

to sell. It is notorious that a large proportion of purchasers and mortgagees, especially in country places, never examine titles at all, especially if they are dealing with persons of apparent respectability.

"My fifth investment," continued Fitzherbert, "was a small one of \$500, secured (?) by a mortgage on a farm property valued at \$800. Soon after the mortgage was executed, the mortgagor, who was a poor man, was taken ill and failed to pay his interest, which accumulated for upwards of two years, when he died, leaving scarcely any personal estate. A creditor sued his representatives for recovery of a debt contracted by him, and for reasons best known to themselves they chose to resist the claim. Judgment was given against them, from which they appealed, but the original judgment was confirmed. The real estate held by me as security was seized and advertised to be sold by the sheriff. I saw the advertisement, as I now carried the *Official Gazette* about with me wherever I went. I attended the sale and bid the property up to \$800, (its full value) at which price it was knocked down to me. I then filed my claim as first incumbrancer on the property expecting to get back the purchase money. The prothonotary subsequently made his "report of distribution," and my \$800 was "distributed" as follows, all the claims detailed being "privileged" by law and held to be entitled to precedence over my mortgage:—

1st—Sheriff's Fees.....	\$78.00
2nd—Costs of suit, including Costs of Appeal.....	280.00
3rd—Doctor's Fees for attending the Mortgagor in his last illness (he was six months in dying)...	210.00
Nurses Fees.....	40.00
Undertaker's Charges.....	25.00
Mourning for the Widow.....	30.00
Arrears of Municipal Taxes.....	36.00
Arrears of Dues owing to the Church (the Mort- gagor having been a Roman Catholic).....	40.25
Arrears of Assessments due to Mutual Insurance Company.....	20.00
The Tenant's Expenses of Tilling and Sowing the Spring Crop on the Farm.....	40.00
Balance awarded to the Mortgagee.....	.75
	<hr/> \$800.00

"My last investment was on personal security as my confidence in the *Official Gazette* was gone. I called on my solicitor one day to consult him as to an investment for \$1,200 which would give me no trouble.