

THE SPENDTHRIFT'S BANKER

SOME OF THE PECULIAR CUSTOMERS OF PAWBROKERS.

THE MAN WHO WANTED TO OBTAIN AN ADVANCE ON AN ARTIFICIAL EYE.

The pawnbroker, the banker of the spendthrift and the unfortunate, the custodian of family skeletons and the receiver of hard luck stories, runs across a deal of the pathos of life mixed up with not a little that is strikingly ludicrous.

Stories of former opulence and present need of reckless speculation, of dissipation, of oppression, are given over to his safe keeping, along with valued keepsakes and family heirlooms. Some of these heirlooms have strange histories.

In the vaults of a Clark street pawnbroker is a bit of soiled ribbon that was once pinned on the breast of a gallant general by no less a person than Napoleon. The ribbon is soiled and crumpled, but from the bottom of it bright as the day it was first worn, hangs the insignia of the Legion of Honor. Along with it are papers giving the name of its first holder and the fields of battle on which he achieved the right to wear it. How it made its way to Chicago is unknown history, but time and again has it found its way into the vaults of the broker, only to be redeemed again and brought back. A few doors away is deposited a belt of fine gold and silver interwoven the last relic of a once distinguished Russian family.

Not long ago a woman, past the prime of life, tall and stately, and with the dark, imperious eyes and haughty bearing of a Castilian, called on a Clark street broker. She said she was of a Spanish family which had been compelled to leave its country for political causes. She would not give her name.

"If I did," she said, "you would be in credit." Then she handed the clerk a casket of jewels—diamonds, bracelets, pendants, all set with gems of the first water. She wanted \$30,000—for only a short while, she explained. Not a cent less would be of use to her. The jewels had doubtless cost a great deal more than this sum, but the broker feared he could not realize that amount on them, and the woman left and never returned.

A few days ago a well dressed, dignified man walked into this same establishment and said he would like to secure a loan of a few dollars. On being asked what security he had to offer he gave the dapper broker a bit of nervous restoration by calmly removing a glass eye.

"This is remarkably fine eye," he exclaimed, leisurely wiping the dislodged optic on his handkerchief. "I have been told it becomes me better than my own, but if you would let me have a few dollars on it I think I could get along with the other for a day or two."

The broker admitted that he had once assisted in putting pennies on the eyes of a deceased relative, but couldn't see his way clear to place dollars on the glass eye of a live man, and the visitor secured the address of a second hand clothing dealer, replaced his eye, bowed stiffly and walked away.

In the higher class of pawnshops—those that restrict themselves to jewelry, diamonds, watches and jewellery—the placed loans are negotiated and goods received are separated from the front showroom by a partition. To give greater privacy to customers there is a little row of stalls along a counter. These are fitted with spring doors, giving them the appearance of a line of telephone boxes. Into one of these a person can step and transact his or her business unseen by any save the clerk behind the counter.

Last summer, about holiday time, a fashionably dressed woman was in one of these stalls in a downtown broker's office. She wanted to borrow \$30 on a ring. "It's my engagement ring," she explained, "and I wouldn't have my husband know for the world."

While this was going on a man in the compartment next to her was dicker with another clerk over a loan of \$50 on a watch. The owner's initials were on the back of the watch, and as this lessened its selling value the clerk hesitated in advancing so much.

"Oh, that's a point in your favor," explained the would be borrower. "My wife had those put on there when she gave it to me, and I'll be bound to redeem it shortly, for if she knew I was soaking her present there would be insomnias in our family till I brought it home."

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Catarh is a constitutional disease and requires a constitutional remedy like Hood's Sarsaparilla, which purifies the blood.

FAILURE OF THE POTATO CROP AND ITS CONSEQUENCES.

The following facts, gleaned by the representative of the Freeman, in Connemara, tells a sad tale:—

EXPERIENCES OF THE SISTERS OF MERCY.

I interviewed some of the Sisters of Mercy who possess an establishment in Carna. The good Sisters teach the young children of the people, and visit them in their homes in time of illness, dispensing such relief as the limited means of a convent established in such a wilderness permits. One of the Sisters said to me—"In going about we meet instances of very sore distress. Often in visiting the poor people we find them when very sick not having such a thing as a proper bed; we find them lying on heath or straw on the cold earthen floor, and we often see them having no better drink in their sickness than tea without milk. In other places where we go they tell us that their potatoes are black and rotten. Some told us that they could not even give them to the pigs they are so rotten, and that they have to throw them out."

The Sister added that the nuns sometimes discovered that the children were obliged to come fasting to school, while in other cases they could not attend school at all from want of anything like sufficient clothing.

WHAT A LOCAL TRADER SAYS.
Mr. Martin Mongan, P.L.G., is a local proprietor and shopkeeper in Carna, with whom the poor people largely deal, and acts as barony cess collector and land agent. I also had an interview with him. He corroborated the other testimony I received as to the potato and out crops, and to the desperate condition of the people. He thought the people were just as badly off now as they were at the period immediately preceding the famine of 1879. He said that the debts due to him by the poor people amounted to over £3,000, and he showed me one of his books containing the names of 195 debtors, who owed amounts varying from about £5 to £20.

INTERESTING FIGURES.

THE PEOPLE OF THE WORLD.

Seventy-two races inhabit the world and use 3,004 different tongues. There are about 1,000 religions. The number of men and women is very nearly equal, the average longevity of both sexes being only thirty-eight years. About one-third of the population dies before the age of seventeen.

According to the most careful computation, only one person in 100,000 of both sexes attains the age of 100 years, and six to seven in 100 the age of sixty. The total population of the earth is estimated at about 1,200,000,000 souls, of whom 35,214,000 die annually—an average of 98,848 a day, 4,120 an hour, and 67 a minute.

The annual number of births is estimated at 36,702,000—an average number of 100,800 a day, 4,200 an hour, and 70 a minute.

BIRTHS AND DEATHS FOR THE WORLD IN 1896.

Estimate for various countries is on the basis of the statistician Malthus's Averages and on the latest official figures:

	Births.	Deaths.
United States.....	2,170,000	1,120,000
United Kingdom.....	1,247,000	794,000
Germany.....	1,920,000	1,360,000
Russia.....	4,250,000	3,227,000
France.....	886,000	874,000
Austria-Hungary.....	1,650,000	1,149,000
Spain.....	764,000	504,000
Italy.....	1,105,000	826,000
Japan.....	1,264,000	826,000
British India.....	8,882,000	7,161,000
For all Europe.....	12,110,000	8,879,000
Africa.....	3,174,000	2,660,000
America, North & South.....	3,750,000	2,025,000
Asia.....	21,250,000	18,100,000
Total for world.....	63,702,000	49,865,000

NO CURE NO PAY.

Take Menthol Cough Syrup. Sure cure for coughs, colds, asthma, etc. Once tried always used. Read certificate: Montreal, March 22nd, 1896.—Messrs. Roy & Boire, Drug Co., Manchester, N. H., U. S. Since the 8th of last February we have used Menthol Cough Syrup in cases of asthma, chronic bronchitis, catarrh, etc. This medicine has given general satisfaction. A few doses were sufficient to cure ordinary colds. It is pleasant to the taste. It costs but little to try it, and the results may be most efficacious. GUYEY, SISTERS OF CHARITY, General Hospital.

KEEP ON ADVERTISING.

[Power and Transmission.]
No business man not yet dead in the shell but can see even in dull times an opportunity to let the world know that he is alive. In advertising one's business it is perhaps three times out of four a blind and fatal mistake to leave the public in the dark as to whether the factory is still running and the owner thereof alive or dead. No industry that is not overdone or wrongly located can be effectually done by a spell of depression. Consumers do not quit the world as some gentlemen did in the days of Noah, and if unable to purchase what they need to-day, the same need speak for itself to-morrow. When the wind is low, mend your sails, and the man who is prepared for the breeze is the man most benefited by the same.

EXPOSURE TO DISEASE

Does not necessarily mean contraction of disease provided the system is in a vigorous condition, with the blood pure and all the organs in healthy action. When in such a condition contagion is readily resisted and the disease germs can find no lodgment. Hood's Sarsaparilla is the best medicine to build up the system because it makes pure, rich blood, and pure blood is the basis of good health. In cold weather it is especially necessary to keep up the health tone because the body is subject to greater exposure and more liable to disease. Hood's Sarsaparilla is the safeguard of health.

A gentleman having prematurely gray hair remarked that he would give \$1,000 to have it restored to its original black. "I'll bet you a champagne dinner," said a friend, "Luby's Parisian Hair Restorer will accomplish the desired result in a month." The other accepted the bet, incredulously, but never less lost it to his intense delight. Sold by all chemists.

"Willie, what are you looking so glum and discontented about?"
"Mamma, I think a boy ought to have two stomachs, so he could put his Christmas candy where it won't get in the way of his Christmas dinner."
—Chicago Tribune.

NOT THAT KIND.

Scott's Emulsion does not debilitate the stomach as other cough medicines do; but on the contrary, it improves digestion and strengthens the stomach. Its effects are immediate and pronounced.
She—"Everybody in the choir detests the organist." He—"Yes; I understand that he is despised as a non-combatant."
—Puck.

AMERICAN CIVIL SERVICE.

GOVERNOR MORTON ON THE QUESTION OF RECLASSIFICATION.

HE ENTERS INTO AN EXPLANATION OF THE SCOPE OF THE PROPOSED CHANGES.

Governor Morton last week approved the reclassification of the Civil Service, as submitted by the Civil Service Commission. We take the following extracts from his memorandum on the matter:

A revision of the civil service laws is, in my judgment, an imperative necessity, if the constitutional provisions are to be put in force to the full extent, and the commission should be furnished sufficient funds to meet the increasing expenses of the department. The machinery provided by the existing law is inadequate, and jurisdiction has not been directly conferred upon the commission to classify local municipal offices, so that while the constitutional provision is in terms applicable to all the civil divisions of the state, the law under which the commission was created and is now acting gives it no jurisdiction except over state offices, and indirectly over offices in cities. The present civil service rules were framed soon after the passage of the law of 1883, and additions and alterations have been made from time to time since then, but there has been no general revision. The necessity for such a revision became quite apparent some time ago, and in July last I addressed a communication to the commission requesting the preparation of a body of revised rules, with a new classification of the civil service, and its early submission to me for consideration, so that action could be taken for the purpose of placing the civil service upon a better business basis and bringing it more clearly within the scope of the new constitution.

In accordance with the request, the commission submitted to me a proposed revision and reclassification, which, after consideration and amendment, is now promulgated under the authority contained in the civil service law. The object in view has been to so rearrange and readjust the rules as to make a clear and easy scheme of administration for this department. These do not embody radical changes in classification or in methods, but are intended as a revision and consolidation of various general and special regulations that have been accumulating during the last two years. Judicial construction is still needed to solve some problems presented by the constitutional provisions, one of which relates to the power to determine when an examination is practicable; that is, whether the commission and the Governor, in making a general classification, may determine this question, or at any other time specifically provide for a given case or whether the Legislature may enact laws declaring that examinations are or are not practicable for particular offices or whether the final decision upon questions of practicability rests with the courts.

In the absence of a judicial decision or further legislation constraining the constitutional provision it seems wise for the commission and the Governor to continue to exercise the jurisdiction conferred upon them by the law of 1883, and determine what offices and employees should, in their judgment, be subject to examination. If the jurisdiction of the Governor to determine questions of practicability be denied by the courts, further legislation may be necessary to conform the administration of the civil service to such judicial construction, and fix beyond dispute the right to determine when an examination is or is not practicable.

While the term "civil service" in a broad sense includes every civil officer in the state, it is quite evident that this meaning cannot be given to it in the actual application of the constitutional provision. Hence these rules divide the civil service into two general classes, the unclassified and the classified service. The following officers are deemed not properly subject to these rules, or to civil service regulations, and are, therefore, excluded and not classified:

Officers elected by the people.
Officers appointed by the Governor, either upon or without confirmation by the Senate.
Persons appointed by name in a statute.
Officers elected or chosen by the Legislature, either by joint ballot or by either branch thereof, or by legislative committees.
All officers, employés, or attendants of the Legislature.
The remaining offices are divided into four general classes:

(1) Those for which an examination is not deemed practicable, on account of the relations of the incumbents to the appointing officer or the head of a department, including generally deputies, assistants, chief clerks, secretaries, confidential and financial clerks, and stenographers. The exemptions, however, are not the same in all departments, and in some departments no exemptions have been allowed. A discrimination seems to be proper, in view of the different functions of various officers and the character of the business of the several departments.

(2) Those in which a competitive examination is deemed practical. This embraces the large majority of positions, and is divided into groups of clerks, cashiers, custodians, messengers, engineers, inspectors, special agents, law and medical positions, mathematicians, scientists, agriculturists, instructors, mechanics, craftsmen, and miscellaneous positions. The groups are divided into fifty-four subdivisions, embracing a further classification of more than 100 distinct positions. Rules are devised to provide for practical and convenient examinations and the preparation of eligible lists from which selections are to be made by the appointing officers. Provision is also made for temporary and short-term appointments, probation, transfers, and promotions.

(3) Skilled laborers, attendants, and other positions of a minor grade, classified at length under the rule. These are subject to a non-competitive examination under the direction of the commission.

(4) Unskilled laborers, which term embraces all laborers not included in

class 3. Unskilled laborers may be employed without examination.
County, town, and village officers are expressly excluded from the operation of these rules.

The civil-service principle as applied to administrative offices is doubtless here to stay, and its utility will be readily conceded by most persons who have had experience in public affairs. Now that the policy is firmly established in our constitution and laws, is sustained by our highest courts, and justified by experience, it is important that it be judiciously applied in the public service, under a careful but not too rigid classification and with clear and simple rules, providing sufficient flexibility to permit modifications which may be found necessary in practical administration.

A PROVIDENTIAL RESCUE

FROM A LIFE BURDENED WITH PAIN AND SUFFERING.

LANSFORD SEVERE HEADACHES AND PAINS IN THE REGION OF THE KIDNEYS MADE THE LIFE OF MRS. M. M. GIBSON MISERABLE—DR. WILLIAMS' PINK PILLS CURED AFTER OTHER REMEDIES FAILED.

From the Gracehurst Bazaar.
Poor health is an affliction that is dreaded by every one, and the first sign of approaching disease is usually met with an attempt on the part of the patient to conceal his illness. Frequently, however, even the most skilled physicians fail, and the sufferer endures a weary round of agony such as those who are in the full enjoyment of health can have no conception of. But when at last a medicine is found that will cure its worth cannot be estimated in dollars and cents. It is without price. Such is the opinion of Mr. and Mrs. Hugh McLauch, of Ashdown, Ont. Mr. McLauch tells the story of his wife's illness and cure as follows:—

For three or four years past my wife had been constantly failing in health. The first symptoms of her trouble were languor and loss of appetite, accompanied by bearing down pains and headaches, which affected her periodically. As time grew on she was at length taken with pains in the regions of her kidneys that became almost unbearable owing to their severity. Home remedies and different medicines were tried, but with no good results. Last winter she grew so weak and helpless that I was obliged to seek medical aid for her, and accordingly sent her out to Barrie, where she received the best medical attention, the result of which was only slightly beneficial. On her return, owing no doubt to the tediousness of the journey, she suffered from a relapse and her trouble came back in a form more aggravated than before. I noticed in a paper which I was reading one day a testimonial from one who had been cured of a similar trouble, and although knowing that other remedies had failed in my poor suffering wife's case, there was yet a ray of hope. I therefore procured a few boxes of Dr. Williams' Pink Pills and on my return home administered the first dose to my wife. It is perhaps needless to relate that before the first supply was exhausted she found great relief. My wife now commenced to enjoy a buoyancy of spirits and kept on taking the Pink Pills with increasing results. By the time she had used six boxes her condition had so improved that her neighbors were almost surprised to believe the evidence of their own eyes when seeing the change in her appearance. Before taking the pills it was a severe task even to dress herself, much less to do any household work, while now, although not having used any of the pills for more than a couple of months, she attends to all her household duties without the slightest inconvenience. Taking all things into consideration, I feel it a duty to owe to other sufferers to recommend these little pink messengers of health which stood between my well nigh distracted wife and the jaws of a lingering but certain death.

The experience of years has proved that there is absolutely no disease due to a vitiated condition of the blood or shuttled nerves, that Dr. Williams' Pink Pills will not promptly cure, and those who are suffering from such troubles would avoid much misery and save money by promptly resorting to this treatment. Get the genuine Pink Pills, very true, and do not be persuaded to take an imitation or some other remedy from a peddler who, for the sake of the next cent to himself, may say as he says, "Dr. Williams' Pink Pills are the best." If your physician fails.

GE. PENSIONS.

A pension scheme is proposed by Mr. Barrett who proposed a weekly salary of £1 a week for a period of twenty to the age of sixty. The return is to have (1) sick pay of £1 a week up to sixty years; (2) a pension of 7s a week for life; (3) a week or to pay it for life; (4) a pension of £1 a week for life; (5) a pension of £1 a week for life; (6) a pension of £1 a week for life.

PYNY-PECTORAL

Positively Cures COUGHS AND COLDS
In a surprisingly short time. It's a scientific remedy, tried and true, soothing and healing in its effects.

W. C. McCORMACK & SON, Sole Proprietors
report in a letter that Pyny-Pectoral cured Mrs. C. Curran of brain fever, chest and bronchitis tubes, and also cured W. G. Robinson of a long-standing cold.

Mr. J. H. HUNTY, Chemist, 238 Yonge St., Toronto, writes: "As a general cough and lung remedy Pyny-Pectoral is a most invaluable preparation. It has given me the utmost satisfaction to all who have tried it, many having been cured of the bronchitis derived from its use in their families. It is suitable for old or young, being pleasant to the taste. Its sale with me has been wonderful, and I can always recommend it as a safe and reliable cough medicine."

Large Bottle, 25 Cts. DAVIS & LAWRENCE CO., LTD. Sole Proprietors MONTREAL

Canadian Royal Art Union.

(Incorporated by Letters Patent Feb. 14, 1894.)
238 & 240 St. James Street.

This Company distributes Works of Art, painted by the Masters of the Modern French School.
A novel method of Distribution
Tickets, from 25c to \$10 each.
Awards, from \$5 to \$5,000 each.
Art School opens Oct. 1st on from

WEST-TRON, N. Y. BOTTLE-MEAT, CHIMES, ETC. CATALOGUE & PRICES FREE

BRODIE & HARVIE'S Self-Raising Flour

IS THE BEST and the ONLY GENUINE article. Housekeepers should ask for it and see that they get it. All others are imitations.

For Indigestion Horsford's Acid Phosphate

Helps digest the food.

Losses Paid in Montreal Exceed \$500,000.
SCOTTISH UNION AND NATIONAL INSURANCE CO. OF EDINBURGH, SCOTLAND.
Assets Exceed... Investments in Canada: Fortv Million Dollars. \$1,783,487.83.
MONTREAL OFFICE, 117 St. Francois Xavier St.
WALTER KAVANAGH, Chief Agent.
Losses Settled and Paid Without Reference to Home Office.

State should supplement the £12 a year to which the pensioner would be entitled as the fruit of his own savings with a grant of an additional £6, and he estimates the cost of this upon the treasury at about £800,000 per annum. He also suggests that the entire business should be transacted through the Post Office Savings Bank, and that the wages earned should be at liberty to withdraw his deposit at any time he pleased, but that if he withdrew it prior to the attainment of the pension age, he should lose his interest.

THE SOCIETY OF ARTS, OF CANADA

1066 NOTRE DAME STREET, MONTREAL.
Distributions every Wednesday. Value of prizes ranging from \$2 to \$2000
Tickets 10 cents.

Relief for Lung Troubles
The D.L. EMULSION
IN CONSUMPTION AND ALL LUNG DISEASES, SPITTING OF BLOOD, COUGHS, COLDS, BRONCHITIS, DEBILITY, the benefits of this article are most manifest.

GRAND TRUNK RAILWAY SYSTEM
One Way Weekly Excursions
— TO — CALIFORNIA
And other Pacific Coast Points.
A Pullman Tourist sleeper leaves Bonaventure Station every Thursday at 10:25 p.m. for the Pacific Coast, all that is required is a second-class ticket and in addition a moderate charge is made for sleeping accommodation. This is a splendid opportunity for families moving West.
For tickets and reservation of berth apply at 143 ST. JAMES STREET, Or at Bonaventure Station.

M. HICKS & CO., AUCTIONEERS
AND COMMISSION MERCHANTS.
1821 & 1823 Notre Dame St. (Near McGill Street.) MONTREAL
Sales of Household Furniture, Farm Stock, Real Estate, Damaged Goods and General Merchandise respectfully solicited. Advances made on Consignments. Charges moderate and returns prompt.
N.B.—Large consignments of Turkish Rugs and Carpets always on hand. Sales of Fine Art Goods and High Class Pictures especially.

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LOUGE & CO., HATTER & FURRIERS.
81 ST. LAWRENCE STREET, MONTREAL.
ESTABLISHED 1864
C. O'BRIEN, House, Sign and Decorative Painter
PLAIN AND DECORATIVE PAPER HANGING.
Whitewashing and Tinting. All orders promptly attended to. Terms moderate.
Residence, 645 Dorchester St. East of Bleury, OFFICE, 647 MONTREAL.

LEGALLEE BROS., Engravers,
874 LaGauchetiere St. Bell Telephone 2458
DANIEL FURLONG, WHOLESALE AND RETAIL DEALER IN CHOICE BEEF, VEAL, MUTTON & PORK
Special rates for charitable institutions.
54 PRINCE ARTHUR STREET TELEPHONE 6474

FOR SALE FOR THE MILLION.
Bidding \$2.00. Out Maple, \$2.50. Tamarac Blocks, \$1.75. Mill Block—Stroll Lane \$1.50. J. O. McQUINN, Richmond Square. Tel. 8228.

Promoted Liberal Sentiment of Lowest Assured.
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The "D. & L." Menthol Plaster
Pain in the back and joints, neuralgia, rheumatism, sprains, strains, and all other pains, relieved and cured by this plaster.
LAWSON & LAWRENCE CO., LTD. MONTREAL

Business Cards.
TELEPHONE 8393.
THOMAS O'CONNELL, Dealer in General Household Hardware, Paints and Oils.
137 McCORD STREET, Cor. Ottawa. PRACTICAL PLUMBER, Gas, Steam and Hot Water Fitter, Rutland Lining, fits any Stove, Cheap.
Orders promptly attended to. Moderate charges. A trial solicited.
P. A. MILLOY, MANUFACTURER OF GINGER ALE, GINGER POP, GINGER BEER, CREAM SODA, PLAIN SODA, CIDERINE.
Sole Agent for Plantagenet Waters
119, 121 ST. ANDRE St. TELEPHONE 6078.
CARROLL BROS., Registered Practical Sanitarians.
Plumbers, Steam Fitters, Heaters and Slate Roofers.
705 CRAIG STREET, near St. Antoine Drainage and Ventilation a specialty. Charges moderate. Telephone 1834.

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N.B.—Large consignments of Turkish Rugs and Carpets always on hand. Sales of Fine Art Goods and High Class Pictures especially.