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All St. John's Dealers.**Going to the South Seas****YOUNG ENGLISH WOMAN IN QUEST OF BURIED TREASURE.**

From South America comes the announcement that Miss Jane Sands, a young Englishwoman whose father is connected with the British diplomatic service, is about to sail from San Jose, Costa Rica, to search for the elusive treasure made memorable by Robert Louis Stevenson in his intriguing "Treasure Island."

"Treasure Island" is Cocos Island. It lies about 500 miles due west of Costa Rica. There is good reason to believe there is \$15,000,000 in gold, bullion and jewels buried in this diminutive tract of land five miles square.

Miss Sands will head her own expedition—she will be captain of a crew of picked sailors. She proposes to stay on the island until she finds the gold.

Miss Sands is sure she will be successful—she has a "map," which "will show her just where the gold was buried."

And that is the fascinating secret of Cocos Island—the maps, on ancient parchment paper, each one quite plainly fully a hundred years old, and yet all differing from each other despite the circumstantial evidence which seems to prove each the genuine!

Miss Sands has reasons to believe she has the map made by Capt. Morgan in 1820, when he and his crew buried the state treasure of Peru on this island to protect it from revolutionists.

Unquestionably there is abundant pirate gold buried in the soil of Cocos. The evidence is indisputable. A hundred, and two years ago Lima, richest city of South America, of which the port was Callao, found itself threatened by the invading army of Chile. The Government officials and the people became afraid. They were overtaken by panic, for the peril had been unforeseen.

Steps were taken to save the riches. The Viceroy called the Cabinet into session and after lengthy discussion the bravest captain of the little Peruvian navy was called. He was Capt. Morgan, who had sailed the seas of all the earth. At that time he was in the hire of the Government of Peru. Capt. Morgan was told to take the best ship of the fleet, and load upon it the treasures of the cities, take as passengers the beautiful wives and daughters of wealthy and distinguished gentlemen, and put out to sea and safety.

But the fates took his affairs in charge. Land was sighted and upon making an approach to it Capt. Morgan saw that it was an island. Then a

thought came to him: He would hide the treasure in the island and return to Callao. After all danger there had passed he would return to the island and recover the treasure. He put into a small port. The next morning the captain sent members of his crew out to explore the land. They found it undergrown and bushy with plant life, but uninhabited by animals or human beings. Capt. Morgan sought on his map for the little dot that would bear the island's name, and he found it "Cocos Island."

The next day, Capt. Morgan put his crew to work burying the treasure, and he placed in charge of the assignment the most trusted of his officers, an Englishman whose name was William Thompson. The captain mapped the island and the spots where the wealth of Peru was buried. After the job had been done—three hundred sacks of money and ornaments buried in three different caches—the crew returned to the ship.

Thompson, however, had plans of his own. The first night out he selected a band of ruffians, the trouble makers among the members of the crew, and persuaded them to join him in mutiny, to murder the rest of the officers and those of the crew who would not take part in the mutiny and to return for the treasure—in short, to become pirates and to fly the black flag.

After battenning the hatches and effectually locking the crew in, the mutinous band carried out their plans. Thompson himself driving his knife into the heart of the sleeping Capt. Morgan. He took the map—a careful chart made on the fly-leaf of the ship's Bible. Later there was another quarrel among the mutineers, most of whom were killed, and the chart disappeared. What became of it remains one of the great mysteries in the realm of buried treasure.

Mediaeval Physicians.

Women of the Middle Ages were so far advanced that they studied and practiced medicine. One woman, Stephonia, whose husband was killed by the Emperor Otto III, forthwith began to study pathology. Just about the time she had completed her course of study, the Emperor became ill, and she marched off to cure him, and did actually start him on the way to complete recovery. Then, when he was beginning to feel fine again, Dr. Stephonia said to him: "When it gets chilly at night wrap yourself in this," and handed him a nice warm deer-skin. Otto took the doctor's advice and died in a little while. "A great agony," Stephonia had smeared the deer-skin with corrosive poisons.

Is Woman a Negative Force Only.

John D. Rockefeller's daughter—in her own right a millionaire—after having divorced her husband, now has taken up psycho-analysis, and recently delivered a lecture on man and woman at the Chicago Woman's Club, which contained some food for thought, much also for discussion.

"The world's work," she said, "is accomplished by two forces, positive and negative. Man is the positive force, woman the negative. If she would win life's battle she must play the game in her own way."

"Women are in many ways constituted directly from men. If women want happiness, peace, and serenity of soul they must know themselves, their limitations, and their handicaps."

"Women represent the rails of the railway, the negative force, and man represents the engine, or the positive force. It is woman's ability to bear, as the rail bears, the engine that makes the female the counterpart of the male. Woman is made to bear, to sustain, while man is made to be aggressive and self-assertive. He is the adventurer."

"It is by being negative that woman becomes a power. To be passive is woman's great forte." Well, perhaps.

Loan Shark Still Flourishes.

The loan shark still flourishes in a great many of our cities, and despite the widespread outcry that once arose against the merciless exactions of the loan shark, only twenty-four states to-day have laws fixing a maximum rate of interest for industrial loans. In all other states, transactions between money lenders and persons whose assets are not acceptable as collateral for a small loan at a bank are virtually outside the law. A lender may charge whatever interest rate he can obtain and as he operates generally as a last resort in times of emergency, this rate is often equal to 300 per cent. or more annually.

Only seven out of one hundred persons maintain a bank account, and eighty-six out of one hundred men fall in life, according to statistics. Of the fourteen who succeed but two make a marked success. Therefore, fourteen men out of one hundred are entitled to bank credit which calls for collateral that is acceptable under the law. By this I mean that only 14 per cent. or let us say 20 per cent. of the adult population of this country can borrow money from banks for the reason that they have a bank account and can furnish the kind of readily marketable security which banks necessarily require as collateral to loans.

We know definitely that in states where there is no small-loan legislation the minimum rate clandestinely charged is 10 per cent. a month. Twenty per cent. a month is quite frequent, and many loans have been found to be made at from 500 per cent. to 1,000 per cent. a year—and some even above that. For many years the standard loan shark rate in all states, and still the rate in many states which do not legalize the necessary compensation, was and is on the basis of adding 50 per cent. to the loan and making the amount payable, without interest, in twelve weekly instalments. A loan of \$25 would require twelve weekly payments of \$3.13 each. A loan of \$50 would require twelve weekly payments of \$6.25 each. These are authentic figures, reported by police departments. Grand Jury records. Legal Aid Societies, etc. J. A. Reichert, in Forbe's Magazine (N.Y.).

When Flappers Used Snuff.

The flapper of 200 years ago had one besetting weakness that is not shared by her modern sister. The use of snuff was one of the favorite petty vices of the young lady of fashion in the eighteenth century. The practice elicited a roar of protest from a gentleman who wrote a letter on the subject 1711. He tells of the conduct of a young gentleman in church, and declares, "she pulls out her box in the middle of the sermon and, to show that she has the audacity of a well-bred woman, she offers it to the men as well as to the woman who sit next her. Last Sunday, when they came about for the offering, she gave her charity with a very good air, but at the same time asked the churchwarden if he would take a pinch."

Wanted to Be There.

The great banker lay on his death bed. Many of his friends were gathered about his bedside to be with him at the last. The attending physician whispered to the group: "I fear he is hearing the great divide."

Tell them not to divide until I get there," whispered the dying banker. —Forbes Magazine (N.Y.).

An attractive sleeve is made of narrow strips of material caught at the wrist in a small band.

Chintz frocks have adopted the fringed hem, but to be different, they use fringe of contrasting color.

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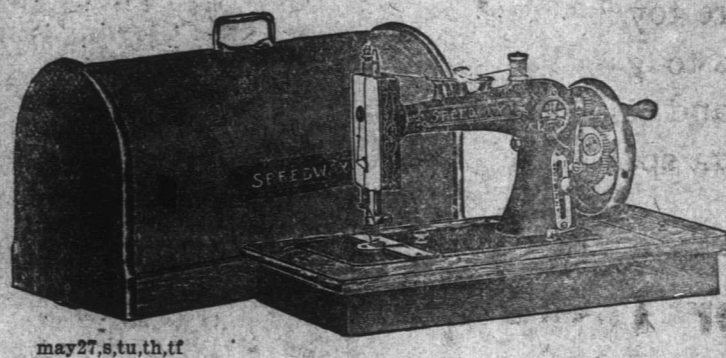
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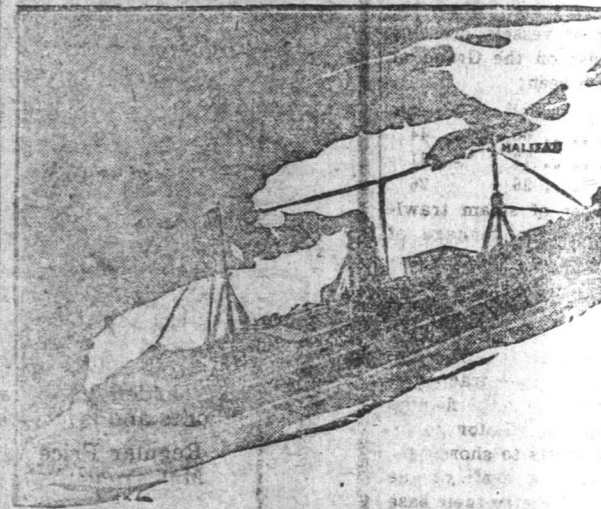
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