

If you hold or have given any mortgages enter the amounts and the parties concerned and all particulars, with date thereof, and make a record of all recorded papers. In case of loss you can get the duplicate.

MORTGAGES GIVEN OR TAKEN

Should you sell or exchange any of your real estate or personal property or any of your interests in any business or firm make a note of it in your record. Write the word "Sold" or "Exchanged" over your entry, and give dates of such sale or exchange and to whom such sale or exchange is made. Cancel paid mortgages.

All this should be done as a precaution in case of sudden death, lest your family be deprived of their rights through having no knowledge of these possessions.

If you should remove from one place to another make a note of it in your record, giving name of place left and name of place removed to, with date of such removal.

If a member of the family should enter the services of the army or the navy enter in your Record under what government. (This alludes to captains and sailors of any kinds of ships, which they may sail in), in what part of the world he is serving, in what regiment, under whose command and what position he occupies in the service. If in the navy mention under what government, in what vessel he sails, and under whose command. Should any work in mines, give the locality of the mine, its name and the name of the company owning it. The date of entering the service of the government, either army or navy, and of going into mining service should always be given. By taking these precautions you will always be able to trace these relatives should they be needed as witnesses, or should they be co-heirs to an inheritance—or if it so happen that you never had personal correspondence with them, you could write to the government or company under whom they served and find out their whereabouts, or whether they were living or dead.

The composers would advise as a precautionary measure, and not at all as a part of the work of this Record, that you preserve all letters or correspondence you may have with relatives, as letters can be taken as *prima facie* evidence to prove relationship in the courts of law.

The following articles we clip from the Detroit papers and insert it here as bearing directly in many essential points upon the work of our record:

"The Stewart millions. Michigan comes to the front with several heirs. They came through Mrs. McKernan, now deceased, who was a niece of the merchant prince, and came from Ireland with him."

"John Q. Faulk, a small squarely built man, dressed in the garb of a workingman, passed through Detroit last evening on his way to New York to look up evidence in support of his claim as an heir-at-law to the estate of A. T. Stewart, the merchant prince of the metropolis, who died April, 1876, leaving a fortune estimated to exceed \$50,000,000. Mr. Faulk is a farmer living in Byron township, 14 miles north of Howell, and he traces his descent from the Stewart clan through his maternal grandmother, Mrs. McKernan, now deceased who, it is claimed, was a niece of the dead millionaire, he having brought her with him when he landed at Castle Garden about 1820. Faulk seems to be possessed of a fair degree of intelligence and common sense, and from his general appearance, is not the sort of a man to spend his time and money chasing a phantom fortune without some reasonable grounds for doing so. By the death of Mrs. McKernan the strongest proof of relationship was lost, but

enough remains to make the case a decidedly interesting one. Certain discrepancies exist in the story of the McKernan claimants—Faulk is only one of the several—and known events in the millionaire's career, but they are of such a character as to strengthen, rather than throw discredit on, their showing of kinship.

"As narrated by Faulk to a reporter last evening the story goes that along in 1818 or '19 Mrs. McKernan, then Margaret Massey, a pretty child of 11 years, was left an orphan by the death of her father, a prosperous merchant at Belfast, Ireland. Her eldest brother, William, succeeded to the business of the estate, and took her to rear as his own child. Among the relatives of the Massey family were the Stewarts, in the County Tyrone, about forty miles from Belfast. One of them, Alexander Thomas, frequently visited at the Massey mansion at Belfast, and took a great liking to little Margaret. The Massey's and the Stewart's were not on the most friendly terms, and Alexander Thomas was tolerated rather than welcomed. He was not, however, denied the hospitality of the house, when in the City, for the elder Massey looked upon him as a likely, hard headed young man, who needed but a little encouragement to make his mark in the world.

Early in the twenties, probably the first year, young Stewart determined to emigrate to America, and he engaged passage several days ahead in an outward bound vessel from Glasgow. Of all of his family and associates from whom he was to separate there was none for whom he felt a deeper regret at parting than from his little favorite niece Margaret Massey. He had formed a warm attachment for her. When the day drew near upon which he was to leave, he asked permission to take her with him to the new world. Her guardian brother would not listen to the proposition. The affectionate uncle made an eloquent plea, showing what cheer it would be to him in his struggles in a strange land to have one of his kin with him. He promised to care for and cherish her as one of his own flesh and blood, but his entreaties were in vain. Not to be baffled in the determination to take the child with him at all hazards, he concerted a daring plan to kidnap her. He kept his intentions secret, not by a word or deed betraying a suspicion of his designs. The ship upon which he was to sail came to anchor in the harbor and the boats which communicated with the shore pulled along side the dock. Stewart's baggage was put aboard, while he stood on the wharf holding Margaret Massey by the hand and taking a last look at his native land. At the call from the boatman he spoke to the child, got her consent for a boat ride, and picking her up in his arms, jumped into the boat with his baggage. In a few hours the vessel sailed out to sea, and little Margaret caught the last glimpse of the home she was never to see again.

"What were the child's feelings at being thus ruthlessly torn away from the brother who had been a father to her, and the associations of her youthful life, is but a matter of speculation. In her tender years she soon forgot her troubles and before many months came to look upon her uncle as her rightful protector, and to regard him with a parental love.

"When the ship landed in New York he took her to his humble lodging. She witnessed his early struggles while seeking to get a start in the mercantile business, which he commenced in a little 10x12 store. She shared his frugal fare in the scantily furnished living apartments, back of the salesroom. His time was never so occupied that he neglected the wants of the orphan child, and to the day of his death, when over 60 years had elapsed since she had parted from him, she never forgot the tender care and attention that he