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TO THE MAN WITH A LITTLE MONEY

Before the day of Bonds—an undertaking requiring a large mortgage was financed entirely by a Bank, an Insurance Company, or an institution having command of great sums of money. These institutions used the money paid them in deposits, policies, etc., to finance the undertaking.

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BANK OF MONTREAL BUILDING YONGE AND QUEEN STREETS TORONTO
R. M. WHITE Manager MONTREAL-QUEBEC-HALIFAX-OTTAWA LONDON (ENG.)

MAKING SAFE INVESTMENTS

PUBLIC UTILITY BONDS DO NOT OFTEN YIELD AS MUCH AS INDUSTRIALS.

But are Far Less Subject to Fluctuations—How to Get Particulars if Desired—Open Market Adjusts Prices—Readily Convertible—No Great Prospect of Appreciating in Value—Earnings Generally Unaffected by Trade Depressions.

The articles contributed by "Investor" are for the sole purpose of guiding prospective investors, and, if possible of saving them from losing money through placing it in "wild-cat" enterprises. The impartial and reliable character of the information may be relied upon. The writer of these articles and the publisher of this paper have no interests to serve in connection with this matter other than those of the reader.

(By "Investor.")

After the investor has satisfied himself as to the safety of a public utility offering there are several other points to be considered. In passing, however, it might be noted that if the issue is a new one, that is a public offering by some well-known banking house, the particulars required to satisfy such an examination as has been set out in this column recently, if not given in the advertised prospectus, will always be available from the issuing house. Where the issue has been on the market for some years, much of the information must be taken for granted; but if the security is one which sells freely on the exchanges, such as Bell Telephone, Electrical Developments, Halifax Tramways, Montreal Street Railway or Winnipeg Street Railway bonds, the market adjusts the price, as a rule, to meet any weaknesses or alterations in the position of the companies. It might be mentioned in passing that none of the bonds mentioned sell below—in fact they are all quoted above—par.

After safety comes, of course, rate of income. As a rule, the street railway and other public utility bonds sell to yield a somewhat lower return than good industrial bonds. They return, however, more than the average municipal or railway bond—excepting equipment bonds.

The convertibility of a public utility bond varies considerably. In Canada, however, the better class of these, i.e., those based on utilities in large and growing cities, are most popular and, therefore, are readily convertible in the open market or by using them as collateral for a loan with a bank.

They do not, however, possess much prospect of appreciating in value unless they are more speculative than the average investor desires. Of course, any sound 5 per cent. public utility bond sold around par, if very well secured, is likely to advance from two to five points; but unless they are convertible into stock at the option of the holder they do not stand the same chance of appreciating in

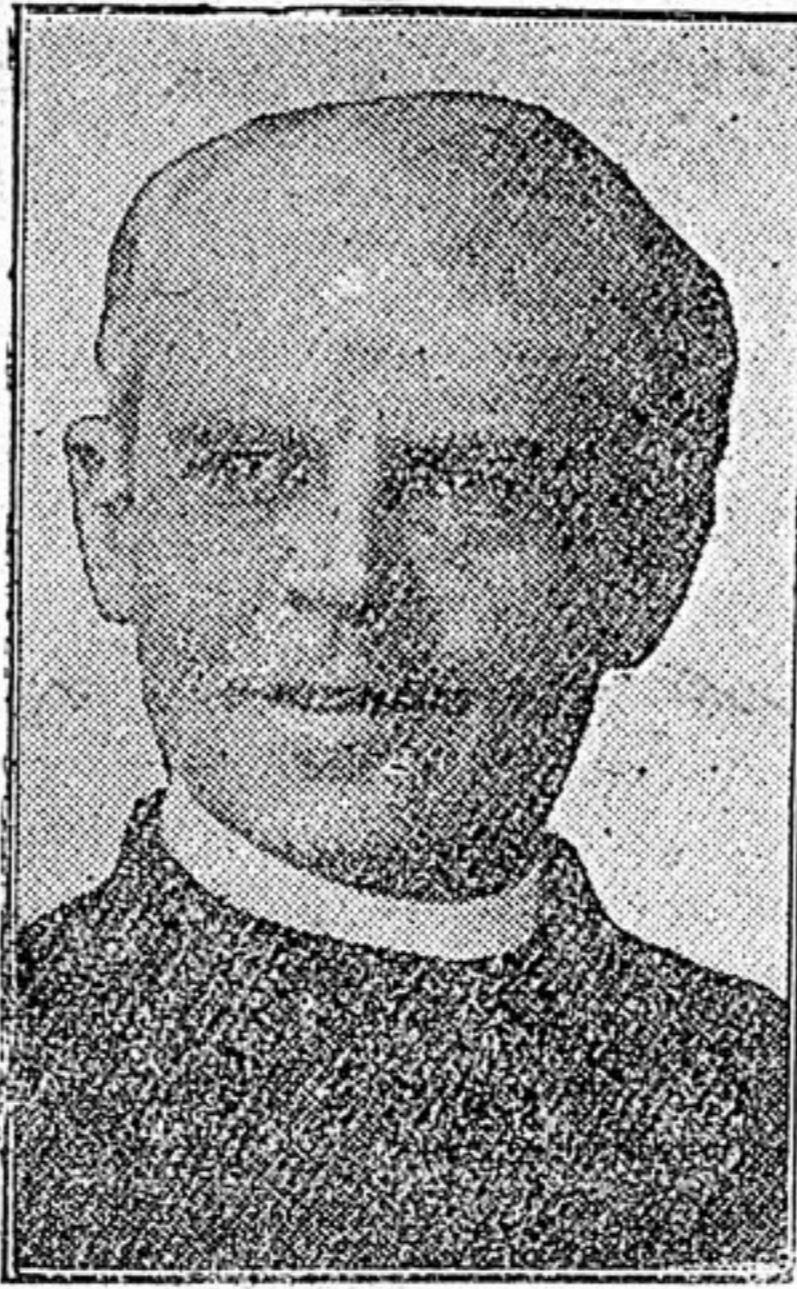


Send for free sample to Dept. W. L. National Drug and Chemical Co., Toronto.

READY FOR MORE.

Bishop Burgess of Long Island, apropos of his crusade against Sunday flying, said at a luncheon in Garden City:

"I am against the formation of bad habits, whether they be habits of laziness, of selfishness, or of Sunday flying. 'Be sure,' we are told



Bishop Burgess.

—'be sure your sin will find you out.' That is true, but it is also true that, when your sin pays you a second, third, and fourth call, it generally finds you in."

AN OPEN LETTER

From a Well Known Clergyman Showing How Indigestion Can Be Cured.

Rev. T. A. Drury, Beamsville, Ont., writes as follows:—"For eighteen years I have been increasingly impressed with the wonderful effects for good wrought by Dr. Williams' Pink Pills. For some years I had suffered almost constantly with chronic dyspepsia of the most stubborn type, attended by different other troubles which invariably follow, or accompany it as its results, prominent among which were kidney trouble and piles. Against this complication of disease I waged a vigorous warfare for several months, using many different remedies, none of which gave permanent relief. In my discouragement I was about to discontinue treatment altogether when I was advised by a friend to try Dr. Williams' Pink Pills, the use of which though under very unfavorable circumstances, soon revived my drooping courage. The medicine struck at the root of my weakness and the different troubles of which dyspepsia was the prime cause released, let go, and disappeared. In one month I increased fifteen pounds in weight, and received a new lease of life. Only six boxes of pills produced this wonderful change in my health, which was miraculously permanent.

Later my sister became so reduced by anaemia (though under the care of our family doctor) that she could scarcely walk. In this dangerous extremity Dr. Williams' Pink Pills were resorted to and in a brief space of time restored her to perfect health.

Being a minister of the gospel many test cases have come under my notice, in all of which Dr. Williams' Pink Pills have fully sustained their world-wide reputation. This is why I can conscientiously recommend Dr. Williams' Pink Pills as being superior to anything known to me in the treatment of the many diseases for which they are recommended."

BOTHER THE BUTTON!

All know the annoying habit buttons have of coming off at a moment when they are most needed. It seems sometimes as though nothing short of wire thread will keep them in their places; and even wire breaks away from the cloth. When next you are sewing on a button, follow these directions, and that button will never trouble you again. Place your button, take a hairpin—a strong one—and lay it across the button, then sew it over the hairpin. When you have put as much thread through the eyes as they will hold, withdraw the hairpin. Then push the needle through near the button, pull the button up, and wrap the thread several times round between the button and the garment. Fasten the thread on the underside of the button, and then you will find that that button will stay on until the garment is worn out.

value that a sound industrial bond often shows.

For the permanent investor stability of market price is a relatively unimportant item. It is, however, always disconcerting to see one's investment selling at a price below that paid for it, and so stability is always a feature to be desired—if it can be got without sacrificing some more important quality. As a rule, public utility bonds are stable for the simple reason that their earnings are stable. Depressions in trade do not cut into their profits as they do into the profits of railways, or often industrials. The narrow market for the public utility securities, as a rule, tends to keep the price steady, too.

To summarize, we have found that the bonds as a class are safe, but they require to be carefully examined individually for several possible weaknesses. Their yield is better than municipals, but less than industrials. They are, generally speaking, readily convertible, except where the issue is relatively small. They have little prospect of more than a modest appreciation in value, and their market price is stable. On the whole, and as a class, they form an excellent medium for permanent investment.

KINGS TALKED OF A DUEL.

But George II. and Frederick of Prussia Didn't Fight.

The personal enmity which existed between George II. and Frederick, King of Prussia, reached at one time to such a height that, as Baron Byfield was informed on good authority, the monarchs conceived the very singular design of gratifying it in a duel.

King George made a choice of Brigadier Sutton for his second, and the King of Prussia of Colonel Derschau. The Territory of Hildersheim was picked on for the meeting. His Britannic Majesty was then at Hanover, and his Prussian Majesty had come as far as Salzdahl, near Brunswick. Baron Bock, the Prussian Minister at London, and lately dismissed from the court in a very abrupt manner, having repaired to the King, his master, at Salzdahl, found him in such a violent passion that he did not think it advisable directly to oppose his design, but to gain time feigned to approve of the extraordinary combat which his Majesty meditated, and he even offered to carry the challenge.

The challenge was not sent. Ministers on both sides gained time, the cholera of both parties evaporated, and the following year the quarrel was made up.—The Percy Anecdotes.

Shiloh's Cure
STOPS COUGHS HEALS THE LUNGS PRICE, 25 CENTS

DIFFERENT VIEWPOINTS.

Old Lady—"There is one thing I notice particularly about that young man who calls to see you. He seems to have an inborn instinctive respect for woman. He treats every woman as though she were a being from a higher sphere, to be approached only with the utmost delicacy and deference."

Granddaughter (sweet 18)—"Yes, he's horridly bashful."

Some men run for office and others win in a walk.

It takes a pretty big man to say just what he thinks—

TRIED POISON ON HIMSELF.

A Swiss Professor's Experiment With Nightshade Berries.

Not since the famous "cholera breakfast" many years ago, at which the German professor, Pettenkofer, demonstrated on his own body that certain bacilli supposed to be those of cholera weren't that kind after all, has so much interest been taken in a toxicological experiment as in that made the other day by Dr. Kannegiesser, of the University of Neuchatel.

He set himself the task of testing the process of poisoning by berries of the deadly nightshade, from four to ten of which, according to the age and strength of the subject, are commonly supposed to be a fatal dose. Dr. Kannegiesser had the courage to swallow ten berries.

Seven minutes afterward the chief poisonous element of belladonna, atropine, began its work. Dizziness, dryness in the throat, and after an hour impairment of sight followed in due course.

The experimenter industriously made notes, but when he felt a leaden sensation creeping over him, and when his limbs refused to move at the bidding of the brain, he thought he had gone far enough and took a powerful emetic. Notwithstanding this the symptoms continued.

The next morning he found himself suffering from temporary loss of memory, hallucinations and painful convulsions in the arms and legs. It was a week before Dr. Kannegiesser's iron constitution overcame the poisonous effects.

His observations are spoken of very highly by the medical profession, but he says that he wouldn't make another experiment of this kind for all the wealth of the Indies.

WOULD NOT BE WITHOUT BABY'S OWN TABLETS

Mothers who have once used Baby's Own Tablets for their little ones always keep them in the house. They realize the value of the Tablets in banishing baby's illness when it comes, or better still, in warding off illness by giving him an occasional dose of the Tablets to keep his stomach and bowels regular. Concerning them Mrs. Isaac McDonald, Nappan Station, writes:—"I have used Baby's Own Tablets and would not now be without them as they are the very best medicine I know of for little ones." The Tablets are sold at 25 cents a box by medicine dealers or by mail from The Dr. Williams' Medicine Co., Brockville, Ont.

THE SECOND MARRIAGE.

Little Plea For the Much Maligned Stepmother.

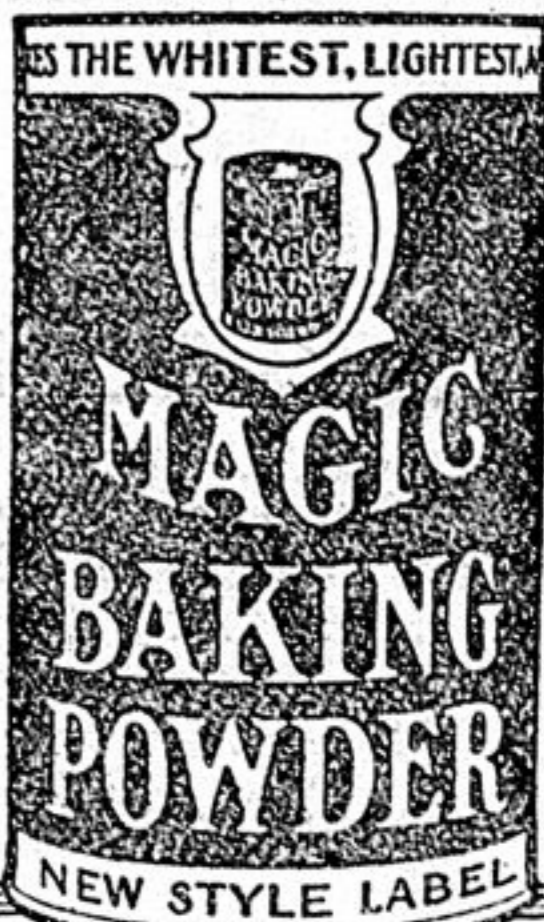
At the outset it would seem that a second marriage must be easier to succeed in than a first. Nothing of the sort. Indeed, matters tend in a contrary direction. The novelty which characterises and pardons faults in early wedded days is missing at the second marriage.

A great deal of stuff—sense and nonsense—is talked about this matter. In reality, it is out of the question to generalise upon it. Everything depends upon individual circumstances. Some second marriages are wise, others are not. There is no broad reasons against such unions, and often there is much to commend them. This latter fact is abundantly proved by the immense number of lightly successful second marriages which exist.

But it is equally true that many second marriages are not successful. Some are marked to fail from the very beginning. For example, take the case of a man who remarries and yet wants to keep the memory of his first wife perennially green.

There are many men who object to their second wife exercising her individuality in her home. The place is probably dominated by the memory, the influence, the tastes of his first wife. Is it fair to expect the second wife to have all things unchanged—to live in a place which in every direction breathes the memory of her predecessor? No. A second marriage must mean a fresh start.

But the general cause for a second marriage failing is when it creates a stepmother. It is a most lamentable thing that there are so many people in the world who glory in making a terrible bugbear of a stepmother. They commence the onslaught. The future stepmother is condemned wholesale to the children. Servants, neighbors, friends, relatives—all join in trying to poison the minds of the boys and girls against their father's second wife. Small enough wonder if under such pressure the children get perverted



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ideas. When the stepmother comes they look upon her with suspicion as being their natural enemy. z

It is enough to harden the heart of the kindest and best-intentioned stepmother when she has all her advances repulsed—when her husband's children treat her with distrust and dislike. It is only natural, too, that where such is the state of affairs a strained feeling results all round. The marriage cannot be happy one.

Of course, things ought to be different. It is obviously unjust for people to prejudice children against their stepmother, just because in fairy-tales stepmothers are sometimes cruel. The cases in real life where stepmothers resemble the storybook ogres taken by silly people as a model, are few and very far between. The majority of stepmothers are ready and eager to help and love their husband's children, if they are allowed to. And when the children are allowed to meet their stepmother with an unbiased mind, they will usually learn to respect and like or love her.

The lot of a stepmother is no enviable one, and only a brave woman will undertake it. Then surely people should help rather than hinder. Second marriages can be very happy ones, and very helpful also. When they do not succeed, failure is due frequently to the mischief-making and interference of people who, in reality, are not at all concerned.

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