

IT SATISFIES MILLIONS OF PEOPLE
Worth your while to test it
LIPTON'S
TEA
Sustains and Cheers.

TORONTO CORRESPONDENCE

INTERESTING BITS OF GOSSIP FROM THE QUEEN CITY.

Two Noted Temperance Reformers—The Champion "Marrying Minister"—Professor A. B. Macallum.

Two of the most unusual men in Toronto are the Spence brothers, Francis and Ben H. Their business is fighting the liquor traffic. It furnishes food for speculation as to what would have happened the temperance movement in Ontario had it not been for the presence of the Spence family and also what will happen to it when they have been removed from the sphere of action.

The first week of January is, under the present arrangements, their annual harvest, for on the Municipal election days a goodly number of Local Option contests are, each year, to be held. This year there are to be 30 of them, involving 274 licenses. The contests are in municipalities ranging from a big city like Toronto to the sparsely settled township with its one lone hotel. In 8 years, under the leadership of the Spence brothers, 253 municipalities have carried local option and 741 bars have been cut off. Of the 28 municipalities in the province, 463 are now under local option and 365 retain the license system.

Began as School Teacher.

F. S. Spence has devoted practically all his life to temperance reform and municipal politics. It is true he started out as a school teacher, teaching at Lundy's Lane and Prescott, afterwards coming to Toronto, where he became principal of a large school. But when the Dominion Alliance was organized by some 16 members of Parliament in 1875 F. S. Spence had already made such a reputation as a temperance advocate that he became almost its first secretary and has remained such until this day. He has been editor of various temperance publications, of which the present day representative is the "Pioneer," and the list of offices he has held in connection with various temperance organizations and campaigns would fill half a column.

In recent years he has devoted a great deal of time to municipal affairs. Six times he has been elected as Alderman, and six times as a member of the Board of Control. Twice he has been an unsuccessful candidate for the Mayorship, and although he is recognized as perhaps the most intelligent critic of municipal affairs in the city to-day, it is doubtful if he will ever attain the Chief Magistrate's position. His work for the Hydro Electric project, the Harbor Commission, and for various other phases of municipal progress stamp him as one of the most useful servants the city has ever had. At the same time he has been successful in any contest are nearly always doubtful. He does not make friends easily and is somewhat austere in his manner to strangers. He remains, too, the air of the school master, didactic, but not always sympathetic. To many his most human trait will be the fact that he smokes.

Another Crusader.

His brother, Rev. Ben. H. Spence, is not so well known, but since 1906, when he succeeded F. S. as Secretary of the Ontario Branch of the Dominion Alliance, he has, by his energy and enthusiasm, shown that the spirit of the crusaders is by no means monopolized in the Spence family by Frank S. He has been described as "a temperance enthusiast with a long paper knife appearing fat saloon keeper." In early life he went into the ministry, where he served until appointed to his present position.

A Record in Marrying.

The record as the "marrying minister" in Toronto is this year held by Rev. John D. Morrow, the somewhat eccentric minister of Dale Presbyterian Church, who has come into prominence in other respects by his records as a sprinter and supporter of athletes, by his work among habitues of the Police Courts, and for his campaign for a new \$80,000 church edifice.

Mr. Morrow has married over 300 love-born couples at an average of one for every week day in the year. In some quarters there is a disposition to criticize him on the ground that many of his marriages ought not to be performed. But as he does not issue the licenses the responsibility is not altogether his. At all events his record far outdistances those of all competitors. Canon H. C. Dixon, at Trinity Church, in the heart of a great population of newly-arrived English immigrants of the poorer class, runs second with about 140 for the year. Others who have been favorites with the matrimonially inclined are Rev. A. D. Gaezle, of the Presbyterian and Rev. C. O. Johnston, the Methodist divine, who attained prominence by his attacks on Roman Catholics.

CARRIAGE FACTORIES, LTD.

6%

FIRST MORTGAGE BONDS

ASSETS:
Net Assets \$2,075,000
Bond Issue \$300,000
..... \$1,575,000

EARNINGS:
Earnings, 1911 \$152,465
Bond Interest Charges .. 30,000
..... \$122,465

SUMMARY:
Bond Issue, 24 p. c. of Assets.
Bond Interest Earned 5 Times.

WRITE FOR PARTICULARS

J. A. MACKAY & COMPANY

LIMITED
Royal Bank Building, TORONTO
H. B. HOUSLER, Manager.
Guardian Building, MONTREAL

The distinction of being favorite in the marrying line is subject to fluctuation. Rev. Alex. Williams, whose Anglican church is close to down town Yonge Street, used to lead all others, but his district has changed, and he is now down to fourth or fifth place.

University and Atheism.

The stormy petrel of University affairs is Professor A. B. Macallum. There was great excitement when his name was proposed for membership in the Academy of Medicine and much satisfaction in certain quarters when he was blackballed, although scholastically and intellectually Professor Macallum has few equals in Canada. He is a member of the leading medical and scientific associations of the world and has literally scores of degrees and honors.

As often happens, however, in the case of a man with a strong personality, Professor Macallum has made many bitter enemies. One class of these include a number of medical men who are dissatisfied with his policy and actions in the administration of the General Hospital. Another class are personal friends of a prominent surgeon whom it is alleged Professor Macallum attempted to injure many years ago.

Now the Catholic Register attacks Professor Macallum, whose department is the natural sciences with particular reference to Physiology, as being a "half-baked atheist," and for destroying the religious beliefs of the mind of the students. His attack is hotly derided by the students' publication, which points out that since the coming of President Falconer, who is a prominent Presbyterian Divine, the tone and character of University men has steadily risen. It declared that far from the University being a "hotbed of atheism" there are no atheists there at all, except possibly a few isolated individuals, in whose cases it will pass off like the measles.

That Terrible Fatigue Can Be Overcome

A Simple Home Remedy Now Cures Lack of Energy, Loss of Ambition, and a Feeling of "Don't-Care."

Successful in Nearly Every Case.

That miserable nervousness and half-sick tired-all-the-time condition is due nine cases in ten to a clogged-up system. You grow irritable and despondent, you lack ambition, energy seems all gone. Surest road to health is by the frequent use of Dr. Hamilton's Pills; they will make you feel like new all over in a short time.

Writing from his home in Barcelona, Mr. Frederick G. Mayer states: "I think no one ever suffered as severely as I did for nearly six months. So many serious symptoms were developing as a consequence of this evil condition of my system that I realized I must find a remedy. The strong pills of various kinds I tried seemed after their first effects were over to make me far worse and I did not know which way to turn for relief. I saw Dr. Hamilton's Pills advertised, and the first box used satisfied me. I found a true remedy. Instead of gripping with undue activity, Dr. Hamilton's Pills acted as naturally as if physic had not been taken. I never had to increase the dose, indeed, within a month I reduced it, and when the system finally acted of its own accord as a result of Dr. Hamilton's Pills, I took a dose twice a week only, just to make sure the old condition would not come back."

No other remedy cures constipation and biliousness so easily or safely as Dr. Hamilton's Pills; they are an ideal family remedy for all diseases of the stomach, liver and bowels. Sold in 25c. boxes, five for \$1.00. All druggists and storekeepers or The Catarhoxone Co., Buffalo, N. Y., and Kingston, Canada.

THE CZAR AND CZARINA.

Englishman Was Received in Simple Fashion.

An interesting glimpse of the Czar and Czarina at their country home in Tsarkoe-Selo is given in the Cornhill Magazine. It is written by a member of a British deputation which was recently granted an informal reception in the palace.

They were received in a simply furnished boudoir. The Czar and Czarina stood near the door, quite unattended by officials.

"The expression of the Czarina," says the writer, "although rather sad, is without a trace of the nervousness and anxiety which it must have often been her lot to endure. Her face when she speaks lights up with a radiant smile. She has the habit of inclining her head to one side when conversing, which was characteristic of her grandmother, Queen Victoria.

"When we had all taken up our places in a circle the Czar began conversing with each member of our party in turn. He talks our language perfectly, as also does the Czarina.

"To each individual he said something appropriate in a sympathetic and interesting manner, asking many questions and giving his opinion freely. The Czarina talked in the same way to each of us."

A man never has to be driven to drink but once; after that he stands there without hitching.

TOLL OF WAR IN FIFTY YEARS.

Over Two Million Men Have Been Killed in Battles.

The Balkan war has given the generation some idea of what war means in detail. It is significant of the growing horror that a Bavarian newspaper should present its readers with a striking record of the wars of the last fifty years.

Under a series of little pictures of fallen soldiers on the battlefield it gives the number of killed in each great war of the past half century, with the strange exception of the Boer war. Here is the record:

Crimean war, 750,000; Italian war of 1859-60; 45,000; American civil war of 1861-65, 800,000; Danish war of 1866, 45,000; Franco-German war, 215,000; Russo-Turkish war, 250,000; Russo-Japanese war, 200,000.

The addition of these figures shows that no less than 2,313,000 men were killed in these wars.

Sometimes a man lies to his wife because he knows she won't believe the truth.

GILLETT'S PERFUMED LYE



FOR MAKING SOAP, SOFTENING WATER, REMOVING PAINT, DISINFECTING SINKS, CLOSETS, DRAINS, ETC. SOLD EVERYWHERE REFUSE SUBSTITUTES

Mr. Newlywed — Doesn't this omelet seem—er—rather tough, my dear? Mrs. Newlywed—I don't see why it should, darling. I'm sure I ordered the very best egg coal the dealer had to cook it with.

Appearances are deceitful. Even French pastry doesn't taste as good as it looks.

Many a man who howls for justice would probably try to sneak up an alley if he saw it coming.

FORTY-THIRD ANNUAL STATEMENT

of

The Royal Bank of Canada



LIABILITIES

| TO THE PUBLIC: | | November 30, 1913 |
|--|-------------------------|-------------------|
| Deposits bearing interest..... | \$100,663,364.57 | |
| Deposits not bearing interest..... | 36,058,812.91 | |
| Interest accrued on deposits..... | 749,739.55 | |
| Deposits by other Banks in Canada..... | 419,750.63 | |
| Total Deposits..... | \$137,891,667.73 | |
| Notes of the Bank in Circulation..... | 12,584,617.62 | |
| Balances due to Banks in Foreign Countries..... | 1,524,415.60 | |
| Bills Payable (Acceptances by London Branch) £439,113.3.10 | 2,137,017.54 | |
| | \$154,137,718.55 | |
| TO THE SHAREHOLDERS: | | |
| Capital Paid-up..... | \$ 11,560,000.00 | |
| Reserve Fund..... | 12,560,000.00 | |
| Dividend No. 101 (at 12% per annum)..... | 341,613.32 | |
| Former Dividends Unclaimed..... | 1,206.83 | |
| Balance of Profits carried forward..... | 610,219.36 | |
| | \$179,210,758.09 | |

ASSETS

| | |
|--|-------------------------|
| Gold and Silver Coin..... | \$ 5,204,964.22 |
| Dominion Government Notes..... | 14,443,785.23 |
| Deposit with Dominion Government for security of Note Circulation..... | 578,000.00 |
| Notes of and Cheques on other Banks..... | 9,769,273.63 |
| Balances due from other Banks in Canada..... | 122,482.32 |
| Balances due from Agents in United Kingdom and Banks in Foreign Countries..... | 3,665,037.01 |
| Government and Municipal Securities..... | 3,950,698.14 |
| Railway and other Bonds, Debentures and Stocks..... | 11,715,900.63 |
| Call and Short Loans on Stocks and Bonds in Canada..... | 9,422,451.97 |
| Call and Short Loans on Stocks and Bonds in Foreign Countries..... | 14,556,189.57 |
| | \$ 73,428,782.41 |
| Loans to Provincial Governments..... | 185,486.77 |
| Current Loans and Discounts, less rebate interest reserved..... | 99,828,879.51 |
| Overdue Debts (Loss provided for)..... | 246,816.20 |
| Bank Premises..... | 5,520,791.03 |
| | \$179,210,758.03 |

CONTINGENT LIABILITIES:
Acceptances under Commercial Letters of Credit... £ 58,186.13.5

PROFIT AND LOSS ACCOUNT

For The Eleven Months Ending 30th November, 1912

| | |
|---|-----------------------|
| By Balance, 30th December, 1911..... | \$ 401,430.50 |
| Net Profits for Eleven Months ending 30th November, 1912, after deducting Charges of Management, Accrued Interest on Deposits, Full Provision for all Bad and Doubtful Debts and Rebate of Interest on Unmatured Bills and General Bonus granted to the Staff | \$1,527,324.77 |
| Premium on new Capital Stock..... | 5,503,812.00 |
| | \$7,432,617.33 |
| To Dividends Nos. 98, 99, 100 and 101, at 12% per annum..... | \$ 943,585.97 |
| Officers' Pension Fund..... | 75,000.00 |
| Written off Bank Premises Account..... | 300,000.00 |
| Transferred to Reserve Fund..... | 5,503,812.00 |
| Balance carried forward..... | 610,219.36 |
| | \$7,432,617.33 |

RESERVE FUND

| | |
|--|------------------------|
| By Balance at Credit, 30th December, 1911..... | \$7,056,188.00 |
| Premium on new Capital Stock..... | 5,503,812.00 |
| | \$12,560,000.00 |

Net Profits for the Eleven Months of 1912 the Average Paid-up Capital, \$8,680,756.—19.19%.

W. B. TORRANCE,
Chief Inspector.

EDSON L. PEASE,
General Manager.