

of the County Furniture  
 Furniture  
 Groundings have much to  
 me be neatly furnished  
 man will come home  
 children will grow  
 gentle.  
 nished Cheaply.  
 y that would have  
 ide Furniture was never  
 y-with us. at least.  
 E YOU  
 Suite for \$30  
 te for \$11,  
 a Bedstead for \$2,  
 n Chairs, Hall Furnit  
 drive in Mattresses.  
 ENT & CO  
 ers, near the Market.  
 h, What a Cough!  
 y hee the warning,  
 haps of the sure approach  
 ible disease Consumption.  
 if you can afford the risk  
 50c., to run the risk and  
 We know from experience  
 Cure will cure your cough.

THE HARDEST TIME OF ALL  
 are days of deepest sorrow,  
 the season of our life;  
 are wild, despairing moments,  
 are hours of moral strife,  
 are times of stormy anguish,  
 the tears refuse to fall;  
 the waiting time, my brothers,  
 the hardest time of all.  
 and love are oft impatient,  
 things beyond their reach;  
 the heart grows sick with hoping,  
 learns what life can teach.  
 must see the blossoms fall;  
 the waiting time, my brothers,  
 the hardest time of all.  
 and loving ever,  
 to watch for years  
 the light whose fiftful shining  
 a rainbow of our tears.  
 to count at morning  
 the hours to even fall;  
 the waiting time, my brothers,  
 the hardest time of all!  
 can bear the heat of conflict,  
 the sudden, crushing blow,  
 being back our gathered forces,  
 a moment lay us low  
 may rise again beneath it,  
 the weaker for our fall;  
 the waiting time, my brothers,  
 the hardest time of all.  
 it wears the eager spirit,  
 the salt waves wears the stone, [bare,  
 Hope's gorgeous garb grows thread-  
 its brightest tints are gone.  
 an amid youth's radiant tresses,  
 that snows begin to fall;  
 the waiting time, my brothers,  
 the hardest time of all.  
 at last we learn the lesson,  
 that God knoweth what is best,  
 and a silent resignation  
 makes the spirit calm and blest;  
 for we know a day is coming  
 for the changes of our fate,  
 when our hearts will thank Him meekly  
 that He taught us how to wait.  
 —From "The Chamber of Peace."  
**MY FRIEND MARK!**  
 BY JOE T. CLARK, IN THE "LAKE."  
 (Continued from last week.)  
**CHAPTER II.**  
 Fortune has always favored me.  
 Inheriting considerable means I have  
 added steadily to the store and was  
 reported rich long before I felt entitled  
 to be so considered. Friends always  
 warned me against burglars, my house  
 was so removed from the frequent  
 streets, and so much gossip was  
 about about my income and possessions,  
 but I had never bothered a bit about  
 it until this particular night, when I  
 was sure I heard a foot-fall down  
 stairs in the library. A footstep had  
 no business there at midnight. Besides  
 myself there was only the housekeeper  
 in the place and she was asleep long  
 ago.  
 But somebody else was in the house  
 now, sure enough, so I quietly dressed  
 and stole down. There was a flicker-  
 ing light in the rooms, and my indigna-  
 tion swelled on observing that the  
 fellow had lit one of my fine wax  
 candles. Seeing that I was providing  
 him with things to steal, why in thunder  
 could he not bring his own light, or  
 why could he not have looked about  
 until he found a tallow candle?  
 On the table he had spread out a  
 number of valuables collected from  
 different rooms. There were two  
 pieces of silver, heirlooms in the family  
 which no money could buy from me,  
 besides two other pieces of greater  
 intrinsic value. As I got in view he  
 tossed on the table a wallet containing  
 several hundred dollars, which he had  
 secured by forcing a lock in a cabinet,  
 and then he commenced coolly rum-  
 maging among the papers. In my  
 hand was a stout oaken stick which I  
 had found in the hall and grasping it  
 firmly I stole in upon the fellow.  
 When within six feet of him he  
 looked over his shoulder, not as though  
 he had heard me, but as though warn-  
 ed by instinct. He tried to turn but I  
 was upon him and brought him a ter-  
 rific blow with my stick and then we  
 clinched. He was a powerful brute,  
 but my strength has always been great  
 and I had the advantage in the attack.  
 We fought stubbornly, and finally I got  
 him down with my hand on his throat.  
 Somehow he seemed passive as though  
 reserving his strength, and I was  
 suspicious. As my breath began to  
 return I thought I saw the man actual-  
 ly trying to smile. And then I looked  
 at him.  
 "Mark!"  
 "Ah there!" retorted the rascal in  
 a gasp as my fingers relaxed.  
 "Is this what you are at now. Get  
 up!"  
 "Yes, and why not?" he asked  
 unblushingly as he arose. "Business is  
 business and I am no more ashamed  
 of mine than I would be of yours."  
 "Well you're a thoroughbred scound-  
 rel."  
 "Go slow, there. No names. Don't  
 presume too much upon our acquain-  
 tanceship, but attend to your business  
 and I'll attend to mine. Now you go  
 back to bed and I'll go on with this  
 job. I'm nearly through."  
 "Just as near through as you'll ever  
 get. Do you call this attending to  
 your own business—don't you know


this is my house?" I was in a rage,  
 although now the memory of his im-  
 pudence is amusing.  
 "Of course it's your house. I didn't  
 know it until we grappled and then I  
 knew it was all right. You are under  
 obligations to me. I saved your life  
 you know."  
 "Suppose you did. Call around at  
 my office to-morrow and I'll pay you  
 the \$500 I promised you, but I won't  
 stand by and be robbed by you or  
 anybody else."  
 "Well you are a nice one," said  
 Mark with an oath. "You would  
 have been dead and buried in a hollow  
 tree four years ago only for me, and  
 here instead of thanking me you bob  
 up when I have got a nice haul spread  
 out on the table and expect me to let  
 you spoil my game. What would I  
 do that for? I am here on business  
 and am going through with it. If I  
 killed you it wouldn't be murder.  
 Bill and Andy were going to do you  
 four years ago, and so if I put a hole  
 through you now it would be their  
 bullet which I have considerably held  
 back all this time. But you have no  
 gratitude. If you have neither grati-  
 tude nor sense enough to go to bed  
 I'll finish you and feel no deeper per-  
 sonal concern than if I only met a  
 funeral on the street. I have a right  
 to kill you if I want to, and I'll get  
 away too, for my partners are down at  
 the wharf with a boat and we will be  
 across the lake before morning."  
 His reasoning was forcible but not  
 convincing. The man meant it, I could  
 see, strange as it was. I made a mo-  
 tion for my stick and we clinched again,  
 he soon proved too many for me.  
 Before he had been mild, thinking it  
 was "all right seeing it was me." Now  
 he fought to win. He banged  
 and pounded me and I was growing  
 faint when by a quick wrestler's trick  
 I escaped him and got my club, and  
 rushed at him again. There was a  
 report, a pain in my left leg, and as I  
 dropped to one knee he pocketed his  
 smoking pistol and started to gather  
 up the booty. I hobbled to the table  
 and started to smash at him with my  
 stick, and just then a terrific noise, of  
 screams and falling furniture came to  
 us down the stairs. My housekeeper  
 was aroused. Between this and my  
 attack Mark became alarmed, dropped  
 the silverware and rushed for the open  
 window of the adjoining room. As he  
 vanished his parting exclamation reach-  
 ed me and it was:  
 "Curse you for a thankless brute!"  
 His ridiculous idea of the nature of  
 gratitude due him from me struck me  
 then and I rather smiled, but that leg  
 deserved attention. The housekeeper  
 did her best, but she would not go  
 outside for help, and as I could not  
 walk, we contented ourselves with  
 bandaging and baling it until near  
 morning, when the good woman with  
 many a prayer for her safety brought  
 a doctor. Before he arrived I had  
 determined to give no description nor  
 confess any knowledge of my burglar.  
 I thought of the hollow tree in which  
 my spinal column and yawning ribs  
 might at the moment have been hidden  
 but for Mark, and so concluded to let  
 him off if he could escape. But I was  
 out of all humor with him and consid-  
 ered him either a thorough-paced scound-  
 rel or else a lunatic to argue with us  
 as he did. Surely I was in the right  
 of it for who would go to bed at a  
 burglar's bidding and allow him to bag  
 such treasures as mine were?  
**CHAPTER III.**  
 Three more years had elapsed and I  
 was buried in a bigger law practice  
 than ever. My friend, or enemy,  
 Mark, had never bothered me during  
 that time, having, no doubt, scurried  
 across the lake as he said he would.  
 Often in the papers appeared notices of  
 men named Mark this or that, who  
 were drowned or sent to penitentiary  
 or killed in accidents, and often did I  
 wonder if this could be my Mark, for  
 he had never mentioned his full name.  
 Moreover the question as to what  
 claims he really had upon me by  
 reason of having saved my life was  
 one I never could settle. Different  
 lawyer friends argued with me that  
 he had no claim, and that it is the  
 duty of all men to prevent murder, and  
 that Mark would have committed a  
 moral and legal crime in being privy to  
 my death, therefore he simply avoided  
 criminality by pursuing the course he  
 had taken and deserved no praise or  
 reward. Those to whom I confided  
 the further fact that it was he who  
 attempted to rob and kill me on that  
 midnight when I received a bullet in  
 the leg, said emphatically that the  
 scoundrel had forfeited all claim upon  
 my regard, and that if he appeared  
 again the only prudent course was to  
 have him locked up. There was  
 something in this, for Mark had shown  
 that he considered he had a proprietary  
 right in me, that I owed my existence  
 to him as much as though he had cut  
 me out of a piece of cardboard with a  
 pair of scissors. On the night of the  
 robbery he had shown the eccentric  
 condition of his mind on this question,  
 and although the circumstances were  
 unfavorable for a careful delineation of  
 his theory I knew he felt that if he

had killed me then, instead of merit-  
 ing death for murdering me he would  
 deserve praise for having lengthened  
 my days by four years. To me his  
 notion indicated a species of lunacy,  
 but I knew that unless cured of it,  
 he would, now that four years had increas-  
 ed to seven, feel that his toleration was  
 amazing and that I was vastly his  
 debtor. If he felt three years ago that  
 he was legally and morally entitled to  
 kill me whenever he chose and to  
 despoil me of all he could carry, what  
 recompense for supplying me with life  
 for seven years would he hesitate to  
 ask?  
 Surely the man had a streak of  
 insanity in him and a review of his  
 conduct showed it. Did he not strike  
 me a blow that would have killed an  
 ordinary man when we first met, and  
 didn't he trap me with his questions  
 and incite the others to murder me,  
 and did he not plan the entire scheme  
 of stuffing me in that hollow tree?  
 Then it was not only a whim that  
 caused him to smash his friends over  
 the head so that I could escape; more,  
 would a sane man run serious risks in  
 making whiskey and then decline \$500  
 offered him as a gift? Would he do  
 this and then try to rob and murder  
 me when he could lawfully receive the  
 \$500 I again offered him? And then  
 his absurd claim that my life belonged  
 to him! There never was such a man.  
 One day in the office one of my  
 clerks brought me a telegram. One or  
 two wires had just been strung up that  
 summer and telegraphy was not what it  
 has since become. Opening the mes-  
 sage it proved to contain the remark-  
 able words:  
 CHIPALOO, N. Y.  
 To HENRY L. WILSON, Barrister.  
 Am arrested on a charge of murder.  
 Come at once and spend that five hundred  
 dollars in getting me off.  
 MARK.  
 Here was my friend at last. Arrested  
 on a charge of murder and ordering  
 me to come and free him as though my  
 life depended on his! Evidently he  
 did not consider that putting a bullet  
 in my leg had at all voided his  
 proprietary rights in me. The way  
 the message read, too—not a petition  
 to one who might be a friend, but a  
 command to one who dare not  
 refuse!  
 No doubt he had killed somebody:  
 perhaps he had only strangled another  
 life owned by him as he professed to  
 own mine. In that case he would  
 feel innocent and greatly abused.  
 But could I go to the rescue of a man  
 whom I doubted not was a murderer,  
 and if I succeeded in getting him free  
 would that balance our accounts  
 according to his eccentric notions or  
 would he promptly appropriate his own  
 by finishing me? Would he let loose  
 the fate Bill and Andy had prepared  
 for me and which he had "considerately  
 intercepted" for seven years?  
 The impudence of his demand aston-  
 ished me and then the novelty and  
 singularity of my whole connection  
 with the man impressed me. Did  
 ever another respectable lawyer in all  
 the world have such an experience as  
 mine?  
 Pocketing the five hundred dollars I  
 went to Chipaloo but not to the jail  
 at first. It was easy to get full par-  
 ticulars of the case for nothing else was  
 talked about. The prisoner had arrived  
 in town the day previous to the  
 murder and had got into a fight in one  
 of the saloons with three men. He  
 had fought like a demon and knocked  
 and hauled the three fellows all in  
 a heap but was arrested and fined the  
 next day. Then he disappeared  
 until evening when he paraded the  
 streets, half drunk, and meeting the  
 constable who had arrested him the  
 previous evening set upon him with a  
 knife. He slashed his body beyond  
 recognition while a dozen horrified  
 onlookers stood speechless, but a man  
 ran out of a hardware store with an  
 axe and with a blow stretched him  
 alongside his victim.  
 And now he was in jail awaiting  
 trial. A feeling of loathing towards  
 the man began to possess me and I  
 decided not to see him. His crime  
 was too cold-blooded, too much like  
 the act of a fiend who revelled in  
 slaughter. If he had killed one of  
 those men while engaged in an uneven  
 fight with the three of them it would  
 not have been so bad: something I  
 would not care to have on my consci-  
 ence, yet I have shaken hands with  
 men guilty of manslaughter committed  
 with less creditable particulars.  
 A lawyer was engaged and guaran-  
 teed any reasonable sum of money to  
 put up the best possible defence. He  
 saw no chance unless we could estab-  
 lish Mark's insanity: but the prisoner  
 positively refused to conduct himself  
 wildly. Nothing would induce him to  
 roll his eyes and talk at random. He  
 wanted to see me, but I would only  
 treat with him through the lawyer.  
 He sent me word to buy the judge and  
 jury, and if his five hundred was not  
 enough, then I would only be doing  
 the fair thing in spending my savings  
 during the past seven years towards  
 this end. Of course this was absurd,

for the judge was simply unapproach-  
 able and such was public feeling that  
 no jury dare acquit that man or they  
 and he would have been hanged on the  
 same tree.  
 I did everything possible, arranged  
 for certain comforts for the prisoner  
 and returned home to attend urgent  
 business. The result of the trial was  
 telegraphed me and of course Mark  
 was found guilty and sentenced to be  
 hanged a month later. The lawyer  
 wrote me that Mark desired me to be  
 present during the ceremony: and the  
 day previous to the execution I arrived  
 in Chipaloo.  
 The hour appointed for the final  
 scene was 8 o'clock in the morning,  
 and at 6 o'clock I entered the jail  
 along with the sheriff, a minister and  
 the lawyer. We were ushered into the  
 condemned cell.  
 Mark had changed greatly since my  
 two previous encounters with him; he  
 was much stouter and had a full beard  
 "Now look here, we are not going  
 to have any revival meeting business  
 here this morning, Mr. Whiskers," said  
 he irreverently to the good preacher.  
 "and if we did you would be disappoint-  
 ed at the amount put in the collection  
 plate. As for lawyers, they are an all-  
 fired greasy crowd and it makes me  
 shiver to touch one of them. They  
 are mighty useful when you get into a  
 quarrel over a line fence, but they are  
 no good when your life is at stake.  
 How much of my \$500 have you wast-  
 ed on this jay?"  
 "About two hundred dollars," I  
 replied.  
 "Well, take the balance and send it  
 to Mrs. Mark Snyder, Bloomington,  
 Illinois."  
 "Is she your wife?"  
 "It doesn't matter whose wife she is,  
 nor whether she is anybody's wife—you  
 send it to that address, that's all you've  
 got to do."  
 This was pretty cool, but there was  
 no use arguing. The minister sought  
 gallantly to pray and impart spiritual  
 instruction to the doomed man, but I  
 will not put down here the profane  
 interruptions and scoffings of Mark.  
 The time went by and soon we march-  
 ed out to the scaffold. Mark paused  
 before the signal was given and turned  
 to me.  
 "Gentlemen, there stands a man  
 whose life I saved seven years ago.  
 He would have been buried in a  
 hollow tree only I saved him. But  
 there he stands and never offers to  
 take my place up here. Well, Wilson,  
 you always were a thankless brute and  
 I told you so once before. Mind you  
 send that money or I'll lay for you at  
 the edge of the hot lake."  
 It was over in four minutes. I sent  
 the money as directed so that I never  
 could blame myself, but after it had  
 remained idly there for a year I recover-  
 ed it. No such woman could be  
 found trace of; and I think it was an  
 eccentric prank of my friend and  
 preserver.  
 So it has been shown how the first  
 time I met him he saved my life; the  
 second time I met him he tried to take  
 my life, and the third time I met him  
 I saw him hanged.  
 (THE END)  
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 mediately opposite the Daily House, Kent street,  
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 A. P. DEVLIN, BARRISTERS-  
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**NORTH AMERICAN HOMES PUBLISHING CO.,**  
 References—Any newspaper publishers, Rev. T. Dewitt Talmadge, World Building, New York.  
 For Sample of our work see Editor of this paper.

## THE ROYAL CANADIAN INSURANCE CO.

WHICH WILL YOU HAVE?

The latest Blue Book shows that after providing for all liabilities the surplus of the ROYAL CANADIAN for the protection of its policy holders at the close of last year was \$509,074, besides stock to the amount of another \$100,000 subscribed but, no called up.

The same Blue Book shows that the surplus of the London Mutual was \$67,176 composed entirely of the unassessed portion of premium notes which no policy holder ever expects to be called upon to pay.

The following table shows at a glance how the affairs of the London Mutual have been going during the last few years:—

Year.	Losses unpaid at close of each year.	Cash available for paying losses at close of each year.	Money Borrowed	Surplus reckoning premium notes at full face value.	Investments each year.
1885	\$6,047	\$63,963	None	\$101,816	None
1886	9,878	50,686	None	115,955	\$6,500
1887	12,455	22,701	\$20,000	97,268	8,000
1888	23,014	20,721	40,000	75,334	None
1889	20,436	13,911	40,000	74,068	9,028
1890	26,182	1,403	60,000	67,176	11,797

It should be borne in mind that during the last three years the London Mutual collected in heavy assessments over \$30,000 more than usual, and yet at the close of last year, after collecting a full year's income, they had only \$1,403 with which to pay \$26,182 of unsettled losses. In regard to security no one should hesitate as to which company to select.

S. CORNEILL,  
 Agent Royal Canadian Company.  
 Lindsay, July 22, 1891

## A. W. HETTGER

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