

TORONTO CORRESPONDENCE

The Deadly Automobile—Congestion of Population—Premier on a Wheel—The June Brides

Eight automobile accidents on the streets of Toronto since the first of the season, resulting in the deaths of eight children, reveal the serious proportion to which the traffic problem has suddenly grown. The truth of the matter is, the people on the streets have not yet realized that Toronto has become a big city. They are not taking any more precautions than when it was half the size, and the traffic was less than half as heavy. The children play on the pavements, or dash suddenly from one sidewalk to the other regardless of the fact that every time they do so they take their lives in their hands.

It is not the increase in automobiles alone that has caused the new conditions. Every type of vehicular traffic has increased enormously. Down town, and even on many outlying streets, there is now serious traffic congestion. It is now no uncommon sight to see eight or ten lorries, automobiles and delivery wagons lined up waiting to get across a street intersection. At dozens of busy corners traffic policemen have now been installed. These officers have nothing to do but stand at the center of the intersection and by uplifted hand or beckoning gesture say whether the four streams of traffic seeking to get past the intersection may move or stand still. This is one of the outward signs in which the city is beginning to show a similarity to New York or London.

As yet traffic regulations are woefully inadequate to meet the changing conditions. The police commissioners who have charge of the matter seem to strive to make and enforce proper regulations and traffic continues to move with an irregularity that foreshadows many fatalities.

TORONTO GARDENS DISAPPEARING.

Apartment houses springing up all over the city are the evidence of increasing congestion of population. "The city of homes" may not much longer deserve the title. The "back garden," even a little one, which most Toronto householders have in the past, is becoming harder and harder to secure. A leading architect the other day declared that he would not again advise even well-to-do clients to attempt to get garden plots in Toronto. He would simply tell them to get enough ground to build the house on, and what little bit of space was left he would have covered with pavement. This would make for cleanliness at least. But a lawless city of paved courtyards is not pleasant to contemplate.

SIR JAMES ON A WHEEL.

A familiar figure on the streets these cool June evenings is Sir James Whitney, the Premier of Ontario. His is not a costly equipage with prancing steeds and footman and coachman, nor a luxurious motor car, nor is he numbered among the pedestrians. He travels on a bicycle of doubtful age. He is always unaccompanied. And he is never warned for breaking the speed limit, his pace never exceeding six or seven miles an hour.

While nearly everyone else has deserted the bicycle as a pleasure giver, Sir James remains true to his friend of bygone days, a trait which, it is said, he carries into his treatment of people as well. And every evening, if possible, he takes a sedate spin around the well-paved residential streets. If the weather is cool enough and he can get away from his office he takes his ride before dinner. Most people pass him without recogni-

HER PERFECT WORK.

The pretty trained nurse bent over her patient, a young man who was beginning to get better. "Shall I turn your head, sir?" she asked, in her low, kind voice.

tion, and, no doubt, in his quiet solitary rides he has opportunity to make many mental comments on human nature, as seen on Toronto streets.

DR. MCKAY MAKES GOOD.

That Dr. A. C. McKay, who, a little over a year ago, resigned the Chancellorship of McMaster University to enter the city's employ as Principal of the Technical High School, has made good is evidenced by the strong support accorded his name for the new position of Director of Education in Toronto.

The ex-Chancellor is, of course, one of the most prominent educationists in the Province. Many of the text books in mathematics in use in the schools bear his name, but his mental activities are by no means confined to this subject. He has always been a great student in a variety of departments; in fact so close has been his attention to books that recently he was obliged to take a long trip abroad to recuperate in health. But he has, in addition, shown a capacity for administration that is standing him in good stead in the city's service.

THE JUNE CROP OF BRIDES.

Any afternoon this month of June the Union Station is one of the most interesting places in town. Incipient honeymooners are the explanation. Some days there are as many as a dozen bridal parties on the platform at the same time, many of them leaving by the same train. They are always very gay and very happy and even the station officials, hardened and gray in the service, step a little more lightly and are a little less brusque under the influence. The dingy station, with its cumbersome trundling baggage trucks, makes a not ineffective setting for the summery wedding gowns of the attendants, and fifteen minutes around five o'clock spent in the vicinity any afternoon is enjoyed by the most unromantic. Rice and old boots have long since been barred, but the platforms are almost constantly covered with confetti.

PROF. RAMSAY WRIGHT RETIRES.

After 23 years continuous work as a teacher of biology in the University of Toronto, Prof. Ramsay Wright has delivered his last lecture, and has retired to carry out private research. He is not yet an old man, being only 60, and has many years of usefulness ahead of him yet. While Prof. Ramsay Wright's name has not been associated with any great discoveries in the field of biology to which he has devoted his life, he was long since an efficient instructor. His gentlemanly presence and rich full vowels will be missed in university halls.

"No, thank you, Miss Angel," returned the convalescent. "You have turned it already."

But a bird in the hand doesn't annoy the early worm.

ST. VITUS DANCE IN YOUNG CHILDREN

A Striking Example of its Cure By the Tonic Treatment

St. Vitus dance is the commonest form of nervous trouble that afflicts young children, because of the great demand made on the body by growth and development, and there is an added strain caused by study. It is when these demands become so great that they impoverish the blood, and the nerves fail to receive their full supply of nourishment, that the nervous debility which leads to St. Vitus dance begins.

The remarkable success of Dr. Williams' Pink Pills in curing St. Vitus dance should lead parents to give this great blood-building medicine to their children at the first signs of the approach of the disease. Pallor, listlessness, inattention, restlessness and irritability are all symptoms which early show that the blood and nerves are failing to meet the demand upon them. Here is proof of the power of Dr. Williams' Pink Pills to cure this trouble. Mrs. J. W. Towns, Oshawa, Ont., says:—"At the age of eleven my daughter was attacked with St. Vitus dance, and despite all we did for her the trouble grew rapidly worse. Soon she was scarcely able to walk, her body and limbs jerked and trembled so, and she was quite unable to feed herself. When she would lie down she would be unable to rise without assistance. As nothing was helping her I wrote a friend whose daughter had been similarly affected, and she advised the use of Dr. Williams' Pink Pills, which had cured her child. I at once got a supply of the Pills, and even the use of the first box seemed to show an improvement. By the time five boxes were used she was completely cured and has had no return of the trouble since." Sold by all medicine dealers or by mail at 50 cents a box or six boxes for \$2.50 from The Dr. Williams' Medicine Co., Brockville, Ont.

ALWAYS.

"What is the proper thing for a man to do when his wife asks him for money and he hasn't any?" queried Newed.

"Oh, there isn't any proper thing to do in those circumstances," replied Oldwed. "Anything he does will be wrong."

A MAN'S WANTS.

"What more should a man want than good health, a good job and a good wife?"

"Well, a good reputation might come in handy."

Love letters take a lot more ink than brains.

USEFUL HINTS.

If mutton chops simmer in just a little water on the back of the stove before being broiled or fried, the flavor will be quite like lamb chops. Fasten a wire hook to the handle of a grape basket. Hang over line when hanging out clothes, and push along before you, thus saving much time.

To thicken gravies for pot roasts or stews, put a piece of brown bread in with the meat. When you go to make the gravy rub it up for thickening.

If your cellar is damp, as it is apt to be in the early spring, put a piece of unslaked lime in it. It absorbs the moisture and keeps the place sweet.

Scratches on polished wood, if not too deep, can be removed by rubbing gently with fine sandpaper and then with a mixture of olive oil and vinegar.

To simmer is to boil slowly, if the liquor throws up bubbles above its surface it is boiling at a gallop, and will harden any meat that is cooking in it.

If it seems difficult to clean the seams or stitching on white gloves, try rubbing with a soft brush dipped in the gasoline; this usually works like a charm.

Pain stains that are dry and old may be removed from cotton or woollen goods with chloroform. It is a good plan to first cover the spot with olive oil or butter.

One woman who has a reputation for her cooking always adds just a pinch of baking powder to the cracker—not bread—crumbs, in which she rolls the oysters before frying.

One of the low stools, substantially made and costing about twenty-five cents is a great help in the kitchen or closet where there are high shelves just out of arm's reach.

If she has not access to the stove, she will find one of the alcohol irons of great help. By means of this it is possible to keep skirts pressed and jabots free from wrinkles.

Make two incisions on the top of all meat pies to allow the steam to escape. Pies treated in this manner will keep good for several days, and so avoid ptomaine poisoning.

To prevent potatoes becoming black when cooked put them into



THE STANDARD ARTICLE - SOLD EVERYWHERE

For making soap softening water, removing paint, disinfecting sinks, closets, drains, and for many other purposes

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cold water, and when brought to the boil squeeze lemon and juice in. They will then keep a good color and be of good flavor. The zinc top to the kitchen table or the piece under the kitchen stove will always be bright if it is wiped off frequently with a cloth dampened with kerosene, and then rubbed dry with another soft cloth. There is nothing better for cleaning the line from the laundry tubs than a button hook; it is well to keep one with a long handle hanging near the tubs for just such emergency, thereby saving plumbing bills.

MAKING SAFE INVESTMENTS

Municipal Debentures May Sometimes Show a Substantial Advance

Securities of Towns Contiguous to Large Cities Usually Show Good Profit When Finally Absorbed by Larger Neighbor—Several Instances of Where this has Happened.

The articles contributed by "Investor" are for the sole purpose of aiding 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.

In speaking of municipal bonds in this column some months ago it was remarked that they showed a very small chance of appreciating in value. There have been cases, however, where a very fair amount of profit has been made by advances in price, so this rule is not invariable. Six or seven years ago Fort William 4-1/2 per cent. thirty-year bonds sold at a price to yield 5 per cent. or about 92-1/4. At the present time these same bonds on a 5 per cent basis would sell at about 93. But in the past five years Fort William has grown in population and importance, with the result that these debentures now sell at a price to yield 4-1/2 per cent.; that is par. So, as happened in the case of an estate I know of, there is a nice profit of 7 points in these bonds after making due allowance for that proportion of the advance in price, which goes to make up the "yield" of 5 per cent.

For the benefit of those who have not followed this column closely, the yield of a bond is figured somewhat as follows: A five-year bond bearing interest at five per cent. would yield 5 per cent. at 93.75. That is a man buying such a bond of a \$1,000 par value for \$937.50 would receive 5 per cent. on his money. Now the average man would figure this way: "I paid \$937.50 for this bond and get \$50 a year income. Now \$50 on \$937.50 is interest at the rate of 5.33 per cent. But the man who thus figured would be wrong. He gets not only his 5 per cent., but at the end of five years his bonds are redeemed at 100. He makes a profit in that time of 4.27 points, or \$42.70 on his \$1,000 bond. Divide this by five and he gets an addition to his income at the end of five years equal to \$8.54 a year, so that to

get the return he should divide the price of his bond, \$937.50 into \$50 plus \$8.54, which shows the rate to be 6.11 per cent. The slight difference shown is due to the fact that the actual figuring is done with due allowance made for compound interest on the \$8.54, which the investor doesn't get until the bond is paid.

So, after making due allowance for the present time on account of "yield," his profit, if he sold now instead of waiting for maturity, would be 7 points, or \$70 on each \$1,000 bond. But buying bonds in this way is a by-no-means-certain method of making a profit. What many far-sighted investors do now-a-days is to buy the bonds of some such municipality as East Toronto or St. Louis du Mile End. A few years ago East Toronto debentures could be bought to yield as much as 5 per cent., but since it has been absorbed by the city of Toronto the bonds have advanced, and as they are now direct obligations of the City of Toronto, they are selling on the same bases as city of Toronto bonds. The village of St. Louis du Mile End had a similar experience with the city of Montreal. Investors who took advantage of the obvious fact that East Toronto, West Toronto, Parkdale, etc., would eventually be absorbed by the city have made quite a satisfactory profit on their holdings, or at least, are in a position to sell at a profit should they wish to dispose of their bonds.

There are at the present time several towns in like position relative to several other Canadian cities. One that most people know about is "North Toronto," which those who read Toronto papers must realize will be soon absorbed. As a matter of fact, so much is this a foregone conclusion that the village of North Toronto debentures are at the present time selling at a rate very slightly better than the East Toronto debentures before mentioned. In the case of several other places, however, there is still a chance of a good turn, for the investor wants something not only safe, but with a good income and an excellent prospect of appreciating in value.

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Price Bros. and Company Bonds pay 6 per cent on the investment. They offer the strong security of first mortgage on 6,000 square miles of pulp and timber lands—which are insured at Lloyds against fire. The earnings of the Company at present approximate twice the bond interest. The new pulp mill in course of construction will double this earning power. Purchased at their present price they pay interest at the rate of 6 per cent. The best posted investors in Canada and England have purchased these bonds. Owing to the security and increasing demand of the products of the Company, these bonds will unquestionably increase in value.

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108 Cheques Will be Distributed Among Canadian Farmers. Will You Get One of Them?

In addition to the twenty-seven first prizes of \$50 each, there will be eighty-one other cash prizes, ranging from \$10 to \$25 in our

1912 PRIZE CONTEST FOR FARMERS

This contest is along the same lines as the one which was so successful last year, except that there are three times as many prizes, and therefore three times as many chances for each contestant to win. Every farmer in Canada who uses "Canada" Cement is eligible to compete. The conditions are such that large and small users of cement have equal opportunities to win a \$50 prize.

The contest is divided into three classes, and there are first, second, third and fourth prizes (\$50, \$25, \$15 and \$10) in each class.

CLASS "A"—Prizes to be awarded to the four farmers in each province who use most "Canada" Cement on their farms in 1912.

CLASS "B"—Prizes to be awarded to the four farmers in each province who send photographs of the best concrete work done with "Canada" Cement on their farms in 1912.

CLASS "C"—Prizes to be awarded to the four farmers in each province who send the best description, telling how any piece of concrete work was done with "Canada" Cement. (Entries for this prize must be accompanied by photographs of the work.)

In addition to thus being divided into classes, so as to give small users of cement an equal chance with those who use more, the Contest is also divided into nine divisions, one for each province. So you see you need only to compete with the other farmers of your own province, and not with those all over Canada.

Don't think that because you have never used cement, you cannot win a prize. Many of last year's prize winners had never used cement before they entered the Contest. We will send you a free book, "What the Farmer Can Do With Concrete," that will not only help you in the Contest, but will tell you everything you could want to know about the use of cement on the farm.

Don't delay, but send us your name and address to-day and get this free book and full particulars of the Prize Contest right away. Use a letter, postal or coupon.

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Free book. "What the Farmer can do with Concrete" will be sent to all who request details of the Prize Contest.