IT WILL OUT—

OR,

A GREAT MYSTERY.

"Do you mean that you are on the right track?" he asked.

"The right track! Why, sir, we have the man under lock and key."

"And his name is?"

"Arthur Charpentier, sub-lieutenant in her majesty's navy," cried Gregson, pompously, rubbing his fat hands and inflating his chest.

Sherlock Holmes gave a sigh of relief and relaxed into a smile.

"Take a seat and try one of these cigars," he said. "We are anxious to know how you managed it. Will you have some whisky and water?"

"I don't mind if I do," the detective answered. "The tremendous exertions which I have gone through during the last day or two have worn me out. Not so much bodily exertion, you understand, as the strain upon the mind. You will appreciate that Mr. Sherlock Holmes, for we are both brain workers."

"You do me too much honor," said Holmes, gravely. "Let us hear how you arrived at this most gratifying result."

The dective seated himself in the arm-chair and pulled complacently at his cigar. Then suddenly he slapped his thigh in a paroxysm of amusement.

"The fun of it is," he cried, "that that fool Lestrade, who thinks himself so smart, has gone off upon the wrong track altogether. He is after the secretary, Sangerson, who had no more to do with the crime than the babe unborn. I have no doubt that he has caught him by this time.

The idea tickled Gregson so much that he laughed until he choked.

"And how did you get your clew?"

"Ah, I'll tell you all about it. Of course, Dr. Watson, this is strictly between ourselves. The first difficulty which we had to contend with was the finding of this American's antecedents. Some people would have waited until their advertisements were answered, or until parties came forward and volunteered information. That is not Tobias Gregson's way of going to work. You remember the hat beside the dead man?"

"Yes," said Holmes; "by John Underwood & Sons, 129 Camberwell Road."

Gregson looked quite crest-fallen.

"I had no idea that you noticed that," he said. "Have you been there?"

"No."

"Ha!" cried Gregson, in a relieved voice; "you should never neglect a chance, however small it may seem."

"To a great mind nothing is little," remarked Holmes sententiously.

"Well I went to Underwood, and asked him if he had sold a hat of that size and description. He looked over his books, and came on it at once. He had sent the hat to a Mr. Drebber, residing at Charpentier's boarding establishment, Torquay Terrace. Thus I got at his address."

"Smart—very smart!" murmured Sherlock Holmes.

"I next called upon Madame Charpentier," continued the detective. "I found her very pale and distressed. Her daughter was in the room—an uncommonly fine girl she is, too; she was looking red about the eyes, and her lips trembled as I spoke to her. That didn't escape my notice. I began to smell a rat. You know the feeling, Mr. Sherlock Holmes, when you come upon the right scent—a kind of thrill in your nerves. 'Have you heard of the mysterious death of your late boarder, Mr. Enoch J. Drebber, of Cleveland?' I asked.

The mother nodded. She didn't seem able to get out a word. The daughter burst out into tears. I felt more than ever that these people knew something of the matter.

"'At what o'clock did Mr. Drebber leave your house for the train?' I asked.

"'At eight o'clock,' she said, gulping in her throat to keep down her agitation. 'His secretary, Mr. Sangerson, said that there were two trains—one at 9.15 and one at 11. He was to catch the first.'

"'And was that the last which you saw of him?'

"A terrible change came over the woman's face as I asked the question. Her features turned perfectly livid. It was some seconds before she could get out the single word 'Yes,' and when it did come it was in a husky, unnatural tone.

"There was silence for a moment, and then the daughter spoke in a calm, clear voice.

"'No good can ever come of falsehood, mother,' she said. Let us be frank with this gentleman. We did see Mr. Drebber again.'

"'God forgive you!' cried Madame Charpentier, throwing up her hands and sinking back in her chair. 'You have murdered your brother.'

"'Arthur would rather that we spoke the truth,' the girl answered firmly.

"'You had best tell me all about it now,' I said, 'Half confidences are worse than none. Besides, you do not know how much we know of it.'

"'On your head be it, Alice!' cried her mother; and then, turning to me, 'I will tell you all, sir. Do not imagine that my agitation on behalf of my son arises from any fear lest he should have had a hand in this dreadful affair. He is utterly innocent of it. My dread is, however, that in your eyes and in the eyes of others he may appear to be compromised. That, however, is utterly impossible. His high character, his profession, his antecedents would all forbid it.'

"'Your best way is to make a clean breast of the facts,' I answered. 'Depend upon it, if your son is innocent he will be none the worse.'

"'Perhaps, Alice, you had better leave us together,' she said, and her daughter withdrew. 'Now, sir,' she continued, 'I had no intention of telling you all this, but since my poor daughter has disclosed it, I have' no alternative. Having once decided to speak, I will tell you all without omitting any particular.'

"'It is your wisest course,' said I.

"'Mr. Drebber has been with us nearly three weeks. He and his secretary, Mr. Stangerson, had been traveling on the Continent. I noticed a "Copenhagen" label on each of their trunks, showing that that had been their last stopping-place. Stangerson was a quiet, reserved man, but his employer, I am sorry to say, was far otherwise. He was coarse in his habits and brutish in his ways. The very night of his arrival he became very much the worst for drink, and, indeed, after twelve o'clock in the day he could hardly ever be said to be sober. His manners toward the maid-servant's were disgustingly free and familiar. Worst of all, he speedily assumed the same attitude towards my daughter, Alice, and spoke to her more than once in a way which, fortunately, she is too innocent to understand. On one occasion he actually seized her in his arms and embraced her—an outrage which caused his own secretary to reproach him for his unmanly conduct.'

"'But why did you stand all this?' I asked. 'I suppose that you can get rid of your boarders when you wish.'

"Mrs. Charpentier blushed at my pertinent question.

"'Would to God that I had given him notice on the very day he came,' she said. 'But it was a sore temptation. They were paying a pound a day each—fourteen pounds a week, and this is a slack season. I am a widow, and my boy in the navy has cost me much. I grudged to lose the money. I acted for the best. This last was too much, however, and I gave him notice to leave on account of it. That was the reason of his going.'

"'Well?'

"'My heart grew light when I saw him drive away. My son is on leave just now, but I did not tell him anything of this, for his temper is violent, and he is passionately fond of his sister. When I closed the door behind them a load seemed to be lifted from my mind. Alas! in less than an hour there was a ring at the bell, and I learned that Mr. Drebber had returned. He was much excited, and evidently the worse for drink. He forced his way into the room where I was sitting with my daughter, and made some incoherent remark about having missed his train. He then turned to Alice, and, before my very face, proposed to her that she should fly with him. "You are of age," he said, "and there is no law to stop you. I have money enough and to spare. Never mind the old girl here, but come along with me now straight away. You shall live like a princess." Poor Alice was so frightened that she shrunk away from him, but he caught her by the wrist and endeavored to draw her toward the door. I screamed, and at that moment my son Arthur came into the room. What happened then I do not know. I heard oaths and the confused sounds of a scuffle. I was too terrified to raise my head. When I did look up, I saw Arthur standing in the doorway laughing, with a stick in his hand. "I don't think that fine fellow will trouble us again," he said. "I will just go after him and see what he does with himself." With those words he took his hat and started off down the street. The next morning we heard of Mr. Drebber's mysterious death.'

"This statement came from Mrs. Charpentier's lips with many gasps and pauses. At times she spoke so low that I could hardly catch the words. I made short hand notes of all that she said, however, so that there should be no possibility of a mistake."

"It's quite exciting," said Sherlock Holmes, with a yawn. "What happened next?"

"When Mrs. Charpentier paused," the detective continued, "I saw that the whole case hung upon one point. Fixing her with my eye in a way which I always found effective with women, I asked her at what hour her son returned.

"'I do not know,' she answered.

"'Not know?'

"'No; he has a latch-key, and let himself in.'

"'After you went to bed?'

"'Yes.'

"'When did you go to bed?'

"'About eleven.'

"'So your son was gone at least two hours?'

"'Yes.'

"'Possibly four or five?"

"'Yes.'

"'What was he doing during that time?'

"'I do not know,' she answered, turning white to her very lips.

"Of course, after that there was nothing more to be done. I found out where Lieutenant Charpentier was, took two officers with me, and arrested him. When I touched him on the shoulder and warned him to come quietly with us, he answered us as bold as brass: 'I suppose you are arresting me for being concerned in the death of that scoundrel Drebber,' he said. We had said nothing to him about it, so that his alluding to it had a most suspicious aspect."

"Very," said Holmes.

"He still carried the heavy stick which his mother described him as having with him when he followed Drebber. It was a stout oak cudgel."

"What is your theory, then?"

"Well, my theory is that he followed Drebber as far as the Brixton Road. When there, a fresh altercation arose between them, in the course of which Drebber received a blow from the stick, in the pit of the stomach, perhaps which killed him without leaving any mark. The man was so wet that no one was about, so Charpentier dragged the body of his victim into the empty house. As to the candle, and the blood, and the writting on the wall, and the ring, they may all be so many tricks to throw the police on to the wrong scent."

"Well done!" said Holmes, in an encouraging voice. "Really, Gregson, you are getting along. We shall make something of you yet."

"I flatter myself that I have managed it rather neatly," the detective answered, proudly. "The young man volunteered a statement, in which he said that after following Drebber for some time, the latter perceived him, and took a cab in order to get away from him. On his way home he met an old shipmate, and took a long walk with him. On being asked where his old shipmate lived, he was unable to give any satisfactory reply. I think the whole case fits together uncommonly well. What amuses me is to think of Lestrade, who had started off upon the wrong scent. I am afraid he won't make much of it. Why, by Jove, here's the very man himself!"

It was indeed Lestrade, who had ascended the stairs while we were talking, and who now entered the room. The assurance and jauntiness which generally marked his demeanor and dress were, however, wanting. His face was disturbed and troubled, while his clothes were disarranged and untidy. He had evidently come with the intention of consulting with Sherlock Holmes, for on perceiving his colleague he appeared to be embarrassed and put out. He stood in the center of the room, fumbling nervously with his hat, and uncertain what to do.

"This is a most extraordinary case," he said, at last—"a most incomprehensible affair."

"Ah, you find it so, Mr. Lestrade!" cried Gregson, triumphantly. "I thought you would come to that conclusion. Have you managed to find the secretary, Mr. Joseph Stangerson?"

"The secretary, Mr. Joseph Stangerson," said Lestrade, gravely, "was murdered at Halliday's Private Hotel about six o'clock this morning."

CHAPTER VII.

The intelligence with which Lestrade greeted us was so momentous and so unexpected that we were all three fairly dumbfounded. Gregson sprang out of his chair and upset the remainder of his whisky and water. I stared in silence at Sherlock Holmes, whose lips were compressed and his brows drawn down over his eyes.

"Stangerson, too!" he muttered. "The plot thickens."

"It was quite thick enough before," grumbled Lestrade, taking a chair. "I seem to have dropped into a sort of council of war."

"Are you—are you sure of this piece of intelligence?" stammered Gregson.

"I have just come from his room," said Lestrade. "I was the first to discover what had occurred."

"We have been hearing Gregson's view of the matter," Holmes observed. "Would you mind letting us know what you have seen and done?"

"I have no objections," Lestrade answered, seating himself. "I freely confess that I was of the opinion that Stangerson was concerned in the death of Drebber. This fresh development has shown me that I was completely mistaken. Full of the one idea, I set myself to find out what had become of the secretary. They had been seen together at Euston Station about half past eight on the evening of the third. At two in the morning Drebber had been found in the Brixton Road. The question which confronted me was to find out how Stangerson had been employed between 8.30 and the time of the crime, and what had become of him afterward. I telegraphed to Liverpool, giving a description of the man, and warning them to keep a watch upon the American boats. I then set to work calling upon all the hotels and lodging-houses in the vicinity of Euston. You see, I argued that if Drebber and his companion had become separated, the natural course for the latter would be to put up somewhere in the vicinity for the night, and then to hang about the station again next morning."

"They would be likely to agree on some meeting-place beforehand," remarked Holmes.

"So it proved. I spent the whole of yesterday evening in making enquiries entirely without avail. This morning I began very early, and at eight o'clock I reached Halliday's Private Hotel, in Little George Street. On my inquiry as to whether a Mr. Stangerson was living there, they at once answered me in the affirmative.

"'No doubt you are the gentleman he was expecting,' they said. 'He has been waiting for a gentleman for two days.

"'Where is he now?" I asked.

"'He is upstairs in bed. He wished to be called at nine.'

"It seemed to me that my sudden appearance might shake his nerves open, and beside the window, all hudguarded. The Boots volunteered to show me the room; it was on the second floor, and there was a small corridor leading up to it. The Boots pointed out the door to me, and was about to go downstairs again, when I saw something that made me feel sickish, in spite of my twenty years' experience. From under the door there curled a little red ribbon of blood, which had meandered across the passage and formed a little pool along the skirting at the other side. I gave a cry, which brought the Boots back. He nearly fainted when he saw it. The door was locked on the inside, but we put our shoulders to it and knocked it in. The window of the room was open, and beside the wisdow, all hudded up, lay the body of a man in his night-dress. He was quite dead, and had been for some time, for his limbs were rigid and cold. When we turned him over, the Boots recognized him at once as being the same gentleman who had engaged the room under the name of Joseph Stangerson. The cause of death was a deep stab in the left side, which must have penetrated the heart. And now comes the strangest part of the affair. What do you suppose was above the murdered man?"

I felt a creeping of lesfh, and a presentiment of coming horror, even before Sherlock Holmes answered.

"The word 'Rache,' written in letters of blood," he said.

"That was it," said Lestrade, in an awe-struck voice; and we were all silent for a while.

"There was something so methodical and so incomprehensible about the deeds of this unknown assassin, that it imparted a fresh ghastliness to his crimes. My nerves, which were steady enough on the field of battle, tingled as I thought of it.

"The man was seen," continued Lestrade. "A milkboy, passing on his way to the dairy, happened to walk down the lane which leads from the mews at the back of the hotel. He noticed that a ladder, which usually lay there, was raised against one of the windows of the second floor, which was wide open. After passing, he looked back and saw a man descend the ladder. He came down so quietly and openly that the boy imagined him to be some carpenter or joiner at work in the hotel. He took no particular notice of him, beyond thinking in his own mind that it was early for him to be at work. He has an impression that the man was tall, had a reddish face, and was dressed in a long, brown-ish coat. He must have stayed in the room some little time after the murder, for we found blood-stained water in the basin, where he had washed his hands, and marks on the sheets where he had deliberately wiped his knife."

I glanced at Holmes on hearing the description of the murderer, which tallied so exactly with his own. There was, however, no trace of exultation or satisfaction upon his face.

"Did you find nothing in the room which could furnish a clew to the murderer?" he asked.

"Nothing. Stangerson had Drebber's purse in his pocket, but it seems that this was usual, as he did all the paying. There was eighty-odd pounds in it, but nothing had been taken. Whatever the motives of these extraordinary crimes, robbery is certainly not one of them. There were no papers or memoranda in the murdered man's pocket, except a single telegram dated from Cleveland about a month ago, and containing the words, 'J. H. is in Europe.' There was no name appended to this message."

"And was there was nothing else?" Holmes asked.

"Nothing of any importance. The man's novel, with which he had read himself to sleep, was lying upon the bed, and his pipe was on a chair beside him. There was a glass of water on the table, and on the window-sill a small chip ointment-box containing a couple of pills."

Sherlock Holmes sprang from his chair with an exclamation of delight.

"The last link!" he cried, exultantly. "My case is complete."

The two detectives stared at him in amazement.

"I have now in my hands," my companion said, confidently, "all the threads which have formed such a tangle. There are, of course, details to be filled in, but I am as certain of all the main facts, from the time that Drebber parted from Stangerson at the station, up to the discovery of the body of the latter, as if I had seen them with my own eyes. I will give you a proof of my knowledge. Could you lay your hand upon those pills?"

"I have them," said Lestrade, producing a small white box; "I took them from the purse and the telegram, intending to have them put in a place of safety at the police station. It was the merest chance my taking these pills, for I am bound to say that I do not attach any importance to them."

To be Continued.

A FISHERMAN'S TRIALS.

Exposure While at Sea Brought on an Attack of Sciatica Which Caused the Most Excruciating Agony.

Mr. Geo. W. Shaw, of Sandford, N.S., follows the occupation of a fisherman, and like all who pursue this arduous calling is exposed frequently to inclement weather. Some years ago, as a result of exposure, Mr. Shaw was attacked by sciatica, and for months suffered intensely. He says the pain he endured was something agonizing, and he was not able to do any work for some months. His hip was drawn out of shape by the trouble, and the doctor who attended him said that it had also affected the spine. After being under the care of a doctor for several months without getting relief, Mr. Shaw discontinued medical treatment, and resorted to the use of plasters and liniments, but with no better results. He was advised to try Dr. Williams' Pink Pills and finally decided to do so. After using them for a couple of weeks, he found a decided relief, and in about two month's time every trace of the trouble had disappeared, and he has not since been troubled with any illness. Mr. Shaw says he occasionally takes a box of pills to ward off any possible recurrence of the trouble.

Those attacked with sciatica, rheumatism, and kindred troubles, will avoid much suffering and save money by taking Dr. Williams' Pink Pills at the outset of the trouble. Sold by all dealers or sent postpaid at 50c. a box or six boxes for $2.50, by addressing the Dr. Williams' Medicine Co., Brockville, Ont.

WHAT LONDON DRINKS YEARLY.

Some curious particulars are given in the Home Magazine concerning what London drinks every year. No less than 275,000,000 gallons of water find their way annually down the throats of Londoners. But Londoners don't drink water only. The beer consumed amounts to 150,000,000 gallons every year, equal to a distribution of almost a pint to every man, woman and child in the world. Of neat spirits London demands about 4,400,000 gallons a year. Our tea drinkers are an army of millions, and call for twenty-five million pounds of tea, which, when reduced to liquid consistency, means something like 1,250,000,000 pints, or nearly a pint for every inhabitant of the world. Our teapot, if properly shaped, would comfortably take in the whole of St. Paul's Cathedral, for it contains over 928,000 cubic yards. Of aerated waters London drinks 50,000,000 gallons every year.

BOUND TO RULE THE SEA.

ADDITIONS BEING MADE TO GREAT BRITAIN'S NAVY.

Formidable Battleships and Cruisers to Augment the Fleets—Submarine Craft Also to be Built.

It is interesting to note what unusual activity is displayed just now in the English shipyards, says a London dispatch.

No less than 16 battleships of the first class and 28 cruisers of various types will soon be put in full commission. A list of them, with their sizes in tons of displaceemnt and the yards in which they are building, is as follows:

Battleships, 16, completing—Canopus, 12,900 tons, Portsmouth; Goliath, 12,900 tons, Chatham; Ocean, 12,900 tons, Devonport; Albion, 12,900 tons, Thames Ironworks; Formidable, 14,700 tons, Portsmouth; Irresistible, 14,700 tons, Chatham.

Building or projected — Glory, 12,000 tons, Laird's, Birkenhead; Vengeance, 12,900 tons, Vickers', Barrow; Implacable, 14,700 tons, Devonport; London, 14,700 tons, Portsmouth, Bulwark, 14,700 tons, Devonport; Venerable, 14,700 tons, Chatham; A. 14,000 tons, Thames Ironworks; B, 14,000 tons, Thames Ironworks, C, 14,000 tons, Laird's, Birkenhead; D, 14,000 tons, Palmer's Parrow.

Cruisers, first-class, 17, completing—Andromeda, 11,000 tons, Pembroke; Ariadne, 11,000 tons, Clydebank Co.; Argonaut, 11,000 tons, Fairfield, Glasgow; Amphitrite, 11,000 tons, Vickers', Barrow; Spartiate, 11,000 tons, Pembroke.

Building or projected—Aboukir, 12,000 tons, Fairfield, Glasgow; Cressy, 12,000 tons, Fairfield, Glasgow; Hogue, 12,000 tons, Vickers', Barrow; Sutlej, 12,000 tons, Clydebank Co.; Euryalus, 21,000 tons, Vickers', Barrow; Bacchante, 12,000 tons, Clydebank Co.; A, 14,100 tons, Pembroke; B, 14,100 tons, Vickers, Barrow; C, 14,100 tons, Clydebank Co.; D, 14,100 tons, Fairfield, Glasgow; E, design not completed; F, design not completed.

Cruisers, second-class, 4, completing—Gladiator, 5,750 tons, Portsmouth; Hyacinth, 5,600 tons, London and Glasgow Co.; Hermes, 5,600, Fairfield, Glasgow; Highflyer, 5,600 tons, Fairfield, Glasgow.

Cruisers, third-class, 7, completing—Psyche, 2,135 tons, Devonport; Pemone, 2,135 tons, Sheerness; Prometheus, 2,135 tons, Earle's, Hull; Perseus, 2,135 tons, Earle's, Hull; Pyramus, 2,135 tons, Palmer's, Jarrow.

Building or projected—Pandora, 2,200 tons, Portsmouth; Pioneer, 2,200 tons, Chatham.

SUBMARINE CRAFT.

But yet a stronger proof of England's steadiness of policy in maintaining her naval supremacy lies in the move which she has made to meet the French advance in the construction of submarine torpedo craft.

The British Admiraltiy has not been asleep. It has known all the time just what progress the Frenchman was making in submarine navigation.

The English naval experts are slow, but exceedingly thorough. They have considered that these submersive boats must come to the surface frequently to enable the navigating officer to see where he is going, and that at best they have a speed of but eight knots an hour, and cannot operate within a very small radius. To cope with these hidden terrors, the English are building torpedo boats to go 35 knots, or about 40 land miles per hour—as fast as an express train. They are to be well armed, and able to play at will with any submarine craft—to destroy it like a terrier would a blind rat. Two of these fast boats have just been ordered

ON THE TURBINE PLAN.

They are to be built on the turbine principle, as developed in the wonderful Turbinia, the swift-traveling vessel which was the sensation of the Diamond Jubilee naval review at Spithead. This vessel was not perfect from a naval standpoint, but the inventor, the Hon. Charles A. Parsons, has made such changes and improvements as to satisfy the British Admiralty of the value of the innovation.

The principle embodied in the Turbinia has been considerably modified, so as to increase the manoeuvering qualities of the "destroyers." Each vessel will have six turbines and four propellor shafts, and steam will be admitted into them. They will exceed in speed anything afloat.

BATTLE BETWEEN ANTS.

One Army Invades a Schoolroom to Attack Another Lodged in the Walls.

A missionary who is in charge of the Catholic school at Mpala, on Lake Tanganyika, tells of an extraordinary battle between ants in his schoolroom, which the pupils and their teacher were compelled to abandon in haste when the invading foe appeared on the scene. The deserted room became the theatre of a hotly contested battle between the ants that had their homes in the cracks of the stone walls and another species which advanced to the fight from the fields. The thousands of ants living in the walls are known to the natives as Masumbolo. They are very large and black, and as it is almost impossible to get rid of them, and they have the excellent quality of letting human beings alone, little attention is paid to them. The invading ants were not more than a third as large as the other species. They are called Siafou and are nomads and thieves by nature. When they discovered the home of the peaceful black insects they felt certain that a rich booty of larvae awaited them and lost no time in advancing to the attack.

Their squadrons moved forward in close files. They clambered up the door steps and into the room, moving very rapidly and began the fiercest of an attack upon the enemy, whom they surprised at home engaged in their peaceful occupations. Though the Masumbolo are so much larger than their fierce little enemies, they could not stand against these formidable aggressors, who are most effectively armed with the sharpest and hottest of pincers. So the attacked insects made scarcely any resistance, but gathered up as much of their larvae as they could carry and fled at the top of their speed. They fairly carpeted the floor as they moved toward the doors, while their conquerors lost no time in further attack upon the unresisting fugitives, but began to pillage the city that had been so suddenly abandoned.

A few minutes later, however, the Siafou paid very dearly for the raid they had made. Dozens of the schoolchildren applied wisps of burning straw to the cracks which the conquering ants had entered and burned them at the very place of their victory.

What is it?

Catarrhozone is a liquid, fragrant and cleansing, which rapidly volatilizes when inhaled. What is it for? It is an absolute, never-failing cure for catarrh of the throat or nasal passages. Is this true? We are so sure that it will cure you that we will send you, prepaid, a free sample of Catarrhozone and an inhaler if you send your address within one week. Write us. N. C. Polson & Co., Kingston, Ont.

Labor Buys the Sweetest Sleep

But for insomnia or sleeplessness, and that unnatural weakness and weariness of mind, body, nerve and muscle, a reliable tonic is needed, like Hood's Sarsaparilla, which gives sweet, refreshing sleep and overcomes that tired feeling. It has the endorsement of millions as the best medicine money can buy. Take only Hood's.

A REMARKABLE WILL.

The outer uniformity about wills in general, both as to parchment and penmanship, makes all the more noteworthy the last testament, now at Somerset House, of the late Sir George Parker, whose daughter has just died at Falmouth. Sir George, who lost his life at Cawnpore during the Mutiny, had only a tiny scrap of paper on which to write his will, and when it was made it was carried through the lines by a native, who concealed it in his ear. Fragile as it is, it will doubtless outlast as a curiosity at Somerset House, and almost as a bit of national history, many a bulky MS. enscrolled on material prepared to defy the decay of years.

British American Assurance Co.

ANNUAL MEETING.

The sixty-fifth annual meeting of the shareholders of this company was held at its offices in this city at noon yesterday.

The President, Hon. Geo. A. Cox, occupied the chair, and Mr. P. H. Sims, who was appointed to act as Secretary, read the following.

ANNUAL REPORT.

The directors beg to submit the sixty-fifth annual report of the company embracing the transactions for the year ending 31st December last, and a statement of the assets and liabilities at the close of the year.

In the fire branch, while there has been a slight reduction in the premium income, the results as a whole have been fairly satisfactory, showing a moderate margin of profit, notwithstanding the fact that there were some serious conflagrations during the year in which the company was involved for considerable amounts—notably, the almost total destruction of the City of New Westminster in September last.

The closing months of the year were marked by a succession of exceptionally disastrous storms, both on the ocean and on the great lakes, which resulted in an unprecedented loss of life and property. As a consequence all companies engaged in the business of marine insurance show a heavy loss on the transactions of the year, and in its comparatively limited operations in this branch this company has shared in the general unfavorable experience. It is encouraging, however, in considering the future prospects of this business, to observe that the heavy losses incurred during the past year, coupled with the unprofitable results of some preceding years, have led to a general movement among marine underwriters for materially advancing rates and bringing about other reforms which the directors feel assured will place the business on a much more satisfactory footing than for several years past.

The directors feel that there is cause for congratulation in the fact that the company has passed through a year which, in many respects, has been a trying ordeal for those engaged in fire and marine insurance business, and paid its usual dividend to shareholders without making any material reduction in its reserve fund.

Summary of financial statements—

Total cash income . . .	$ 1,472,307.36
Total expenditure, including appropriation for losses under adjustment . . .	1,442,412.84
Balance . . .	$ 29,894.52
Dividends declared. . .	25,500.00
Total assets	$1,519,164.18
Total liabilities . . .	198,152.30

Surplus to policyholders . $1,321,011.88

The following gentlemen were elected to serve as directors for the ensuing year:—Hon. Geo. A. Cox, J. J. Kenny, Hon. S. C. Wood, S. F. McKinnon, Thos. Long, John Hoskin, Q.C., LL.D.; H. M. Pellatt, R. Jaffray, F. A. Myers.

At a meeting of the board, held subsequently, Hon. Geo. A. Cox was elected President and Mr. J. J. Kenny Vice-President.

A SURGEON'S BRAVERY.

Surgeon General Sir James Mouat, who died recently at the age of 83 years, won the Victoria cross at Balaklava by volunteering to go out and dress the wounds of an officer lying in an exposed situation under the Russian fire.

La Toscana, 10c. RELIANCE CIGAR FACTORY, Montreal.

PECULIAR WILL.

A millionaire who died in Boston a few days ago directed in his will that no one owing him less than $3,000 be required to pay.

True blessedness consisteth in a good life and a happy death.—Solon.

TO CURE A COLD IN ONE DAY
Take Laxative Bromo Quinine Tablets. All Druggists refund the money if it fails to cure. 25c.

LIONS FEAR UMBRELLAS.

A German professor, in giving his experience as an explorer in the wilds of Africa, says that the best protection against lions is an umbrella as the beasts are especially afraid of one when opened suddenly upon them.

I love PEARS for sale, $2 per acre cash; balance in crop; distil gold. J. Anthell, Sioux City, Ia.

PRACTICALLY IN LOVE.

What do you think? Papa asked Jack if he expected to get any money in marrying me.

Was Jack insulted?

Insulted? He told papa that a good home was more of an object to him than wages.

A FREE LUNCH CHURCH.

Novel Way of Bringing People to the House of Worship.

With respect to religious services it has often been said that "Fools who came to scoff remained to pray," but a new and more polite version of the line, says the London Telegraph, has been furnished by Lincoln's Inn, under whose auspices "those who came to pray remain to lunch."

Interesting as is the chapel of the inn, good as is the music, excellent as is the sermon, hitherto the services have been but poorly attended. The Benchers seem anxious to remedy this state of things, so they have made a regulation which will doubtless be much appreciated, reminding men of their college days and college breakfasts. It is now open to every member of the inn, in inviting a friend to attend chapel, to accompany his invitation with an offer of hospitality, and after the service it will be permissible for him to entertain his guest at a cold luncheon, which will be served in the hall at one o'clock.

It was rather unfortunate that the inauguration of this regulation, adds the Telegraph, should have taken place in such unpleasant weather, but it may easily be foretold that in the spring and summer the gardens after service will be resplendent with well dressed ladies who have honored aspirants to the woolsack by accepting invitations to "chapel and lunch."

NEAT PROPOSITION.

In these energetic go-ahead days, we are continually hearing of some new and curious way of making money, but the following method is, perhaps, as ingenious as any previously devised: A little boy entered a drug store, and marching up to the druggist said:

Please, sir, mother sent me to say as how Lizzie's got scarlatina awful bad, and mother wants to know how much you'll give her to spread it all over town?

BRITISH AMERICA ASSURANCE COMPANY.

Attention is directed to the report which appears elsewhere of the sixty-fifth annual meeting of the British America Assurance Company, which took place on the 16th inst. The fire branch shows a moderate margin of profit, despite serious fires entailing considerable amounts which occurred during the year. The financial surplus shows a balance of $29,894.52 and a surplus to policy-holders of $1,321,011.88.

THE SIRDAR'S NAMESAKE.

A Registrar in the East End of London has recently recorded the birth of a child who has been named Sirdar Kitchener.

ALBERT'S THOMAS PHOSPHATE POWDER

A SAD CASE.

Emeline has the blues again. What's the matter now? Well, she had to spend the 65 cents she had saved toward going abroad.

STATE OF OHIO, CITY OF TOLEDO, } ss.
FRANK J. CHENEY makes oath that he is the senior partner of the firm of F. J. CHENEY & Co., doing business in the City of Toledo, County and State, aforesaid, and that said firm will pay the sum of ONE HUNDRED DOLLARS for each and every case of CATARRH that cannot be cured by the use of HALL'S CATARRH CURE.
FRANK J. CHENEY.
Sworn to before me and subscribed in my presence, this 6th day of December, A. D. 1886.
SEAL } A. W. GLEASON, Notary Public.
Hall's Catarrh Cure is taken internally, and acts directly on the blood and mucous surfaces of the system. Send for testimonials, free.
F. J. CHENEY & CO., Toledo, O.
Sold by Druggists, 75c.
Hall's Family Pills are the best.

WORTHY OF NOTE.

Turin held an international exhibition last summer which will remain noteworthy through the receipts having exceeded all expenditures by $120,000. No sooner was the result known than the Italian Government sent in a tax bill, demanding 10 per cent of the profits.

W P C 960

CALVERT'S
Carbolic Disinfectants, Soaps, Ointment, Tooth Powders, etc., have been awarded 100 medals and diplomas for superior excellence. Their regular use prevents infectious diseases. Ask your dealer to obtain a supply. Lists mailed free on application.
F. C. CALVERT & CO., MANCHESTER, - - ENGLAND.

Rheumatism—Cure assured in 24 hours, a new specific, sent by mail on receipt of $1. DR. ROUBY, P.O. Box 368, Montreal.

M-D'S Evaporators CATALOGUE FREE G. H. GRIM, Mfg Co., Montreal. SYRUP

The "Balmoral," Free Bus MONTREAL Am. Plan. $1.50 & up.

CUTTING SCHOOL—Tailors and Dressmakers, send for catalogue. C. & D. SCHOOL CO., Montreal.

Bookbinding, Printing, Acct. Books. Send your magazines, have them nicely bound. Bill Heads, Statements, Letter Heads, Cards, in stock and to order. Send 20c and receive post-paid counter daybook 8x12x1, 180 pages ruled. G. H. Lanigan, 22 King st Hamilton

TORONTO CUTTING SCHOOL. Write for special terms during January and February. S. CORRIGAN, 113 Yonge St.

Stammerers Especially those who have failed to be cured elsewhere, write to Dr Arnott, Berlin, who will convince you he can cure you.

Baldness It's cause and cure. Send stamp for Dr. White's Book. Dr White's Cured New Hair Grower Co., Montreal and Chicago.

POULTRY KEEPERS Silica Poultry Grit The best Digester in the market, as it contains no Silica, made of iron, lime and magnesia, which are all necessary to the health and productiveness of Poultry. LAURENTIAN SAND & GRAVEL CO., 13 St. John St., Montreal.

SAUSAGE CASINGS—New importations finest English Sheep and American Hog Casings—reliable goods at right prices. PARK, BLACKWELL & CO., Toronto.

Stammerers Every stammerer can and will talk if they will come and try. I have spent 40 years' study on this distressing habit. Come and satisfy yourselves. No risk. W. K. HATE, Specialist, 393 College St., Toronto.

IF you have any APPLES, BUTTER, EGGS or POULTRY to ship, ship them to The Dawson Commission Co., Limited, Toronto.

RETURNS IN ONE WEEK. We want good Butter, Eggs, Poultry, etc. Ship to us, and you will have your cash in a week or less. THE AIKENHEAD PRODUCE CO., 88 Front St., E., Toronto.

STAMMERERS. Only institution in Canada for the cure of every phase of speech defect. Established in Toronto, 1896. Cure guaranteed. CHURCH'S AUTO-VOCE INSTITUTE, 9 Pembroke St., Toronto, Canada

Vise Hands. First-class, steady employment, warm shop, all modern conveniences. WATEROUS, Brantford, Canada.

Blue Ribbon Tea does not cost more than other teas, but that is no reason why it should not be better than they are.

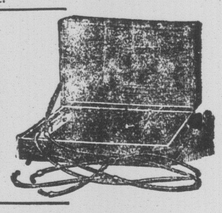
NO TEA so fragrant and comforting as
LUDELLA
CEYLON— In Lead packages— Sold everywhere— Used everywhere— 25, 30, 40 50 and 60c.

SNAPS for WISE PEOPLE

Edison Graphophone

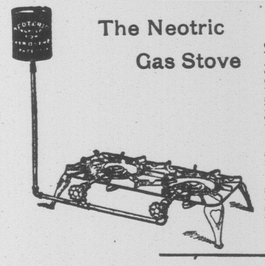
You want a Graphophone, a Talking Machine, a Neotric Coal Oil Stove or a Crescent Bicycle.
We want to introduce 100,000 trial boxes of Dr. Hammond Hall's Nervo-Heart Pills into as many homes throughout Canada. Then choose which you want and we'll help you get it.
The "Improved" Edison graphophone will be sent free to each and every person who sells 24 boxes of Nervo-Heart Pills and returns to us the amount $8.40, or if you wish the Graphophone at once send us $9.00 only, with your order, and we will ship you the Graphophone and $8.40 worth of medicine immediately
Don't miss this: we give the sender of the $8.00 order we receive each morning 9 additional Graphophone records (songs, band music, etc. free. To the sender of the second $8.00 order we receive each morning 6 records free, and to the sender of the third $8.00 order we receive each morning 3 records free. So if you are smart you will get as high as $4.50 worth of records additional to the Graphophone free of any cost.

The U. S. Talking Machine



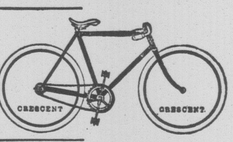
Second only to the Graphophone in reproducing clever stories, songs, band and solo music. The records for this machine are made of vulcanized rubber, one-eighth of an inch thick and seven inches in diameter, and are practically indestructible. It is enclosed in a beautiful polished hardwood case and will last a lifetime.
This machine will be sent free to each and every person who sells 12 boxes of Nervo-Heart Pills and returns to us the amount $4.20, or if you want the Talking Machine at once send us $4.00 only with your order, and we will ship it and $4.50 worth of Nervo-Heart Pills immediately.

The Neotric Gas Stove



The Neotric Gas Stove
The "NEOTRIC" stove generates its own gas from ordinary coal oil. It burns with a blue flame of the most intense heat. A two-burner stove at full power costs but one-half cent per hour to operate with coal oil at 15 cents per gallon. You can do any work on it that can be done by coal or wood stove. For ironing it has no equal. Will heat large wash boiler of water, and with oven attached will bake to perfection. It will boil a kettle of water or broil steak in 15 minutes. It is worth twice the price for the sick room alone, as it is perfectly odorless and clean. It cannot be exploded by any means.
The "Neotric" stove will be sent to each and every person who sells 15 boxes of Nervo-Heart Pills and returns to us the amount $6.25, or if you want the stove delivered to you at once send us $5.00 only with your order and we will ship the stove and $6.25 worth of Nervo-Heart pills

Crescent Bicycles



We are giving free, without any cost whatever [outside of freight and cost in delivery] these Crescent bicycles to our smartest salespeople. We will publish a list of awards of all our premiums every 2 weeks
A Request. Would you please send us the name and address of every person who gets our medicine from you.

All our premiums are manufactured by firms whose names are known in every home as the best in their line.
We have exercised greatest care to make our offers plain to understand so that no corre