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MONEY LENDERS.

Stories of Their Queer Clients and Their Little Ways.

People who, like Lord Newton, are sworn enemies of the professional money-lender will be pleased to hear that his business is not all beer and skittles, nor even billiards and champagne, says London Tit-Bits. For every genuine client the usurer receives ten applications from would-be borrowers whose one idea is to "do" him. This may seem far-fetched, but the information which follows was obtained from a person who has had a long experience in the money-lending business — his particular role being to make the inquiries which are a necessary preliminary to completing a loan. In passing, it may be noted that these inquiry fees are nicely calculated on the estimated capacity of the proposed client to pay, and range from five shillings to a couple of guineas. When there is a rush of proposals for loans a smart inquiry clerk can gather in £20 to £30 a day in fees, and very often not a penny of money will be lent in any of the cases.

It is only fair to Shylock, however, to state that would-be borrowers are in many cases such outrageous tricksters that inquiries are absolutely necessary. It is no uncommon thing for a borrower to enter on the proposal form the name of some friend as surety—said friend, being approach on the subject, indignantly repudiating the very idea of becoming surety for anybody on a money-lending proposition. Attempted impersonations is of daily occurrence. One applicant for a loan represented himself as the manager of a flourishing business in London. Inquiries showed that this enterprising person was only a junior clerk, and under notice to leave in the bargain.

A most elaborate fraud was once successfully brought off by a smart borrower, and his victims numbered eight of the money-lending fraternity. He wanted a certain fairly large sum on a bill of sale. The furniture offered as security was all his own, and, everything being in order, the money-lender was only too pleased to complete the transaction. The cunning borrower had, however, conducted negotiations with eight West-end usurers simultaneously, and, knowing that all money-lending transactions are registered, he made eight appointments to receive the money on the same day. This scheme necessitated the closest calculation, but it was completely successful, and the eight-fold debtor sailed for a sunnier shore.

Money-lenders are always ready to do business on a bill of sale, and this readiness, as in the case just recorded, often leads to loss. A City Shylock was once approached by a charming lady of excellent manners, and covered with jewelry, for a loan on the security of the contents of a large country house in one of the Home Counties. Combining business with pleasure, the money-lender treated himself to an afternoon in the country and an inspection of the security offered. At the house in question he met an urbane and hospitable gentleman whom the jewelry-adorned lady introduced as her husband. All was going well, and the loan would indubitably have been completed, when in the nick of time the money-lender found out that the house and all its valuable furniture belonged to a family who were traveling on the Continent, and that she of the jewelry and her "husband" were two of the upper servants who had been left in charge. The rest of the domestics had been given a day's holiday by the artful pair.

Scores British Medical Schools.

Sir William Osler has startled the British medical schools by proposing a revolutionary change in the system of examination and education for medical and surgical diplomas.

The present system consists of perpetual lectures, exhaustive written examination papers, and no credit, or very little, is given for hospital work during the course. Sir William says:

"Lectures should be reduced to a minimum, or abolished altogether. The day of lectures is done and should give place to other methods better fitted to modern requirements.

"We should burn the anatomical fetish to which we have sacrificed too long, to our great detriment. I would give credit for work done throughout the course and cut out written papers, as it is easy for an examiner to judge of the value of a student's training by the way he handles a patient, for which 15 minutes at the bedside is worth three hours at the desk."

Coleridge's Cloudiness.

There is in Mr. Ellis Yarnoll's reminiscences, "Wordsworth and the Coleridges," a very amusing story of Samuel Taylor Coleridge, whose thoughts were sometimes too profound even for poets to follow. Wordsworth and Samuel Rogers had spent the evening with Coleridge, and as the two poets walked away together Rogers remarked cautiously:

"I did not altogether understand the latter part of what Coleridge said."

"I didn't understand any of it," Wordsworth hastily replied.

"No more did I!" exclaimed Rogers, with a sigh of relief.

Penalty for Throwing Confetti.

To discourage the practice of throwing confetti as newly-married couples are leaving the church, the rector of Liss states in the parish magazine that whereas it has hitherto been the custom to give certificates at the time of marriage without charge, in future the certificates will have to be paid for at the legal rates in cases where confetti has been thrown in the churchyard. The fee for a marriage certificate with stamp is 64 cents.

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one fellow said to another, "I like those clothes of yours. Who made them? I should like to have their duplicate, but I cannot afford any fancy prices." To which the reply was made, "They cost no fancy price, they are tailor made, Hanifen made; they are not CHEAP, that's true. CHEAP is not the proper word to use when referring to anything real good—something that does not make one feel cheap." Hanifen clothes do not cost a cent more than enough to secure the very best cloths, trimmings and tailoring, plus a fair profit for knowing how to build clothes that satisfy.
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NOTICE.
THE Nova-Scotia-Fire Insurance Company, of Halifax, N. S., hereby gives notice that on the 15th day of August, 1913, it did complete a re-insurance agreement with the Home Insurance Company, New York, for the re-insurance of each and every one of its Policies in force in Canada; and that it has applied to the Minister of Finance for a release of the securities deposited by the Company with the said Minister at Ottawa, on the 17th of December, 1913, and all Canadian Policy Holders opposing such release are hereby called upon and notified to file their opposition with the Minister of Finance, on or before the 17th day of December, 1913.
Dated at Halifax, N. S., this 15th day of September, 1913.
ARTHUR G. BAILLIE,
Liquidator of the Nova Scotia Fire Insurance Company,
sept 15 3 mos

The Heart's Highway.

BY MARY E. WILKINS.

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CHAPTER XII—(Continued.)

Catherine Cavendish was dancing as the others, but seemingly with no heart in it, whereas her sister was all glowing with delight in the merriment of it and her sense of her own beauty and the admiration of all about her, and smiling with the innocent radiance of a child.

As I stood watching her I felt a touch on my arm and looked, and there stood Mistress Cicely Hyde, and her brown face was so puckered with wrath and jealousy that I scarcely knew her.

"Did not Mary's grandmother send you to escort her home, Master Wingfield?" said she in a sharp whisper, and I stared at her in amazement.

"When the ball is over, Mistress Hyde," I said.

"'Tis time the ball was over now," said she. "'Tis folly to keep it up so late as this, and Mary hath not had a word for me since we came."

"But why de you not dance yourself, Mistress Hyde?"

"I care not to dance," she said pettishly and with a glance of mingled wrath and admiration at Mary Cavendish that might have matched mine or her brother's, and I marveled deeply at the waywardness of a maid's heart. But then came Ralph Drake, who had not drunken very deeply, being only flushed and somewhat lost to discrimination and disposed to dance with another since he could not have his cousin Mary, and he and Cicely went away together, and presently, when the minuet was over and another dance on, I saw them dancing in time, but always Cicely had that eye of watchful injury upon Mary.

It was late when the ball was done, but Mary would have stayed it out had it not been for Catherine, who almost swooned in the middle of a dance and had to be revived with aromatic vinegar and lie for awhile

Margery Key sending forth a blessing

in my Lady Culpeper's bedchamber, with a black woman fanning her, until she was sufficiently recovered to go home. Mary did not espy me until, returning from her sister's side to order the sedan chairs, she jostled against me. Then such a blush of delight and relief came over her face as made my heart stand still with rapture and something like fear. "You here, you here, Harry?" she cried and stammered and blushed again, and Sir Humphrey and Cicely, who were pressing up, looked at me jealously.

"I am here at your grandmother's request, Mary," I said.

Then my Lord Estes came elbowing me aside and made no more of me than if I were a black slave, and hoarsely shouting for the sedan chairs and the bearers, and after him Ralph Drake and half a score of others, and all cursing at me for a convict tutor and thrusting at me.

All the road was white with moonlight, and when we came alongside Margery Key's house, as I live, that white cat shot through the door, and immediately after I, looking back, saw the old dame herself standing therein, though it was near morning, and she quavered forth a blessing after me. "God bless thee, Master Wingfield, in life and death, and may the fish of the sea come to thy line, may the birds of the air minister to thee, and all that hath breath of life, whether it be noxious or guileless, do thy bidding. May even he who is nameless stand from the path of thy desire and hold back from thy face the boughs of prevention whither thou wouldst go." This said old Margery Key in a strange, chanting-like tone and withdrew, and a light flashed out in the next house, and the woman who dwelt therein screamed, and Mistress Mary, thrusting forth her head from the chair, called me to come close.

As for Catherine, she was borne along as silently as though she slept, being, I doubt not, still exhausted with her swoon. When I came close to Mistress Mary's chair, forth came her little hand, shining with that preciousness of fairness beyond that of a pearl, and "Master Wingfield," said she in a whisper, lest she disturb Catherine, "what, what, I pray thee, was it the witch woman said?"

I laughed. "She was calling down a blessing upon my head, madam," I said.

"A blessing and not a curse?"

"As I understood it, though I know not why she should have blessed me."

"They say she is a white witch and worketh good instead of harm, and yet"— said Mistress Mary, and her voice trembled, showing her fear, and I could see the negroes rolling eyes of wide alarm at me, for they were much affected by all hints of devilry.

"I pray you, madam, to have no fear," I said, and thought within myself that never should she know of what had happened on my way thither.

"They say that her good deeds work in the end to mischief," said Mary, "and, and—'tis sure no good whatever can come from uniawful dealing with the powers of evil even in a good cause. I wish the witch woman had neither cursed thee nor blessed thee, Harry."

I strove again to reassure her and said, as verily I begun to believe, that the old dame's words, whether of cursing or blessing, were of no moment, but presently Mistress Mary declared herself afraid of riding alone, shut within her sedan chair, and would alight and have one of the slaves lead my horse and walk with me, taking my arm the remainder of the way.

I had never known Mistress Mary Cavendish to honor me so before, and knew not to what to attribute it, whether to alarm, as she said, or not. And I knew not whether to be enraptured or angered at my own rapture, or whether I should use or not that authority which I had ever her and which she could not, strive as best she could, gainsay, and bid her remain in her chair.

But, being so sorely bewildered, I did nothing, but let her have her way, and on toward Drake Hill we walked, she clinging to my arm and seemingly holding me to a slow pace, and the slaves, with the chairs, and my horse forging ahead with ill concealed zeal on account of that chanting proclamation of Margery Key which, I will venture to say, was considered by every one of the poor fellows as a special curse directed toward him instead of a blessing for me.

As we followed on that moonlight night, she and I alone, of a sudden I felt my youth and love arise to such an unwilling of the joy of life that I knew myself dragged, as it were, by it and had no more choosing as to what I should not do. Verily it would be easier to lead an army of malcontents than one's own self. And something there was about the moonlight on that fair Virginia night, and the heaviness of the honey scents, and the pressure of love and life on every side, in bush and vine and tree and nest, which seemed to overbear me and sweep me along as on the crest of some green tide of spring. Verily there are forces of this world which are beyond the overcoming of mortal man so long as he is incumbered by his mortality.

Mary Cavendish gathered up her blue and silver petticoats about her as closely as a blue flower bell at nightfall and stepped along daintily at my side, and the feel of her little hand on my arm seemed verily the only touch of material things which held me to this world. We came to a great pool of wet in our way, and suddenly I thought of her feet in her little satin shoes. "Madam, you will wet your feet if you walk through that pool in your satin shoes," I said, and my voice was so hoarse with tenderness that I would not have known it for my own, and I felt her arm tremble. "No," she said faintly. But, without waiting for any permission, around her waist I put an arm and had her raised in a twinkling from the ground and bore her across the pool, she not struggling, but only whispering faintly when I set her down after it was well passed, "You—you should not have done that, Harry."

Then of a sudden close she pressed her soft cheek against my shoulder as we walked and whispered, as though she could keep silent no longer, and yet as if she swooned for shame in breaking silence, "Harry, Harry, I liked the way you thrust them aside when they were rude with you to do me a service, and, Harry, you are stronger, and—and—than them all."

Then I knew, with such a shock of joy that I wonder I lived, that the child loved me, but I knew at the same time as never I had known it before my love for her.

"Mistress Mary," I said, "I but did my duty and my service, which you can always count upon, and I did no more than others would have done. Sir Humphrey Hyde"—

But she flung away from me at that with a sudden movement of amazement and indignation and hurt, which cut me to the quick. "Yes," she said, "yes, Master Wingfield, truly I believe that Sir Humphrey Hyde would do me any service that came in his way, and truly he is a brave lad. I have a great esteem for Humphrey—I have a greater esteem for Humphrey than for all the rest—and I care not if you know it, Master Wingfield."

So saying, she called to the bearers of her chair and would have a slave assist her to it instead of me, and rode in silence the rest of the way, I following, walking my horse, who pulled hard at his bits.

CHAPTER XIII.

IT was dawn before we were rebed, but I for one had no sleep, being strained to such a pitch of rapture and pain by what I had discovered. The will I had not to take the joy which I seemed to see before me like some brimming cup of the gods, but not yet, in the first surprise of knowing it offered me, the will to avoid the looking upon it and the tasting of it in dreams. Over and over I said to myself, and every time with a new strengthening of resolution, that Mary Cavendish should not love me, and that in some way I would force her to obey me in that as in other things, never doubting that I could do so.

Well I knew that she could not wed a convict, nor could I clear myself unless at the expense of her sister Catherine, and sure I was that she would not purchase love itself at such a cost as that. There remained nothing but to turn her fancy from me, and that seemed to me an easy task, she being but a child and having, I reasoned, but little more than a childish first love for me, which, as

Harry leading his horse to Madam Cavendish's great doorway

every one knows, doth readily burn itself out by its excess of wick and lack of substantial fuel. And yet, as I lay on my bed with the red dawn at the windows and the birds calling outside and the scent of the opening blossoms entering invisible, such pangs of joy and ecstasy beyond anything which I had ever known on earth overwhelmed me that I could not resist them.

Knowing well that in the end I should prove my strength, for the time I gave myself to that advance of man before the spur of love which I doubt not is after the same fashion as the unfolding of the flowers in the spring and the nesting of the birds and the movement of the world itself from season to season, and would be as uncontrollable were it not that a man is mightier even than that to which he owes his own existence, and hath the power of putting that which he loves before his own desire of it.

But for the time, knowing well that I could at any time take up the reins to the bridling of myself, I let them hang loose, and over and over I whispered what Mary Cavendish had said, and over and over I felt that touch of delicate tenderness on my arm, and I built up such great castles that they touched the farthest skies of my fancy, and all the time braving the knowledge that I should myself dash them into ruins.

But when I looked out of my window that May morning and saw that wonderful fair world and that heaven of blue light with rosy and golden and green boughs blowing athwart it and heard the whir of looms, the calls and laughs of human life, the coo of dove, the hum of bees, the trill of mock birds, outreaching all other heights of joy, the clangor of the sea birds and the tender rustle of the new leaved branches in the wind, that love for me which I had seen in the heart of the woman I had loved since I could remember seemed my own keynote of the meaning of life sounding in my ears above all other sounds of base or blessing.

But the strength I had to set in discord with it and thrust my joy from me, and I went to planning how I could best turn the child's fancy from myself to some one who would be for her best good. And yet I was not satisfied with Sir Humphrey Hyde, and wished that his wits were quicker, and wondered if years might improve them, and if perchance a man as honest might be found who had the keenness of ability to be the worst knave in the country.

But the boy was brave, and I loved his love for Mary Cavendish, and I could think of no one to whom I would so readily trust her, and it seemed to me that perchance I might by some praising of him and swerving her thoughts to his track lead her to think favorably of his suit. But a man makes many a mistake as to women, and one of the most frequent is that the hearts of them are like wax, to be molded into this and that shape.

That morning, when I met Mistress Mary at the breakfast table, she was pale and distraught, and not only did not speak to me nor look at me, but when I ventured to speak in praise of Sir Humphrey's gallant looks at the ball she turned upon me so fiercely with encomiums of my Lord Estes, whom I knew to be not worthy of her, that I held my tongue. But when Sir Humphrey came riding up a little later she greeted him with such warmth as at once put me to torture and aroused that spirit of defense of her against myself which hath been the noblest thing in my poor life.

So I left them, Mistress Catherine at the flax wheel and Mary out in the garden with Sir Humphrey, gathering roses for the potpourri jars and the distilling into rose water, for little idleness was permitted at Drake Hill even after a ball. I got my horse, but as I started forth Madam Cavendish called—a stiffly resolute old figure standing in the great doorway—and I dismounted and went to her, leading my horse, which I had great ado to keep from nibbling the blossoms of a rose tree which grew over the porch. "Harry," she said in a whisper, "where is Mary?"

"In the garden with Sir Humphrey Hyde," I answered.

Then Madam Cavendish frowned. "And why is she not at her lessons?" she asked sternly.

"The lessons are set for the afternoon, and this morning she is gathering rose leaves, madam," I answered. But that Madam Cavendish knew as well as I, having in truth so ordered the hours of the lessons.

"But"— she said, hesitating. Then she stopped and looked at me with an angry indecision, and then at the garden, where the top of Mary's golden head was just visible above the pink mist of the roses, and Sir Humphrey's fair one bending over it. "Harry," she said, frowning, and yet with a piteous sort of appeal, "why do you not go out into the garden and help to gather the rose leaves?"

Then, before I could answer, as if angry with herself at her own folly, she called out to Mary's little black maid, Sukey, to bid her mistress come in from the garden and again. But before the maid started I said low in Madam Cavendish's ear, "Madam, think you not that the sweet air of the garden is better for her after the ball than the hot hall and the labor at the wheel?" And she gave one look at me, and called out to Sukey that she need not speak to her mistress, and went inside to her own work and left me to go my way.

I was relieved in my mind that she did not ask me whither, since if she had I should have been driven to one of those broadsides of falsehood in a good cause for which I regret the necessity, but admit it, and if it be to my soul's hurt I care not so long as I save the other party by it.

(To be Continued).

— For Tobaccos, Cigars, Cigarettes and Briar Root Pipes, go to Sarratt, 88 Barrington St., opposite 15ct. store. oct 25

IN THE COOL OF THE EVENING.

In the cool of the evening, when the low, sweet whispers waken,
When the laborers turn them homeward, and the weary have their will;
When the censers of the roses o'er the forest aisles are shaken,
It is but the wind that cometh o'er the far green hill.

For they say 'tis but the sunset winds that wander through the heather,
Rustle all the meadow grass and bend the dewy fern;
They say 'tis but the winds that bow the reeds in prayer together,
And fill the shaken pools with fire along the shadowy burn.

In the beauty of the twilight, in the garden that He loveth,
They have veiled His lovely vesture with darkness of a name!
Through His garden, through His garden, it is but the wind that moveth.
No more! But oh, the miracle, the miracle, it is the same.

In the cool of the evening, when the sky is an old story,
Slowly dying, but remembered, aye, and loved with passion still
Hush! the fringes of His garment, in the fading golden glory,
Softly rustling as He cometh o'er the fast green hill.

THE RAGTIME MUSE.

Friends by the way! They come and go,
They drift about the world and then,
Victims of various kinds of woe
They come and call on me again.
They like me very much, and so
They borrow five, or maybe ten.

They frankly scorn my mean estate,
And of my "shameful bondage" speak;
They call me slave and mourn my fate,
Say I should roam and fortune seek,
And then they borrow six or eight
And promise to repay next week.

Friends by the way, a lordly crew!
You think I love my job too much,
And say that I should dare, like you,
And try my hand at such and such.
And then you ask a bone or two—
Merely a temporary "touch!"

Oh, casual friends, forget to pay;
Ignore me coldly when we meet;
But let me keep my job, I pray,
For if I should with you compete
We all might hunger many a day—
For I must work that you may eat!

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Suits and O'Coats for the boys; prices to suit all purses,
AT
The Toggery
JOHNSTON & SCRIVEN

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F. B. McCURDY & CO.,
Members Montreal Stock Exchange,
McCurdy Building, - - - Halifax, N. S.

Canned Goods Are Much Lower This Season
Prices are going higher, higher and still higher. This is about all we hear or read these days. We fear that some people have not taken as much trouble as they should to find out if this is so, for canned goods are low, lower than last year. At least the latter is the state of affairs at the BIG CASH STORE.
Speaking of the prices of canned goods, while it is a fact that prices are lower this has not been brought about by lower quality. The fact is we have never seen such quality as we are offering this year. Looking about us to find the line which we consider the best on the market, one which could be sold at a reasonable price, one of the very best quality, and one complete in all branches, we have decided to carry the British Canadian line of canned goods.
Packed by Canada's newest, most up-to-date and most enterprising packing concern, The British Canadian Canners. Various members of our staff, from the President down, have personally tested this line and are loud in their praise of the quality of the contents of every can opened.
It will pay you to put by a few cases while prices are the lowest.
WENTZELL'S LIMITED
The "Big Store"

CARTER'S LITTLE LIVER PILLS.
CURE
Sick Headache and relieve all the troubles incident to a bilious state of the system, such as Dizziness, Nausea, Drowsiness, Distress after eating, Pain in the Side, &c. While their most remarkable success has been shown in curing
SICK
Headache, yet Carter's Little Liver Pills are equally valuable in Constipation, curing and preventing this annoying complaint, while they also correct all disorders of the stomach, stimulate the liver and regulate the bowels. Even if they only cured
HEAD
Ache they would be almost priceless to those who suffer from this distressing complaint; but fortunately their goodness does not end here, and those who once try them will find these little pills valuable in so many ways that they will not be willing to do without them. But after all sick head
ACHE
is the bane of so many lives that here is where we make our great boast. Our pills cure it while others do not.
Carter's Little Liver Pills are very small and very easy to take. One or two pills make a dose. They are strictly vegetable and do not gripe or purge, but by their gentle action please all who use them.
CARTER MEDICINE CO., NEW YORK.
Small Pill. Small Dose. Small Price.