

provines have struck the attaind-our goods. The quality is up to the ch, and the price is down to the lowest consistent with good goods. See the is we are offering in Wall Paper, Win-ades, Picture Frames, etc.

N. HUNI

"Besides this," continued the captain, "I have written here on another page of this notebook a few private direc-tions as to how I want the treasure disposed of. I say nothing definite and mention no exact sums, but in a general way I have left everything in the hands of you two ladies. I know that you will make a perfectly just and generous disposition of what you may

you are afraid of, and I see you have, f Ddna Markham were your widow, then by law she would get a good part of it, even if she did not get it all, and if Edna got it, we would be perfectly

"It is rather a grim business to talk about Miss Markham being my widow," said the captain, "especially under such circumstances. It strikes me that kind of marriage you propose would be a good deal flimsier than this

"It does not strike me so," said she. "A mere confession before witnesses a man and woman that they are willing to take each other for husband and wife is often a legal ceremony, and if there is any kind of a religious person present to perform the ceremony it helps, and in a case like this no stone should be left unturned. You see you have assumed a great deal of responsibility about this. You have stated-and if we were called upon to testify, Miss Markham and I would have to acknowledge that you have so stated-that you claimed this treasure as your discovery, and that it all belonged to you. So you see, if we keep our consolences clear—and no matter what happens we are going to do that we might be obliged to testify every cent of it away from ourselves. But if Edna were your wife, it would be all

The captain stood silent for a few moments, his hands thrust into his pockets and a queer smile on his face, "Mrs. Cliff," said he presently, "do you expect me to go to Miss Markham and gravely propose this scheme which you and that half-tamed African have con-

"No," said he quickly, "don't do that. If the crazy idea is to be mentioned to her at all, I want to do it myself, and in my own way. I will go to her now. I have had my talk with you, and I must have one with her."

CHAPTER XVI.

Capt. Horn found Edna at the enwith ship biscuit.

"Miss Markham," said he, "I wish to

have a little business talk with you before I leave. Where is Ralph?"
"He is down at the boat," she an-

'Very good," said he; "will you step this way?'

When they were seated together in the shade of some rocks, he stated to Edna what he had planned in case he the sand at her feet. should lose his life in his intended expedition, and showed her the will he had made, and also the directions for herself and Mrs. Cliff. Edna listened very attentively, occasionally asking

for an explanation, but offering no opinion. When he had finished she was about to say something, but he interrupted her. "Of course I want to know your opinion about all this," he said, "but not yet. I have more to say. There has been a business plan proposed by two members of our party which concerns me, and when everything is told con-

cerning me, I want to know how it is told, or, if possible, tell it myself." And then, as concisely as possible, he related to her Maka's anxiety in regard to the boss question and his method of disposing of the difficulty, and afterwards Mrs. Cliff's anxiety about the property, in case of accito himself, and her method of

meeting the contingency. During this recital Edna Markham said not one word. To portions of the marrative she listened with an eager interest, then her expression became hard, almost stern, and finally her cheeks grew red, but whether with anger or some other emotion the cap-tain did not know. When he had fin-

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I	gg Plams, 10c
	Ixira Pancy Silver Prunes, 123c
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	(hoice Pitted Plums, 12%
	Fancy Evaporated Peaches, - 10c.
III	Fancy Apricols, 150
	Paney California Prunes, - 10c
	Fancy California Lima Beans, 7c

ished she looked steadily at him a few moments and then said: "Capt. Horn, what you have told me are the plans and opinions of others. It seems to me that you are now called upon to say something for yourself."

"I am quite ready to do that," he answered. "A half hour ago I had never thought of such a scheme as I have laid before you. When I heard it I considered it absurd, and mentioned it to you only because I was afraid ed it to you only because I was afraid I would be misrepresented. But since putting the matter to you, even while I have been just now talking, I have grown to be entirely in favor of it, but I want you to thoroughly understand my views on the subject. In this marriage is to be performed, it will be strictly a business affair, entered into for the purpose of securing to you and others a fortune, large or small, which, without this marriage, might be taken from you. In other words," said he, "you are to be looked upon in this affair in the light of my prospec-

For a moment the flush on the face of the young woman faded away, but it quickly returned. Apparently invol-untarily she rose to her feet. Turning to the captain, who also rose, she said:
"But there is another way in which the affair would have to be looked at. Suppose I should not become your widow? Suppose you should not be lost at sea and should come back

The captain drew a deep breath and folded his arms upon his chest. "Miss Markham," said he, "if this marriage should take place, it would be entirely different from other marriages. If I should not return, and it should be considered legal, it may make you all rich and happy. If it should not hold good, we can only think we have done our best, but as to anything beyond this, or to any question of my return, That is all very kind and good of or any other question in connection you," said Mrs. Cliff; "but I cannot believe that such a will would be of much service. If you have relatives ness proposition, and as such I lay it before you. If we adopt it, we do so for certain reasons, and beyond those reasons neither of us is qualified to go. We should keep our eyes flexed upon the main point and think of

nothing else." "Something else must be looked at," said Edna; "it is just as likely that you will come back as that you will

"This plan is based entirely upon the last supposition," replied the captain; Security to policy holders .. \$3,072,952 16 "it has nothing to do with the other. If we consider it at all, we must consider it in that light."

"But we must consider it in the other light," she said. She was now quite pale, and her face had a certain sternness about it.

'I positively refuse to do that," he said; "I will not think about it or say one word about it. I will not even refer to any future settlement of that question. The plan I present rests entirely upon my non-return." "But if you do return?" persisted

The captain smiled and shook his head. "You must excuse me," he said, "but I can say nothing about that." She looked steadily at him for a few moments, and then she said: 'Very well, we will say nothing about it. As to the plan which has been devised to give us, in case of accident to you, a sound claim to the treasure which has been found here, and to a part of which I consider I have a right, I consent to it. I do this, believing that I should share in the wonderful treasures in that cave. I have formed prospects for my future which would make my life a thousand times better worth living than I ever supposed it would be, "I think it would be better," said and I do not wish to interfere with Mrs. Cliff, "if I were to prepare her those prospects. I want them to be-disasters \$102,500, about one-half of come realities. Therefore, I consent to your proposition, and I will marry you upon a business basis before you

"Your hand upon it," said the captain; and she gave him a hand so cold that it chilled his own. "And now I will go talk to Maka and Cheditafa. Of course, we both understand that it may be of no advantage to have this coal-black heathen act as officiating trance to the caves, busily employed clergyman, but it can do no harm, and in filling one of the Rackbirds' boxes we will take the chances. I have a good deal to do and no time to lose, if I am to get away on the flood tide this afternoon. Will it suit you if I get everything ready to start and we then have the ceremony?"
"Oh, certainly," replied Edna. "Any spare moment will suit me."

When he had gone, Edna Markham sat down on the rock again. With her hands clasped in her lap she gazed at

"Without a minute to think of it," she said to herself, presently; "without any consideration at all-and now it is done! I was not like me. I do not know myself. But yes!" she exclaimed, speaking so that anyone near might have heard her, "I do know myself. I said it because I was afraid if I did not say it then I should never

be able to say it." If Capt. Horn could have seen her then, a misty light which no man can mistake shining in her eyes as she gazed out over everything into nothing, he might not have been able to confine his proposition to a strictly business basis.

(To be Continued.)

Hints to Housekeepers.

DAILY BILL OF FARE.

BREAKFAST-Apples and Dates Creamed Potatoes. Graham Muf-fins. Breakfast Bacon. Prunes.

DINNER-Beef Balls or Sausage. Sweet Potatoes. Macaroni. Tomatoes. Pickles. Apple Jelly. Crack-

ers and Cheese. SUPPER-Milk Toast. Wheatena with Butter and Sugar. Baked Apples. Cake. Tea.

CHOPPED BEEF. Good round steak is made very eatable by running through a pa-tent meat chopper. Make as fine as sausage. Season well. Broil or fry in cakes, or shape into a saucer-like cake, flouring and browning slowly in butter, making a nice gravy, pour-ing this over the meat. Use minced

onion if relished.

The Time for Building

Up the system is at this season. The cold weather has made unusual drains upon the vital forces. The blood has become impoverished and impure, and all the functions of the body suffer consequence. Hood's Sarsaparilla the great builder, because it is the One True Blood Purifier and nerve

HOOD'S PILLS become the favorite cathartic with all who use them. All

tor, "how proud a man acts when he is going to have his picture pub-lished, and how humble he is after it has happened."

"It's wonderful," remarked the edi-

Forty-Fifth Annual Meeting of Share-

The annual meeting of the share holders of the above company was held at its offices in Toronto on Thursday, the 20th inst. Mr. George A. Cox, president, occupied the chair, and Mr. C. C. Foster, having been appointed to act as secretary to the meeting, read the annual report of the directors.

The report showed that there had been a considerable increase in premium income over that of the preceding year, and that in the fire branch a satisfactory profit had been realized. which result was due mainly to the moderate loss ratio on the business of the company in the United States. In the marine department it was shown that on account of the low water in the lakes and rivers during the past season and from others causes the general experience of companies engaged in that business had been particularly unfavorable. Under these circumstances last season's operations on the lakes had shown a loss which materially affected the total result of the business of the company for the year.

The following is a summary of the FINANCIAL STATEMENT. Premium income, less re-in-

Total income\$2,407,891 87

1	Losses Expenses of management—		7
-	Agents' commissions, taxes and all other charges)4
	sometimes of the state of the s	\$2,331,355 8	31
	Dividends on stock	\$ 100,000	00
	Total assets	\$2,321,195 1,248,243	72 56
	Reserve funds	1,000,000	00
		•0 070 050	10

The president, in moving the adoption of the report, said:
"In considering the report sharehold-

ers should bear in mind that the year with which it deals has been, in many respects, a remarkable one in our business. It will be remembered by those connected with fire and marine underwriting in this country as a year which brought with it disasters of an exceptional character - heavy losses upon classes of business regarded as the most desirable-and, therefore, as one which was generally disappointing its results to insurance companies. Under these circumstances, I feel that we may claim that there is more matter for congratulation in the balance sheet now before you than there has been in many of the annual statements we have had the honor of preseting to shareholders, in which, under more favorable conditions, our revenue account exhibited a much more substantial balance of income over expenditure than is shown as the outcome of our transactions for 1895.

"The serious fires in the early part of the year in this city, involving an aggregate loss of some \$2,000,000, are, no doubt, fresh in the minds of shareholders. The 'Western' was called upinsurance in other companies. Closely following these came other fires of exceptional magnitude, to which I need not refer in detail, but I may say that on the whole the company never experienced a more unfavorable opening in any year than its fire records show for the first three months of 1895. The ultimate profit shown on our fire business at the end of the year was, therefore, as gratifying to us as it was reassuring to the theories we have entertained based on the doctrine of average. It will be of interest to shareholders to know that we regard the existing arrangement for the joint management and supervision of the United States branches of this company and those of the British-America Assurance Company as contributing in no small measure to this favorable result. This arrangement, as will readily be understood, enables the companier to provide for a more thorough inspection of their risks, and a more efficient oversight of their agencies than could be secured without undue expense, by either company independently; and, as intimated in the report, it is to the profits from our fire agencies in the United States that we have had to look in the past year to make up our losses in other departments. In some previous years, it will be remembered, our experience has been the reverse of this, and these varying results in different fields go to confirm the wisdom of the policy of extending, as widely as possible, with proper provision for local supervision, the operations of companies engaged in the business of fire insurance, and enabling them thus to distribute over a wide area the burden of conflagrations, such as experience has shown us may occur at any time and at any place where large values are concentrated. It is, I may say,

the recognition of the vital importance of this principle-and the conduct of the business upon these lines-that enables the British, American and Canadian companies, operating throughout this continent, to offer property holders a guarantee of indemnity from loss by such disasters; and I will say further that it is the absence of facility for the application of this essential principle of insurance, namely, a wide distribution of risks of moderate amount, that must be fatal to any scheme for municipalities assuming the fire risks upon the property of their citizens, as it has been suggested they should do by some ardent social reformers, who appear to lost sight of the fact that investors will look for larger returns in the way of interest on municipal bonds, if they are called upon to assume greater risks than are undertaken by the shareholders of an insurance company. In making this reference, I wish it to be understood that I speak as one more largely interested in the debentures of the City

insurance companies "Although the fire business has always been our chief source of incoma we have, as you are aware, almost since the organization of the company, been engaged to a limited extent in marine underwriting. In this branch our operations, during recent years, been chiefly confined to the inland lakes and rivers. From this source we have, on the whole, over a series of years, derived a moderate margin of profit, but from various causes the record of the lakes for the mast season has been one of continual the is going to have his picture published, and how humble he is after it has happened."

Give Holloway's Corn Cure a trial. It removed ten corns from one pair of feet without any pain. What it has done one it will to again.

The is going to have his picture published one of or continual disaster to shipping, the cagualities having been one of continual having been one of continual disaster to shipping, the cagualities from published records, more than double those of any preceding year in the amount of property lost. As a consequence we have to report a very

of Toronto and the general credit of

the city than in the stocks of our fire

considerable loss on the business of the year in this branch, the losses and expenses having exceeded the premiums by upwards of \$100,000. I have little doubt that as a result of the generally proportion by the proportion of the second of t unprofitable nature of last season's business, an improvement in rates, which is recognized on all hands as necessary, will be brought about be fore the opening of navigation. Failing this, there would appear to be no course open to us but to discontinue this branch of our business altogether. "I may briefly summarize the past year's experience of the company by saying that the profits on our fire business were practically absorbed by the losses of our marine branch, and that our interest earnings were sufficient to pay (after providing for the amount written off for depreciation in securi-ties) about 7 per cent upon our capital stock, the additional 3 per cent required to make up the usual divi-dend being taken from the reserve fund accumulated from the surplus of previous years. On account of the larger volume of business on our books, we have increased the amount estimated as necessary to run off un-expired policies to \$794,460. The actual liability under this reserve is, of course dependent upon the number and amount of the policies which may be-

be more than ample, and our reserve for this purpose, I may say, is consid-

erably larger for our volume of busi-

ness than that set aside to provide for

unexpired risks in the statements of any of the British companies which

have come under my notice. "At the last annual meeting we re ported that the company had re-insured all the risks in Canada of the United Fire Insurance Company of Manchester, England. which company ceased operations in this country on the 15th of January, 1895. The liability under this contract is nearly run off, leaving a profit to the company, in addition to some new connections which promise to be of permanent advantage. "It would, of course, be premature at this date to attempt to form an estimate of the probable outcome of the present year, but it is, nevertheless, gratifying to be able to say that our experience thus far in 1896—both as to volume of business and moderate loss ratio-has been very satisfactory, and taking into account the evidence which the report now before us pre-sents of the ability of the company to open to the charge of optimism, that the prospects of the present year—in fact, of the future of the company—

are very encouraging. "In conclusion, I wish to bear testimony to the ability and zeal which the officers and agents of the company have shown in furthering its interests during the past year.'

The vice-president, Mr. J. J. Kenny, seconded the adoption of the report, which was carried unanimously. The election of directors for the en-

suing year was then proceeded with, and resulted in the unanimous re-election of the old board, viz.; Messrs, George A. Cox, Hon. S. C. Wood, Robt. Beaty, G. R. R. Cockburn, M.P., Geo. McMurrich, H. N. Baird, W. R. Brock, J. K. Osborne and J. J. Kenny. At a meeting of the board of direc-

tors held subsequently, Mr. George A. Cox was elected president, and Mr. J. J. Kenny vice-president for the ensuing year.

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amount of the policies which may become claims before the expiry of the term paid. Similar estimates in previous years, however, have proved to be more than ample, and our reserve for this purpose, I may say, is consid-

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meet out of the year's premium receipts such exceptional calls upon it as the losses of the past year, I think we may say, without laying ourse that onen to the charge of ontimism that

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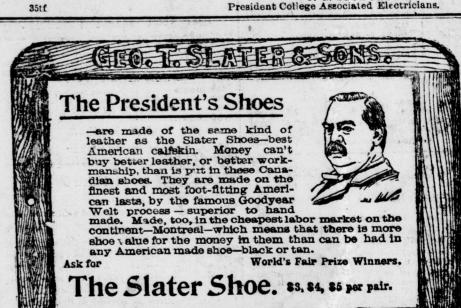
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[Civil Service Gazette.

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