

Fashion Hints

SEEN IN PARIS SHOPS.

Bandeaux enjoy great vogue. Long fur wraps display kimono sleeves.

Many street and motor bonnets are on cap lines.

All varieties of fringe will continue in high favor.

Street gloves are seen with impression clasps.

Feather bands are smart for evening hair-dressing.

Shot taffeta trimming is a feature of new spring hats.

Chic are the black and white combinations in footwear.

Oriental forms and colorings hold strong in evening costumes.

Plain, flat revers will be a predominant feature in spring suits.

Shadow veilings with silk run designs have a promise of popularity.

Draped toques of satin and changeable taffeta are extremely fashionable.

First hats for spring are either small and close or large and high trimmed.

New handbags show the continued use of fabrics in preference to leather.

Pearl decorations have a wonderful popularity; they "belong" everywhere.

Faillé is a ribbon weave that is expected to be in good demand for millinery trimming.

Nothing can be considered smart in the way of a handbag that is over an inch thick.

Collarettes continue to be much worn and they appear in many new designs with fancy edgings.

Tailor made dresses are severely plain, with the same tailoring and finish that are given to suits.

Sheer cotton crepes bordered with agaric and open-patterned rabe effects are highly recommended.

Brocaded silks will continue to be high class and in considerable movement up to the arrival of warm weather.

Indoor dresses, peignoirs, tea gowns, lounging robes have taken on strong oriental and classic features in cut, coloring and trimming.

Foulard, woven with satin figures and with lovely borders, in white and colors, is one of the leading new fabrics for afternoon gowns.

Chiffon veils are not worn at all except for motoring and when lace veils are worn they are snugly pinned in so that there are no floating ends.

A novelty feature in leather trimming is the button and buttonhole effects. The idea of selling a buttonhole trimming with the button is entirely new.

The newest forms of handbags are in the shape of the old fashioned knitted purse in the form of a long sack having an opening at the center, which is closed with sliding rings. Bags of this character are very large, and made of the richest fabrics—brocade silks, changeable taffetas, metal illuminated faille, and velvet.

CURED OF EPILEPSY

A Case That Should Bring Hope to Other Sufferers.

Epilepsy is one of the most serious troubles that afflicts the human race. This trouble is also known as "falling sickness" or "fits." The patient suddenly loses consciousness and falls. The muscles become rigid and there is a twitching of the face and limbs, sometimes accompanied by frothing of the mouth. The convulsion is followed by a deep sleep varying in duration. In the early stages the attack may only occur at intervals of several months, but as the disease progresses they become more and more frequent, the patient becomes debilitated and the mind weakened. Epilepsy is generally regarded as incurable, but taken in its earliest stages has in many cases been cured by Dr. Williams' Pink Pills, which enrich the blood, strengthen the system, thus enabling it to resist the progress of the disease. The following case will be of interest to any who suffer from this terrible malady. Mrs. John Mather, Bancroft, Ont., says: "My little son, Olive, at the age of five was stricken with spasms or fits and despite all we did for him, for the next five years was afflicted with them, apparently growing worse. He was under the care, at various times, of five different doctors, but they did him no good. He was growing worse all the time, until he got so bad he would sometimes have twelve of these spasms in twenty-four hours. I sent him to the Sick Children's Hospital, where they pronounced the trouble epilepsy, but did not help him. Later he was treated by a specialist, but to no avail. I was almost in despair when my mother advised me to give him Dr. Williams' Pink Pills. I got the pills and gave them to him, strictly following the directions as to the diet. He continued taking the pills for several months, the spasms gradually coming less frequently, and with less severity, and finally they ceased altogether. It is now about two years since he took the last of the pills, and he has not had a fit in that time, and is now as well and strong as other boys of his age. I have great reason to be grateful for what the pills have done for him, and hope this may be of value to some other sufferer."

These pills are sold by all medicine dealers or may be had by mail at 50 cents a box or six boxes for \$2.50 from The Dr. Williams' Medicine Co., Brockville, Ont.

CROP OF 1911.

A Good Average Year According to Official Hungarian Figures.

The Hungarian Department of Agriculture, whose crop reports are generally accepted as final, last week issued its annual statement giving the world's harvests for the year 1911-12. They are as follows, in millions of centals:

Wheat	960.60
Rye	454.42
Barley	354.64
Oats	568.88
Maize	902.46

This is a total of 3,241,000,000 centals, compared with 3,566,870,000 centals in the previous year. It exceeds by 248,250,000 centals the low total production of 1908, and the period under review may therefore be described as a good average year.

The greatest decline is shown in the Russian crop, which was only 619,500,000 centals, compared with 706,380,000 centals and 737,820,000 centals in the two previous years. The Russian grain export figures are consequently going down week by week. The deficit is made up by larger shipments from the United States and Canada.

The second half year includes the harvests in Argentina, India and Australia. A record wheat crop of 62,000,000 centals is expected from the River Plate, and there being at present no indications of failure elsewhere, the Department concludes that the easier state of the markets as regards prices will probably continue.

TOO LATE.

Lady—"Couldn't you possibly have saved your friend who was captured by the cannibals?" African Traveller—"Unfortunately not. When I arrived he was already scratched off the menu."

While waiting for something to turn up it were better to get the plow ready for turning something up.

MAKING SAFE INVESTMENTS

RAILROAD EQUIPMENT BONDS ARE EVEN SAFER THAN RAILROAD MORTGAGE BONDS.

During Bad Times of Railroad Financing No Equipment Bondholder Has Lost Principal or Interest—Equipment Movable and Can be Sold to Other Companies—Railroads Cannot Operate Without Cars—Courts Have Ruled to Class Them with Preferred Claims Ahead of Mortgage Bonds.

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 this 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.")

It is evident from what was said last week that equipment bonds differ in two important respects from all other classes of railroad issues. First, the title to the property which secures the bonds does not vest in the railroad (but with a trustee); and secondly, the property is movable and not fixed in any one locality. As a result of these two points, the holders of equipment bonds are in a decidedly more advantageous position than the holders of the mortgage bonds in the event of the railroad becoming bankrupt.

"If a railroad is unable to meet its interest charges," writes an authority, "the mortgage bondholders can rarely do better than have a receiver appointed who will operate the railroad in their interest; but if, with honest and efficient management, the railroad cannot be made to earn its interest charges, the mortgage bondholders usually have to consent to the scaling of their bonds to a point where the railroad can operate upon a paying basis."

With the holders of equipment bonds the case is quite different. If the receiver defaults upon their bonds they have only to direct the trustee to enter upon possession of the equipment and sell it or lease it to some other railroad. (It will be remembered that the equipment is held by a trustee and leased to the railroad until such time as it has been fully paid for, i.e., until the last equipment bond secured on that particular lot of equipment has been redeemed. Then the railroad owns it outright and not until then does it own any part thereof. The knowledge that the bondholders have this power has made the instances where it became necessary to use it very few indeed. The reasons are almost obvious.

The equipment of a railroad is essential to its operation. Rails and terminals are merely the shop as it were, the equipment constitutes the supply of tools. If, therefore, the receiver were deprived of the equipment it would be utterly impossible to satisfy the road's creditors, as the road couldn't be operated.

The result of this has been that in the States (there has so far been no occasion in Canada to adjudicate on this matter) the courts, both State and Federal, have ruled that the necessary equipment of a bankrupt railroad must be preserved. They have moreover "placed the charges for principal and interest of equipment obligations" writes Mr. Henry, of the Guaranty Trust Co. of New York, "upon an equality with charges for wages, materials, and other operating expenses and in priority to interest of even first mortgage bonds."

As a result, equipment bonds have made a remarkable record during times of

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stress in railroad circles. Between the years 1888 and 1905 took place the principal railroad troubles in the States. A careful search has been made of all reorganizations during that period and it was discovered that "sixteen different railroads, aggregating nearly one hundred thousand miles, and located in widely different parts of the country had outstanding equipment bonds at the time of default. IN EVERY CASE THE PRINCIPAL AND INTEREST OF EQUIPMENT BONDS WERE PAID IN FULL WHILE ALL OTHER SECURITIES, WITH A FEW EXCEPTIONS, WERE REDUCED IN RATE OR AMOUNT OR BOTH." Two of these railroads, it is said, offered to the holders of equipment bonds the option of an advantageous exchange of securities, which amounted to more than payment in full.

In security, therefore, the facts herein set forth, justify the conclusion that equipment bonds possess security equal or superior to that of any other form of railroad bonds.

So much for safety of principal and interest.

The theory that there is always room for one more leads many a man to take on a bigger load of damp goods than he is able to carry.

SHOES.

Keep Feet Warm.—Many people dislike to wear overshoes in cold weather, but it is necessary to good health to have warm feet. This may be had by the use of paper. Nothing is warmer. Cut from a heavy piece of blotting paper or several thicknesses of newspaper an insole a little smaller than the shoe and put it smoothly on the bottom. Or, just as well, wrap three or four thicknesses of soft tissue paper around the feet before putting on your shoes. It takes up almost no room and keeps the feet warm as toast.

Stop Shoes Squeaking.—To stop shoes from squeaking, mark the heels and soles with chalk.

The difference between a meteor and a meter is that the former always comes down and the latter always goes up.

Forget yesterday, anticipate tomorrow and you will have trouble to-day.

PROFITABLE POWER BONDS

Many of Canada's shrewdest and best informed investors have bought Western Canada Power Co. Bonds. At their present price of 90 they pay over 5 1/2%. The plant is located 35 miles from the growing cities of Vancouver and New Westminster, B.C. and has secured perpetual water rights from government. Can develop 100,000 H.P. as demand increases and should earn this year three times bond interest. Engineer in charge, R. F. Hayward successfully constructed Mexican Light Heat & Power Co. In addition to high rate of interest bonds should appreciate considerably in next year. Directorate includes Sir Max Aitken; C. H. Cahan; A. R. Doble, Secretary Bank of Montreal; Jno. Hendry; Wm. McNeill, Vancouver; Mr. Campbell Sweeney, Manager Bank of Montreal, Vancouver. This is an exceptional investment opportunity from standpoint of both security and interest. Write us for full particulars.

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