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RENOVATORS,
King Street East,
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pillows for sale; also a quantity of new
s. CHEAP. 246

UNDER THE FROTH.

BY A DETECTIVE.

Few know the varieties of life in a city—still fewer have seen its many phases of guilt and folly, its pride and extravagance. One is hid by a mantle of darkness—the other flashes in deceptive light. But to one who has passed from beneath the froth and foam where the evil abides and the pure is unknown, to the glitter and brightness which gild the votaries of society and fashion, an experience is found which no more observer can acquire. Such a career would derive an interest, not from its strangeness alone, but the folly it has met with and the duplicity it encounters.

I will tell you of a case in point. It has not been many years since the strange disappearance of a prominent merchant aroused popular inquiry to an unusual extent, and revealed at last a crime which, for adventurous boldness, impudence and successful cunning, is almost without parallel.

It is useless to name the parties, since there are those still living who will recognize the facts, disguise the characters as I may. It will suffice to describe the person I mean as a bachelor, who, by the practice of severe economy and the employment of great natural sagacity, acquired a large fortune. The taint of selfishness, however, clung to him, and the proverbial reputation of a miserly character excluded him from society. He had no friends, and men were loath to recognize him as an acquaintance even. He felt all this, and resented it as men will resent the merited opprobrium which their misdeeds alone excite. If his heart ever stirred with generous sympathies it was unknown. If it ever recoiled from the practice of injustice, or awoke to a sense of pity, none had known it, and the weary old man trod silently his pitiless path, brightening no life, and no eyes growing glad at his coming.

He lived in an obscure street, and one night his life would have fallen a sacrifice to his wealth but for the heroism of a little girl—a child friendless as himself—a waif cast adrift to float with the froth and foam. Men lay in wait for him to rob him of his gold or sacrifice his life. The child had heard the plan and watched to tell him of his danger. It saved him. It opened his heart, too, to a kindly thought, and made it human, with grateful sympathies. The next day the little waif was looked up by the miser, and from that hour cared for as his own. He clothed and fed her with unstinted hand. The riches years had been spent in acquiring were lavished upon her with reckless prodigality. The little frame house he lived in so long was torn down and a mansion rose in its stead. The neglected child soon grew into a beautiful girl. The best masters were supplied her, and her mind, early developed, acquired intelligence with extraordinary rapidity. He sent her to Europe, and, after finishing her education there, she returned to burst upon society like a meteor radiant as a queen, beautiful as an Undine, the reputed heiress of a millionaire.

The old man growing feeble day by day, watched the career of the young girl as a father. His riches were no longer his idol. The beautiful image that was enshrined there now had excluded all else, and his faded eyes grew bright, and a smile like sunshine crept to the wintry lips in her presence. But, one night, the old man disappeared. It seemed as if the earth had opened and he had sunk into its bosom. So utterly was all traces of him lost that a chill of horror went through the community, and men who had loathed his life instituted the most persistent inquiries for some clue as to the manner he had died or been lost.

In this state of public excitement Mr I and myself were sent for by the young lady.

Seated in an easy chair, clad a la negligé, but with exquisite taste, I saw for the first time the beauty whose loveliness had been the theme of the youth of the city for months. I could pardon the old Roman for the loss of the world if the wily Egyptian resembled this dark-eyed, dark-browed enchantress. Beautiful beyond anything I had ever seen, fascinating as an houri, she rose to receive us.

"Are you Mr. F?"

"That is my name" I replied, my eyes still resting on the wonderous beauty of the woman's face and form.

"I have sent for you and your assistant Mr. I., to see if you can assist in unravelling this strange mystery," she said in a voice that trembled with emotion. The low utterance sent a shiver through my frame. I felt that they were too liquid—too low and tender for real emotion. I was suspicious of the beautiful lady from that very instant.

I concealed my feelings, however, and begged her to give me all the particulars she could. This she did readily. She knew little seemingly, but all she knew was soon at my service.

On her return from Europe the waif had brought with her an Italian waiting maid. It was a strange taste, many thought, that youth should select age for such companionship. Yet was the lady's maid an old woman. To me she looked like the duennas I had read of in romance. She had eyes, too, like a basilisk—restless, glittering eyes that made one catch his breath when he encountered their burning glow. If there ever was an evil woman this Italian was one. Evidently Mr. I. and myself had made an unfavourable impression on this person. She didn't like us. One day I overheard her urging her mistress to discharge from the case.

"I must employ them—public opinion will have it so—to dismiss them would excite suspicion at once."

"No good will come of it."

The lady shrugged her shoulders.

"I can't help it!"

What did this mean? There was a mystery here, too, unknown and unsuspected. I began to think we had been on a false scent all along.

I communicated what I had heard to Mr. I. He thought, as I did, that the words implied something concealed.

Many and various were the devices we resorted to to obtain access to the houses Sometimes we vended charcoal, sometime; we carried a grinder and sharpened knives, many a billet doux did I give into the lady's hands, as the messages of some of her suitors; and then I would go as the bearer of bouquets. We surpassed even Vidocq in our disguises; but our efforts were gradually unravelling the mystery.

I knew now where the miser was.

A few days afterward I visited my client again:

"Well, Mr. F., have you any news?"

"Yes, mademoiselle, I believe I have."

My reply was wholly unexpected, and the blood receded from her face on the instant.

"Sir!" she faltered.

"Yes, I believe I have, I think I know where your father (she called him so) is."

The fear that had momentarily seized her had now passed away. She had had time to reflect. In that brief moment she seemed to judge it impossible for her secret to be known.

"Oh, I'm so glad! Tell me quickly. Where is he?—does he live?"

"I believe he does, or did last night, and it is somewhat singular that you do not know where he is since I saw him last in your presence," I replied, fixing my eyes on her paling cheek.

"My presence!" she muttered hoarsely.

"Yes, in the last room of the third story of this house. Mademoiselle, I know your secret. Your father may have been sane or insane when you locked him in yonder room. He is insane now, and the law will not punish you for depriving him of his liberty. Still it would have been better had you dealt more openly with me. As it is, I can only claim my reward and retire."

"And my secret!" she gasped.

"Is safe with us. You are our employer, and, besides, no good is to be had from exposing you."

How or when the old man died I never knew, but the lady still lives, and this recital may yet meet her eye.

Bisted Back.

From the Chicago Tribune.

"I should smile."

As Bertha Redingote spoke these words she lay coquettishly in a hammock that had been swung between two giant oaks that reared their tall heads aloft in the broad lawn, at the edge of which stood her father's stately residence. A little foot, enmeshed in a silken stocking, whose delicate texture displayed to advantage the trim ankle within, peeped out from beneath a fleecy white dress, while the laughing eyes and fair forehead of the girl were surmounted by a coronal of sunnily gold tresses of which any hair stores might have been proud.

"So you like ice cream?" said Harold McIntyre, bending over the hammock and looking tenderly into Bertha's blue eyes.

"I should smile," said the girl again, getting ready to put on her slipper and start.

"You are right," said Harold, "ice cream is a good thing. Perhaps some day next week I will buy you some."

The look of happy expectancy faded from the girl's face. "What time is it?" she asked.

"Ten minutes to six," replied Harold.

"Then," said Bertha, "if you start right away, you will get home in time for supper."

Kisses.

To steal a kiss, that's fair.
To buy a kiss, that's stupidity.
Two girls kissing, that's waste.
To kiss not at all, that's bad taste.
To kiss another man, that's nasty.
To kiss your sister, that's necessity.
To kiss your wife, that's correct.
To get caught kissing, that's dreadful.
To kiss the baby, that's unsatisfactory.
To kiss an ugly woman, that's courage.
To kiss the chambermaid, that's dangerous.
To kiss your mother, that's the purest kiss of all.
To kiss the girl your engaged to, that's expected.
To kiss a rich old maiden aunt, that's hypocrisy.
To kiss a blooming girl, that's peaches and cream.

Troublesome Boarders.

A great deal is said against boarding mistresses from time to time. But it is nearly always evident that the maligners are the sinners either in dereliction or commission. No people in the city have more annoyances and are subject to more trials than boarding mistresses. All boarders are troublesome. Some boarders are positive nuisances, and crotchety boarders should be treated heroically at all times by the landladies. But landladies, after all is said and done, are only women with susceptibilities and weaknesses which make them easy victims to troublesome and designing boarders. These should never be tolerated even when they are good pay.

Out of Joint.

Some gentleman in a play remarked that at his particular period of existence "the times were out of joint." Every hotel keeper on the sea coast and every person interested in the summer season at present will feel like repeating his statement and applying it to the present alleged heated term. Even ladies and children may be expected to unite with them in this exclamation. Fathers and husbands, however, if they are not dry goods men or produce dealers, chuckle and run their hands together and say to themselves, "let them disjoint; we will save money and need not go out of town." Theatrical people and overworked operatives have much the same feeling.

Little Spats.

Life is made up of trifles. Its details are the sum total and regulators of human existence. Yet men and women persist in making themselves miserable by neglecting these details. How often does one hear of what are known as "little spats." These do more mischief, wreck more homes, and lead up to more divorces than graver conflicts. Indeed, the latter are always preceded by "little spats," between man and wife. They are drops that wear away the corner stone of happiness, and should be avoided as much as possible. The saying, "take care of the little things and the big things will take care of themselves," is true.

Prying Domestics.

Curious servant girls torment their mistresses, who feel that they cannot leave a bureau or trunk unlocked when they go out shopping for fear that their domestics shall rummage and upset both. Prying domestics are always on the verge of mischief or dishonesty. They covet what they see and go wild to catch a glimpse of what is hidden. Besides they lose valuable time, let the pot boil over or the fire go out when they are on exploring expeditions through the house when the mistress is absent. A prying domestic may be enterprising. She is also a nuisance.

Hay Fever.

Only the wealthy can afford to have what is known as the "hay fever." Poor people call it catarrh and are treated with douches, inhalations of carbolic acid and tannin and snuffs The wealthy are ordered out of town to the mountains and general enjoyment, and clergymen are nearly always furnished by their congregations with the means to pay for this pleasant mode of treatment. "Hay fever" is probably summer catarrh, and is just as common to the poor as to the rich and holy. The vulgar man wrestles with and overcomes it in this city. Why could not the "laborers in the vineyard" do the same without deserting their vines?

Bad for the Business.

"Mamma, dear," said a New Haven girl, just in the flush of early womanhood, "I have something to tell you. George has proposed and I have accepted." "My child, I cannot think of your thus disgracing yourself. George is not a suitable match for you. Besides this would make him as one of the family and he would pay no more board." Thus will be seen the incompatibility of a boarding-house girl falling in love with one of the boarders.

Sara Berhaardt says Dumala is the only man who ever made love to her that she was afraid of. She married him, we suppose, in order to get over the unaccustomed feeling.

REST AND COMFORT TO THE SUFFERING

"Brown's Household Panaces," has no equal for relieving pain, both internal and external. It cures Pain in the Side, Back or Bowels, Sore Throat, Rheumatism, Toothache, Lumbago, and any kind of a pain or ache. "It will most surely quicken the Blood and Heal, as its acting power is wonderful." "Brown's Household Panacea," being acknowledged as the great Pain Reliever, and of double the strength of any other Elixir or Liniment in the world, should be in every family handy for use when wanted, "as it really is the best remedy in the world for Cramps in the Stomach, and Pains and Aches of all kinds," and is for sale by all Druggists at 25 cents a bottle.

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Are you disturbed at night and broken of your rest by a sick child suffering and crying with the excruciating pain of cutting teeth? If so, go and get a bottle of MRS WINSLOW'S SOOTHING SYRUP. It will relieve the poor little suffrer immediately—depend upon it; there is no mistake about it. There is not a mother on earth who has ever used it, who will not tell you at once that it will regulate the bowels, and give rest to the mother and relief and health to the child, operating like magic. It is perfectly safe to use in all cases, and pleasant to the taste, and is the prescription of one of the oldest and best female physicians and nurses in the United States. Sold everywhere. 25 cents bottle.

TRAVELLERS' GUIDE.

Arranged specially for the Toronto World.

RAILWAYS.

GRAND TRUNK.
Union Station foot of York and Simcoe Streets

	Leave.	Arrive.
East.		
Montreal Day Express	7.12 a.m.	11.07 a.m
" Night Express	6.52 p.m.	10.52 p.m
Mixed	11.12 a.m.	6.52 p.m
Belleville Local	5.07 p.m.	9.37 a.m
West.		
Chicago Day Express	12.15 p.m.	6.20 p.m.
" Night Express	11.45 p.m.	6.15 a.m
Stratford and London Express	8.00 a.m.	10.10 p.m
" " Local	3.45 p.m.	1.05 p.m
Stratford Local	5.25 p.m.	11.00 a.m
Georgetown Mixed	6.40 p.m.	8.25 a.m

GREAT WESTERN.
Stations—Foot of Yonge and foot of Simcoe streets

	Leave.	Arrie.
New York Mail	3.30 p.m.	6.45 p.m
N. Y. (Central) & Erie Express	9.55 a.m.	4.30 p.m
London Local & Detroit Express	7.10 a.m.	1.15 p.m
Susp. Bridge & Detroit Express	5.55 p.m.	10.20 a.m
Detroit & Chicago Express	12.50 p.m.	10.35 p.m
New York & Chicago Express	11.45 p.m.	9.15 a.m

Trains leave Simcoe street five minutes later.

SUBURBAN TRAINS.

For Mimico, calling at Union station, Queen's wharf Parkdale, High Park, and the Humber, going and returning (every day except Sunday).

Leave Yonge street 10.30 a. m., 2.00, 4.10, and 6.20 p. m.

Returning, leave Mimico 8.15 11.15 a. m., 2.00, 4.50, and 7.10 p. m.

NORTHERN AND NORTHWESTERN
Stations—City Hall, Union and Brock street.

	Leave.	Arrive.
Express	5.00 p. m.	10.10 a.m
Accommodation	11.45 p. m.	2.45 p.m
Mail	7.45 a. m.	8.26 p.m

Trains leave Union Station eight minutes and Brock Street Fifteen minutes later.

CREDIT VALLEY.
Station—Union depot.

LEAVE	St. Louis Express. To the North, West, Southwest, South and Northwest	7.30 a.m
	Pacific Express. To West, South, Northwest, West and Southwest	12.30 a.m
	Express. To the West and North	4.30 p.
	Through cars, Toronto to Detroit, on 7.30 a.m. and 12.30	
	Orangeville Ex ress	2.45 p.m
ARRIVE	From Orangeville, Elora and Fergus	
	From St. Louis, Toledo, Chicago and Detroit	10.50 a.m.
	From St. Louis, Toledo, Chicago and Detroit	
	From Orangeville. Elora and Fergus	6.20 p.m
	From Kansas City St. Louis and Chicago	10.20 p.m.

TORONTO, GREY, AND BRUCE.
Union Station, foot of York and Simcoe streets.

	Leave.	Arrive.
Owen Sound, Harriston, and Teeswater, Mail	7 35 a m	10.35 a. m
Owen Sound, Harriston and Teeswater Express	4.35 p.m.	9.25 p.m

MIDLAND.
Station, Union Depot.

	Leave.	Arrive.
Through Mail	7.10 a. m.	9.15 p.m
Local	4.55 p.m.	11.30 a. m

STAGES

EGLINGTON STAGE.
Leaves Bay Horse hotel, Yonge street, 11.10 a.m .30 p.m., 5 p.m. and 6.20 p.m.
Arrives 8.45, 9.55 a.m., 2.30 and 6 p.m

THORNHILL STAGE.
Leaves Bay Horse hotel, Yonge street, 3.30 m.
Arrives 10.30 a.m.
Mail stage leaves Clyde hotel, King street es 3.20 p.m.

COOKSVILLE STAGE.
Leaves Bay Horse hotel, Yonge street, p.m.
Arrives 11 a.m.

RICHMOND HILL STAGE.
Leaves Clyde hotel, King street east, 3.10 p.m.
Arrives 10.30 a.m.

HIGHLAND CREEK STAGE.
Leaves Clyde hotel, King street east, 3.15 p.m.
Arrives 11 a.m.

KINGSTON ROAD TRAMWAY,
for Leslieville Woodbine driving park, Victori park, and Ben Lamond.
Station, Don bridge, foot o King street.
Leaves Don Station 6.30, 9.00, 10.00, 11.00 a.m 12, noon; 1.30, 2.30, 3.30 4.30, 5.40, 6.30, 7.30 8.30, 9.30 p.m.
Returning leaves Ben Lamond 6.00, 8.20, 9.10 10.10, 11.10 a.m.; 12.10, 1.40, 2.40, 3.40 4.40, 5.40 6.40 7.40 8.40, 9.40 p m

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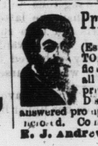

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INSURANCE

BANKING AND INSURANCE.

The paid-up capital of the three largest Banks in Canada is $22,565,666. Over Twelve Million Dollars of this capital is kept employed, not in Canada, but at their U. S. branches, earning large dividends for their Canadian stockholders.

THE ÆTNA LIFE INSURANCE COMPANY offers to the business men of Canada a more direct and more profitable investment for their funds, by means of its convenient and valuable

ENDOWMENT BONDS

running for 10, 15, 20, 25 or 30 years, and in sums of $500 to $15,000, and yielding annual cash dividends. These Bonds are issued at various prices, according to the age of the purchaser, and the length of time the Bond is to run. They may be paid for in one sum, or in annual or semi-annual instalments to suit the purchasers' convenience. They are unusually secured, not only by accumulated assets of over $28,000,000, but by special deposits at Ottawa, and by a most valuable experience of 32 years in selecting the safest and most profitable investments.

At age 41 a payment of $7,272 will purchase, on a healthy man, an Ætna Endowment Bond for $10,000, payable 10 years from date, or at earlier death, and an *annual cash dividend* besides. The increase of the $7,272 to $10,000, the annual dividends, and the value of the life insurance, have yielded to those living the 10 years through, a return of EIGHT TO NINE PER CENT. AS AN INVESTMENT.

No. 63,784, an Endowment Bond for $2,000 was issued to E. M. MORPHY, Esq., the well-known jeweller, Yonge street, Toronto, in June, 1879, and paid in 1880. MR. MORPHY'S opinion of the investment is shown by his taking three more ÆTNA BONDS. Ask him.

No. 64,944, an Endowment Bond of $4,000, was issued in July, 1879, to C. QUINLAN, Esq., ex-Mayor of Port Hope, and cashed in 1879. Allowing for the 10 years' life insurance received, the balance yielded *better than Eight (8) per cent. Compound Interest.* When receiving his money, Mr. Quinlan expressed regret that he had not taken $8,000 or $10,000 in the first place, and thus saved thousands of dollars lost during the ten years in other investments which then promised better than this. He has re-invested with the ÆTNA on a liberal scale, and on the same 10-year Endowment Plan.

No. 70,607, an Endowment Bond of $1,000 was issued to JOHN ROSS, Esq., Merchant, Galt, in 1870 and paid, with profits, in 1880. Mr. Ross' opinion is expressed in the form of two more, taken in 1880 and in 1882.

No. 74,684, an Endowment Bond of $5,000, was issued to THOS. THOMPSON, Esq., "Mammoth House," Toronto, in June, 1870. He finished his ten payments in 1880 made a careful examination of the subject, and took another $5,000 on the 10-year plan. He now receives two large cash dividends annually.

No. 82,050, an Endowment Bond of $4,000, was issued to JOHN HOGG, Esq., Merchant, Guelph, in April, 1871, and settled in March, 1881. As an investment it resulted almost precisely the same as Mr. Quinlan's, and the company has now a still larger interest in Mr. H.'s good health, as well as in that of many of his business friends.

No. 87,957, for $1,000 was issued to DANIEL ROSS, Publisher, of Hunter, Rose & Co., Toronto, in 1872, and cashed in 1882. His opinion is expressed in double the amount for another 15 years.

No. 89,952, for $2,500 was issued in 1872 and paid in 1882, to A. T. H. BALL, Esq., Barrister, Galt, whose opinion is expressed in another of same amount, for another ten years.

No. 92,785, for $5,000 was issued in 1872, and paid in 1882 to JAMES W. GALE, Esq., Wholesale Merchant, Toronto, found a profitable investment, and repeated for another ten years.

The late SAMUEL PETERS, Esq., C.E., of London, Ont., held one of these Endowment Bonds, issued last December, for $4,000. It cost him only $443 to leave $4,000 to his estate.

An additional sum of $100,000 has just been deposited with the Government at Ottawa, making the ÆTNA'S total deposit there $325,000.

Write to the undersigned, Toronto, for further information respecting Endowment Insurance, or see an Agent of the ÆTNA LIFE.

WILLIAM H. ORR, Manager