

## Young Folks

THE PLACE THAT TIPPED.

Helen Grafton was the only little girl in the place—or rather in the parts of the place where she was allowed to go. In another part there were many little girls and boys; yes, and there were babies there, too. Helen could look down at them from a kind of balcony, and wave her hand to them. When the children saw Helen wave to them they would bow and wave their hands back to her and smile.

The dining-room was the largest one Helen ever had been in, except the one at the hotel in the city where they had stayed overnight before coming here.

On each table rested a kind of framework of long, narrow boards, made so that one board came at each edge of the table, and two ran down the whole length of it, leaving just room enough for a row of plates on each side of the table. Helen came while they were at dinner. She asked what these racks were for.

"So that when the tables tip, the dishes won't slide into our laps," said Uncle Wilfred. Helen sat between Uncle Wilfred and mamma.

Just then the tables did tip so much that if it had not been for the racks, everything on them would have fallen off. A few minutes later the tables gave another lurch, and then—swish!—in came about a barrelful of water through a funny little round hole in the wall, rather higher up than where one might expect a window to be.

Soon after dinner Helen went to bed. Her room was very small, not larger than the bath-room at home. In it there were four little shelves, two on each side of the room.

A wide board in front of each shelf kept a person from falling out when the beds tipped, for in this queer place the beds as well as the tables tipped about in most extraordinary ways. In fact, the whole place tipped, first this way, then that; up, up, up and down, down, down. It was very strange.

But tip as it might, here Helen ate and played and read and slept for nearly a week, as safely and happily as if she had been at home all the while.

Then came a day when there was a great deal more than the usual amount of noise and confusion everywhere. At last beds and tables no longer tipped, and now it seemed strange to Helen to have them still.

"We have anchored in Queens-town harbor," Uncle Wilfred said. Helen Grafton had crossed in a steamship to the other side of the Atlantic Ocean at last.—Youth's Companion.

Pa Twaddles—"Why are you spanking Tommy?" Ma Twaddles—"He needs a lesson, and I am impressing it on his mind." Pa Twaddles—"Well, you've got a mighty queer idea of where the lad's mind is situated."

## Convincing Argument—

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## A MOTHER'S DUTY TO HER DAUGHTER

Her Health Must Be Carefully Guarded as She Comes to Womanhood.

Every mother who calls to mind her own girlhood knows how urgently her daughter is likely to need help and strength during the years between early school days and womanhood. Then it is that growing girls droop, become fragile, bloodless and nervous. Nature is calling for more nourishment than the blood can supply, and signs of distress are plainly evident in dull eyes, pallid cheeks, weak and aching backs, a languid step, fits of depression, nervousness and a dislike for proper food. These signs mean anaemia—that is bloodlessness.

The watchful mother takes prompt steps to give her girl the new, rich blood her weak system is thirsting for by giving her Dr. Williams' Pink Pills, because so many thousands of feeble, anemic, unhappy girls have been transformed into robust women through the rich, red blood these pills actually make. No other medicine has ever succeeded like them, and thousands of mothers have proved their worth. The case of Miss Marguerite Boisclair, St. Jerome, Que., proves the truth of these statements. Miss Boisclair is sixteen years of age, and says that since the age of thirteen or fourteen she had been afflicted with extreme weakness, and seemed to be going into a decline. The least effort left her weak and breathless, so that she was unable to do any household work. She had no appetite, suffered from terrible headaches, dizziness and sometimes fainting spells. She was under medical treatment, but made absolutely no improvement, in fact seemed to be steadily growing weaker. When her case seemed most hopeless a lady friend advised the use of Dr. Williams' Pink Pills. After taking a few boxes she began to gain new strength, and after the continued use of the pills for about two months she was again as well and strong as ever she had been, and has since enjoyed the best of health.

Sold by all dealers in medicine or by mail at 50 cents a box, or six boxes for \$2.50, from The Dr. Williams' Medicine Co., Brockville, Ont.

## LOVE MADE IN GERMANY.

How Courting and Betrothals Are Conducted.

Elopements are never heard of in Germany, and yet there is no such thing as getting married there without the consent of the parents. Certain prescribed forms must be gone through, or the marriage is null and void. When a girl has arrived at what is considered a marriageable age, her parents make a point of inviting young men to the house, and usually two or three are invited at the same time, so that the attention may not seem too pointed.

No young man, however, is ever invited to the house until after he has called at least once, and thus signified his wish to have social intercourse with the family. If he takes to calling on several occasions in rather close succession it is taken for granted that he has "intentions," and he may be questioned concerning them.

In Germany the man must be at least eighteen years of age before he can make a proposal; but when it is made and accepted the betrothal is speedily followed by the betrothal. This generally takes place privately, shortly after which the father of the bride, as he is then called, gives a dinner or supper to the most intimate friends on both sides, when the fact is declared, and, naturally, afterwards becomes a matter of public knowledge.

## SMALLEST CIRCULAR SAW.

The smallest circular saw in practical use is a tiny disk about the size of a shilling, which is used for cutting the slits in gold pens. These saws are about as thick as ordinary paper and revolve about 4,000 times a minute. The high velocity keeps them rigid notwithstanding their thinness.

## THE GROCER'S PREDICTION.

"I am going to start a garden," announced Mr. Stubbs. "A few months from now I won't be kicking about your prices." "No," said the grocer, "you'll be wondering how I can afford to sell vegetables so cheap."

## MAKING SAFE INVESTMENTS

SOME VARIOUS FORMS OF PREFERRED SHARES.

How They Differ From Each Other—Important Points for the Investor Contemplating Stock Investments to Know—How Debenture Stock is Not Stock at all as We Understand the Term.

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.

Like many other good things—and bad—there is more than one kind of preferred stock. There is, of course, the ordinary preferred and cumulative preferred stock referred to last week, but there is also a preferred stock which has the advantages of common stock as well as those of preferred stock. Such a stock, for example, is "participating" preferred stock. In the case of the "Soo" railway stocks (Soo being an abbreviation for Minneapolis, St. Paul and Sault Ste. Marie) the preferred shares are "participating." The preferred stock qualifies for its seven per cent. dividends before the common can receive any return; but after the common has received seven per cent. any further profits which might be divided among the shareholders must go to preferred and common shareholders alike. In other words, after the common shareholders receive the same return as the preference shareholders the preference shareholders "participate" in the surplus profits of the company. This is in many ways a very satisfactory form of investment, as it adds to the safety of the preference share the prospects of appreciation (that is the speculative element) that attaches to the common.

Still another form of preferred share which has many of the advantages of the participating share is the "convertible" preferred share. For illustration, let us take that of the F. N. Burt Company, which is listed and well-known on the Toronto Stock Exchange, and whose annual report has recently appeared in this paper. In this case the preferred stock bears 7 per cent. dividends, which must be paid before the common can receive any return. So soon, however, as the shareholder desires, he may turn into the company his preferred shares and receive from them an equal number of shares of common stock.

Not a very sensible exchange, you say?

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Certainly not, when the common bears a four or five per cent. dividend; but suppose, instead, it were eight or ten per cent. Then, of course, by the simple process of exchanging the shares the old 7 per cent. preferred may be converted into 8 or 10 per cent. common with a corresponding increase in income, though, of course, not of market price, as the fact that the preferred shares are convertible will prevent any great divergence in the market quotations for the two classes of stock.

There is also preference stock which carries voting power, and which has the right to elect certain members to the board, and there are other ingenious kinds of preferred shares calculated to attract the investor who wants a certain amount of safety coupled with a little speculation.

Of an entirely different class, however, is the security known as "debenture stock," which, as part of its name implies, is more in the nature of a bond, though as a general rule, and as sometimes may be inferred by the use of the term in the name, is perpetual. This fact and the fact that it may be subdivided and must be registered in the name of the owner, constitutes the chief similarity between this class of security and a share. If, however, through any cause the debenture stock's interest is in default, the mortgage under which it is secured—for it is in this manner nothing but a special form of bond—will be foreclosed and the holders of the debenture stock will be repaid, as if they were holders of the ordinary mortgage bonds. So debenture stock should not be confused with shares, for the difference between the two is quite as great, if not quite so apparent owing to confusion of names, as between bonds and shares.

These complete the common forms of shares and stocks, and, although one may find many other variations, if one looks hard enough they are by no means usual or important, being chiefly alterations in name rather than form.

INVESTOR.

(The next few articles will be devoted to the discussion of various classes of shares, such as bank, railroad, public service, industrial and navigation.)



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