of English, to make her understand how these things were done in the forests and wilds of the Dark Continent, she could not decide whether the forms of the Episcopal Church, those of the Baptists or those of the Quakers, could be easily assimilated with the previous notions of Cheditafa on the subject. But having been married herself, she thought she knew very well what was needed, and so without endeavoring to persuade the negro priest that his opinions respecting the marriage rite were all wrong, or to make him understand what sort of a wedding she would have had if they had had to impress upon his mind the forms and phrases used in a very simple ceremony, which she believed would embody all that was necessary.

Cheditafa was a man of considerable intelligence, and the feeling that he was about to perform such an important ceremony for the benefit of such a great man as Capt. Horn, filled his soul with pride and a strong desire to accomplish his task. In this honorable function, and he was able to perform very long to satisfy Mrs. Cliff that, with Maka's assistance as prompting clerk, he might be trusted to see through the ceremony without serious mistake.

She was strongly of the opinion that if she conducted the marriage ceremony it would be far better in every way than such a performance by a black official, but as she knew that her offices would not count for anything in a civilized world, whereas the heathen ministry might be considered satisfactory, she accepted the situation and kept her opinions to herself.

(To be Continued.)

Hints to Housekeepers.

DAILY BILL OF FARE.

BREAKFAST — Bananas and Cream. Buttered Toast. Broiled Lamb Chops. Browned Potatoes. Grape Jelly. Graham Crackers. Coffee.

DINNER — Beefsteak Pie. Mashed Potatoes. Canned Succotash. Celery. Peach Sweet Pickles. Bread and Butter. Rice Snow Balls. Cheese.

SUPPER — Dried Beef. Cream. Gravy. White and Graham Bread. Raspberry Jam. Cake. Milk. Tea.

Put one cup rice into steamer; with two cups milk, cook until soft; but the grains whole. Add a little salt and half cup of cream; shake; but do not stir; moisten in cups. When ready to serve upset in separate dishes; put a spoonful of peach, cherry or strawberry preserve with each ball; serve with sweet cream.

Ninety Per Cent

Of all the people need to take a course of Hood's Sarsaparilla at this season to prevent that run-down and debilitated condition which invites disease. The money invested in getting a dozen bottles of Hood's Sarsaparilla will come back with large returns in the health and vigor of body and strength of nerves.

HOOD'S PILLS are easy to buy, easy to take, easy to operate. Cure all liver ills. 25c.

When the snake sheds his skin the skin of the eye comes off with the rest. Translucent in most parts, the skin over the snake's eye is perfectly transparent.

If your complaint is want of appetite try half a wine glass of ANGSTURA BITTERS half an hour before dinner. Beware of counterfeits. Ask for the genuine article, manufactured by Dr. J. C. B. Stegert & Sons.

ASSESSMENT SYSTEM.

A STRONG COMPANY.

Twelfth Annual Statement of the Provincial Provident Institution of St. Thomas, Ont.

Herewith is presented the twelfth annual report of the P.P.I. covering the business transacted during the year 1895. Notwithstanding the exceeding scarcity of money, and almost unprecedented hard times, it shows such substantial progress and increase of strength, attained in difficult times, that it must be considered highly satisfactory by all interested in the welfare of the institution.

During the year 1,844 applications were received and 1,386 policies were issued for \$2,407,000 new business. There were 174 applications rejected, showing the determination of the management to accept only first-class risks and thus build up the company with the very best material obtainable. The P.P.I. has had the lowest death rate during the past twelve years of any company reporting to the insurance department at Ottawa for the same period and every precaution is taken to insure a continuance of the same. The large volume of new business written during the past twelve years is to the confidence of the insuring public in the institution.

Only eight assessments were required to meet the claims of 1895, although \$94,550 was paid out to members and beneficiaries. A net increase made in the reserve and emergency funds of \$16,973 05. The large increase in the reserve is one of the most gratifying features of the report, showing, as it does, that it is effected without imposing any burden upon the policy-holders. It is a bulwark of strength to the company, and a guarantee to the policy-holders against the levying of more than ten assessments in any one year.

The net increase in insurance in force was in round figures \$500,000, and the total amount in force on the books at Dec. 31 was \$13,067,000.

One great advantage that the P.P.I. offers over other companies is that members get the direct benefit of the low death rate in Canada. Other companies collect premiums based on a higher death rate than they are ever likely to experience. The P.P.I., by making provision for expenses, and a reserve which limits mortality assessments, only levies for the amount actually required to meet claims. Since organization the company has paid in claims \$515,000. The company never claims, and never had, a claim due and unpaid. It is an invariable rule with the management to pay claims soon as proofs are completed and approved.

The financial statement, herewith given in detail, accounts of the membership funds, and it indicates such a measure of growth and prosperity as must commend the company to the insuring public.

RECEIPTS.

Balance on hand, 31st Dec., 1894.....\$79,897 54
Emergency fund.....13,227 56
Mortuary and annuity fund.....9,975 19

From mortuary and annuity assessments.....111,532 83
From emergency fund assessments.....1,227 64
Interest.....4,592 13
Total.....\$225,453 19

EXPENDITURE.

Death, disability and annuity claims.....\$94,650 00
Balance on hand.....130,803 19

Total.....\$225,453 19

The above balance of \$130,803 19 held by the trustees on behalf of the membership, and invested or on deposit as hereinafter stated, is composed of the following several accounts or funds, viz:

Reserve fund.....\$95,642 95
Emergency fund.....19,455 50
Balance mortuary and annuity funds.....15,704 74

Total.....\$130,803 19

Mortgages on real estate and accrued interest.....\$21,516 23
Real estate.....7,506 10
Debentures and bonds.....48,632 46
Loan and Savings Co. and Bank deposits.....52,968 40
Rent due and accrued.....180 00

Total.....\$130,803 19

INCREASE OF RESERVE FUND IN DETAIL.

Balance on hand 31st Decem-ber, 1894.....\$79,897 54
Transfer of 10 per cent from assessments.....11,153 28
Interest from investments and deposits.....4,592 13

Total.....\$95,642 95

LIMITATION OF ASSESSMENTS.

Every cent contributed to the reserve fund by all members, including those who have lapsed, together with all interest earned on that fund, is held in trust for the general security of the membership, and is not available for the payment of more than ten single assessments during any one year.

MISCELLANEOUS REPORT.

Applications received during the year.....1,844
Certificates issued during the year.....1,386
Applications rejected during the year.....174

Applications held over and awaiting examination papers or payment of preliminary dues.....284

Certificates in force 31st December, 1894.....7,770

Certificates issued during the year.....1,386

Certificates revived during the year.....7,100

Certificates terminated by death, lapses, surrender and cancellation.....1,212

Total certificates in force 31st December, 1895.....7,951

ANNUAL MEETING.

From the St. Thomas Evening Journal.

The twelfth annual meeting of the policy-holders of the Provincial Provident Institution was held in the Insurance Block, St. Thomas, 11th inst. It was a very representative gathering, and many were present from a distance. R. Miller, Esq., local Master-in-Chancery, on motion of President G. K. Morton and Secretary E. S. Miller, was appointed chairman, and Mr. E. H. Coughlin, secretary, of the meeting.

The annual report of the managing directors was adopted, and many of the members present expressed their appreciation of the splendid showing of the past year, and their continued confidence in the company and its management, the following resolution being carried unanimously:

"That the members of the Provincial

Provident Institution, in annual meeting assembled, desiring to place on record their high opinion of the business capacity of the trustees of the said institution, and their appreciation of the business methods pursued by them in the upbuilding of the institution. Be it therefore resolved that we do hereby approve, ratify and confirm the business transactions and acts performed, and methods pursued by the trustees and officers up to the present time, and that we do hereby express our continued confidence in the integrity and ability of the said officers and trustees to successfully manage the affairs of the institution, which is today one of the largest and strongest life insurance companies in Canada."

Secretary Miller, in moving a vote of thanks to the agents, said that the success of the institution rested largely with the agents, and spoke in very complimentary terms of the splendid showing made by them during the year of financial depression. His motion, which was seconded by J. Farley, Q.C., was in substance as follows: "That the members of the P.P.I. in annual meeting assembled, do hereby express our hearty thanks to the agents of the institution, who, notwithstanding the unprecedented hard times, worked faithfully and well in the face of many discouraging circumstances, with such success as enabled the institution to show a gain in new business over the year of 1894, and to show a gain of nearly half a million dollars in insurance in force at the close of 1895."

Both the trustees and agents acknowledged the compliments and thanked the members for their expression of confidence.

The meeting throughout was indicative of a desire on the part of the trustees, agents and members alike, to make the P.P.I. what is fast becoming the largest and best insurance organization in Canada.

Cost per \$1,000 of insurance in the P.P.I. for 1895:

Age.	18 to 20.....	21 to 22.....	23 to 24.....	25 to 26.....	27 to 28.....	29 to 30.....	31 to 32.....	33 to 34.....	35 to 36.....	37 to 38.....	39 to 40.....	41 to 42.....	43 to 44.....	45 to 46.....	47 to 48.....	49 to 50.....	51 to 52.....	53 to 54.....	55 to 56.....	57 to 58.....	59 to 60.....	61 to 62.....	63 to 64.....	65 to 66.....	67 to 68.....	69 to 70.....	71 to 72.....	73 to 74.....	75 to 76.....	77 to 78.....	79 to 80.....
Age.	\$9.75	\$10.42	\$11.09	\$11.76	\$12.43	\$13.10	\$13.77	\$14.44	\$15.11	\$15.78	\$16.45	\$17.12	\$17.79	\$18.46	\$19.13	\$19.80	\$20.47	\$21.14	\$21.81	\$22.48	\$23.15	\$23.82	\$24.49	\$25.16	\$25.83	\$26.50	\$27.17	\$27.84	\$28.51	\$29.18	\$29.85

AGENTS WANTED.

This institution is the leading Canadian Assessment Company, and the only one that gives its members the direct benefit of the low Canadian death rate, while making ample provision for their security. Considering our low rates, coupled with the other attractive features of the institution, and in view of its record of progress during the past twelve years, and its present standing, it will be readily seen that the P.P.I. offers an attractive field of employment for life insurance men of energy and ability. Every business man who is not profitably employed should write the secretary for particulars. The management offers liberal contracts to men of intelligence who are not afraid of work.

GEO. K. MORTON, Secretary, P. O. Box 2,000, St. Thomas, Ont.

Head Office, 312, corner Church and Adelaide Streets.

LOCKED IN A VAULT.

Chicago, Feb. 26.—Emma Kelsey, the 12-year-old daughter of Rev. J. D. Kelsey, of the Free Methodist Church, was locked for an hour and a half in the safety vault of the church Sunday night, and was taken out barely alive. With several girl companions she was playing hide and seek, and stepped into the vault just as the door was accidentally slammed shut. When the circumstances became known the congregation flocked to the office. The excited people resorted to prayers and sledge hammers before the door was opened. In the nick of time, finally made to work.

ELECTRICITY

Its marvellous advances.

An interview with a prominent electrician and inventor.

Mr. D. C. L. Ferguson, of the Eclipse Electric and Manufacturing Co., 211 Church st., Toronto, consented to be interviewed by our representative the other day. Mr. Ferguson said: "To see me now you would not fancy that I had undergone severe hardships and battled with disease, yet such is the case, and were it not for the events I am about to relate I would not now be able to prosecute further scientific researches."

"I have been troubled with my kidneys and liver for the past 10 years. During the last 4 years I have been growing worse rapidly, until I was almost unable to work. I have been treated by doctors and taken a large variety of medicine without benefit. I had constant pain across my back, at times almost unbearable, especially at night. My urine was wine color as if mixed with blood, and with much sediment, burning sensation when voiding. I felt tired and dragged, and it was with the utmost effort I was able to work at all. Seeing the Doan Kidney Pills Co. advertisement, I thought I would try one box of their pills on the principle that it would do no harm to try again, so I got one from Dr. W. S. Robinson, Druggist, 83a Yonge st. I have not quite finished that first box, but am happy to say it has proved the best experiment of my life. I improved from the start and there has been a rapid improvement daily, until I am today a well man. Pain all gone. Urine natural in color, no sediment. I am stronger, and able to work as well as ever I did. I cannot be too thankful for the result of my trial of Doan's Kidney Pills. I would be glad to tell anyone who suffers as I have done, how I was before, and how I am after taking Doan's Kidney Pills, if they will call at my place."

Pain! You know what it is if you've had Rheumatism, Sciatica or Neuralgia. Relief? Templeton's Pink Powders give it quick.

What is CASTORIA

Castoria is Dr. Samuel Pitcher's prescription for Infants and Children. It contains neither Opium, Morphine nor other Narcotic substance. It is a harmless substitute for Paregoric, Drops, Soothing Syrup, and Castor Oil. It is Pleasant. Its guarantee is thirty years' use by Millions of Mothers. Castoria destroys Worms and allays feverishness. Castoria prevents vomiting Sour Cud, cures Diarrhoea and Wind Colic. Castoria relieves teething troubles, cures constipation and flatulency. Castoria assimilates the food, regulates the stomach and bowels, giving healthy and natural sleep. Castoria is the Children's Panacea—the Mother's Friend.

Castoria.

"Castoria is an excellent medicine for children. Mothers have repeatedly told me of its good effect upon their children."

Dr. G. C. Osceola, Lowell, Mass.

"Castoria is the best remedy for children of which I am acquainted. I hope the day is not far distant when mothers will consider the real interest of their children, and use Castoria instead of the various quack nostrums which are destroying their loved ones, by forcing opium, morphine, soothing syrup and other hurtful agents down their throats, thereby sending them to premature graves."

Dr. J. F. KINCHELOE, Conway, Ark.

Castoria.

"Castoria is so well adapted to children that I recommend it as superior to any prescription known to me."

H. A. ANCHER, M. D., 111 So. Oxford St., Brooklyn, N. Y.

"Our physicians in the children's department have spoken highly of their experience in their own practice with Castoria, and although we only have among our medical supplies what is known as regular products, yet we are free to confess that the merits of Castoria has won us to look with favor upon it."

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Black Sateen Shirts, 50c and 65c.

Men's Heavy Top Shirts, 45c and 50c.

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To Order \$15 All-Wool Tweed Suits, now \$12 75.

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A remedy has been provided. You need no longer fear seeing the shadowgraph of you skeleton exposed to public view if you only take the precaution of lining your garments with

Textile Buckskin

READ the following opinion of the celebrated electrician, Prof. Stubezyn:

New York, Feb. 13, 1896.

THE KING-JONES COMPANY, TORONTO:

Have tested the sample of Textile Buckskin sent me and find that it is impervious to the Roentgen rays. Am sending further particulars by mail.

J. G. STUBEZYN, President College Associated Electricians.

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GOVERNMENT SCHOOL OF ART. PUPILS CAN NOW JOIN.

In the New Studios, Spencer Block, Dundas St., Monday, Jan. 6.

From 7 to 9 p.m.—Evening classes Monday, Wednesday and Friday. Terms for 36 lessons \$3. From 9 to 11 p.m.—Afternoon classes Monday, Friday and Saturday—Crayon, Drawing, Oil, Water Color and China Painting. Special certificates, with gold, silver and bronze medals are offered by the honorable the Minister of Education for various subjects to be completed for by students. For further particulars apply to John H. Griffiths, Principal.

Do you want people to inquire after any article you have to sell? Place a ten word advertisement in the "Advertiser." Three insertions will cost you 50 cents.

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EPPS'S COCOA

BREAKFAST-SUPPER.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided for our breakfast and supper a delicately flavored beverage, which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."

(Civil Service Gazette.)

Made simply with boiling water or milk. Sold only in packets, by grocers, labeled THUS. JAMES EPPS & CO., Ltd., Homoeopathic Chemists, London, England. 257

Dunn's Mustard

MADE ABSOLUTELY PURE FROM RICH FLAVOURED ENGLISH SEED SOLD IN 8c. and 10c. TINS.

Ask for Dunn's Pure Mustard

LEE HING

CHINESE LAUNDRY, the best work in the city, 407 Richmond street.

Shirt collars ironed straight so as not to hurt the neck. Stand up collars ironed without being broken in the wing. Ties done to look like new. Ladies' dresses fluted and vests ironed. This work is done by Joe How, late of San Francisco, and the proprietor will guarantee satisfaction in this line at cheapest rates. Give me a call. If you are not suited, no pay. Washing returned in 24 hours. Please open parcel and see that your work is properly executed. If our work suits you, please recommend us to your friends. 257

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