HOME

Serving the Apple.

Apple Custard.—Take apples of medium size and rather mellow. Pare, core and bake until tender in a slow oven. Press through a sieve. To each cupful of apple pulp add a half cupful of cream, two level tablespoonfuls of sugar, lump of butter size of an egg and two stiffly beaten eggs. Put the butter in the apple pulp while it is still hot. Heat the sugar until it is a syrup and add first the yolks of the eggs, then the cream and beat all strongly. Pour into buttered cups and bake in a moderate oven for 15 minutes. Remove from the oven and quickly pour over it the stiffly-beaten whites of the eggs, return to the oven to brown. When cold set in the ice box. Serve with cream.

Apple Custard Pie.—Strain apple sauce and beat smooth. To each cupful add a half cupful of cream and two stiffly beaten eggs. Beat in half a cupful of sugar, and flavor with vanilla and nutmeg. Bake with under crust and put a thick meringue on top.

Ginger Apples.—Pear and core some good apples, greenings or pippins. Fill the cavity in the centre of each apple with a spoonful of chopped preserved ginger. Stand them on a baking-dish that is not tin, and pour over them a syrup made either of sugar and water flavored with lemon and with a piece of dried ginger cooked in it, or if there is enough ginger syrup this may be used with the addition of a little water. Bake until soft and transparent but not broken, basting occasionally with the syrup. Serve hot or cold with a little whipped cream garnished with some pieces of ginger.

Porcupine Apples. — Pare and core the apples, and make a syrup by boiling sugar and water in equal parts. As soon as the fruit is pared, before it is discolored by standing, immerse it in the syrup and cook until it is easily pierced with a straw. Then take out the apples and ornament the sides of each by sticking blanched half almonds in all around. Fill the centres with jelly, preserved fruit or marmalade and serve hot or cold with cream. With the remaining syrup and the skins and cores, apple jelly may be made.

Apple Snow—Stew or steam three large apples, cored and quartered, but not pared, drain them and rub through a fine sieve. Beat the whites of three eggs stiff and add half a cupful of powdered sugar and beat again; now add the apples and beat until like snow. Pile lightly in a glass dish, garnish with jelly around the edge and serve with cold boiled custard made with the yolks of the three eggs that were left.

Apple Pudding.—For this pudding you will need one quart of flour, one pint of milk, one pint of chopped apples, one saltspoonful of salt, two tablespoonfuls of butter and three teaspoonfuls of baking powder. Make a dough of the flour, milk, butter, baking powder and salt. Roll out in the board and spread with the apples, roll over and over, pinching the sides and ends. Place in a baking pan with one-half cupful of butter, two cupfuls of sugar and three pints of water. Bake an hour and a half. It makes its own sauce.

Apple Charlotte.—Line a mold with lady fingers or sponge cake. Soak a third of a box of gelatin in a third of a cupful of water (co'd) until soft. Pour over it a third of a cupful of boiling water and stir till dissolved. Add one cupful of sugar and the juice of a lemon together with a cupful of sour apple sauce drained dry and put through a sieve. Cool in a pan of cracked ice and when the jelly begins to harden, beat until light. At the last add three whites of eggs well beaten, and then beat all together until stiff. Pour into a mold and when cold and stiffened turn out on a platter and serve with a sauce made from the yolks of the eggs, a pint of milk and sugar to sweeten. Boil like a custard.

Apple Dumplings.—Make a rich biscuit and separate it into as many parts as there are dumplings to be made. Roll each piece into a round big enough to cover an apple and put into it a peeled and cored apple. Then bring the sides of the paste around the apples, pinch them into shape and steam or bake. The above may be added to by a mixture of raisins and nuts or with jelly. Two cupfuls of flour will make two dumplings.

Deep Dish Apple Pie.—Use a pudding dish of crockery or enamelware and place a teacup without a handle upside down, in the centre of the dish. Cut up some apples rather fine and heap up the dish until a little above the cup. Sprinkle a few raisins over the top, sweeten and add some spice, either nutmeg or cinnamon, and put little pieces of butter all about the top and a little water. Cover the entire top of the dish with crust and cut slits or prick holes at intervals in the crust. Do not remove the cup until the pie is served at the table, when you can insert the blade of a knife under the edge of the cup, which will allow the air to go in and release the juice of which you will find you have a cupful, and the fruit will be deliciously steamed. This kind of a pie will not hurt the digestion of anyone; and it should be eaten cold.

Home Hints.

A veil rolled each time it is taken off will keep neat much longer than when folded; gloves pulled out and smoothed will wear twice as long as if they were crushed and tossed into a drawer.

A piece of rubber may be cut more easily if the scissors or knife used be wet first.

Drop a few small nails in the bottle of ink. The acid in the ink will then exhaust itself upon the nail's, and the pens will not corrode.

Mayonnaise dressing will separate when too much salt has been added to the egg yolks, or when the oil has been dropped too fast, or if the ingredients are not thoroughly chilled when used.

If a spoonful of borax is put into the last water in which white clothes are rinsed it will whiten them very much. The borax should be dissolved in a little hot water before it is added to the rinsing water.

When it is necessary to measure any liquid by the drop one may dispense with the pipette. Cut a small notch at the edge of the cork, just large enough for a drop to come through at a time; push the cork in tight and pour.

The cleaning of feather pillows is not a task to be dreaded. Place a couple of pieces of board across four tin coffee cans and set in the bottom of the boiler. Put three inches of water in the boiler, place the pillows on the board, cover the boiler, and let the pillows steam for an hour and dry in the sun.

For removing old paint make a lye with one can of potash and half a gallon of water, apply with an old paint brush and do not touch with the hands, as it will burn. Wash off and dry well.

For bruised furniture wet the part with warm water, double a piece of brown paper five or six times, soak it in warm water, lay it on the place, apply on that a warm flat-iron till the moisture is evaporated. If the bruise is not gone repeat.

To remove perspiration stains from silk waists sponge the place over your hand with a clean white rag wet in clear water; then cover completely with powdered prepared chalk. Let it dry thoroughly and brush off carefully with a soft brush.

For sore throat get one teaspoonful of common baking soda, dissolve it in a glass of hot water and gargle three times a day. It is also a good preventive. Do this once or twice a week and you will not contract any complaint that may be in your locality.

CARRIAGE FACTORIES, LTD.

6%

FIRST MORTGAGE BONDS

ASSETS:

Net Assets	$2,075,000
Bond Issue	500,000
	$1,575,000

EARNINGS:

Earnings, 1911	$152,465
Bond Interest Charges	30,000
	$122,465

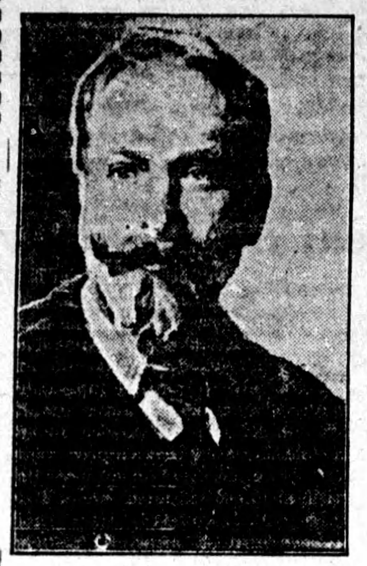
SUMMARY:

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. HOUSSER, Manager.
Guardian Building, MONTREAL

CHANGES IN THE IMPERIAL NAVY.



Prince Louis.

Sir F. B. Bridgeman.

Prince Louis of Battenburg has been appointed First Sea Lord of the British fleet, succeeding Sir Francis Bridgeman, who retires because of illness.

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 S. and Ben H. Their business is lighting 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 the front. This year there are to be 80 of them, involving 274 licenses. The contests are in municipalities ranging from a big city like Peterboro' to the sparsely settled township with its one lone hotel. In 8 years, under the leadership of the Spence brothers, 293 municipalities have carried local option and 741 bars have been cut off. Of the 828 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 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 Mayoralty, 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 his chances of success in any contest are nearly always doubtful. He does not make friends easily and is somewhat austere in his manner to strangers. He retains, 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 spearing fat saloon keepers!" 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 athletics, 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 lovelorn couples, 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. L. Gossip, of the Presbyterians and Rev. C. O. Johnston, the Methodist divine, who attained prominence by his attacks on Roman Catholics.

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 Theology, as being a "half-baked atheist" and for destroying the religious beliefs of the minds of the students. The attack is hotly denied 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 is 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 measels.

LIME THAT BURNS ITSELF.

Said to Have Become Impregnated with Petroleum.

A traveller in the Holy Land is said to have recently discovered a species of combustible limestone, which makes an excellent plaster after it has been burned and air-slaked and is produced cheaply.

The stone is of a gravish-black color and is found between ordinary limestone in a regular stratum. It is easily quarried, being rather soft, and has a peculiarly strong odor of kerosene.

The people break the stone into small pieces and fire it into a kiln of rough construction built of stones against a wall. Holes are left in the sides of the kiln, through which tufts of straw are stuck. These tufts are lighted with flint and steel and the lime ignites and burns itself.

It requires twelve hours to burn a kiln, and then it is found that all of the rock, except that at the top and some around the sides, has been thoroughly burned.

The lime produced is of a good white color. It burns with a black smoke and an odor similar to that of petroleum. When cool it is air-slaked and screened. The self-burning quality is accounted for by the supposition that the limestone has become impregnated with petroleum in the earth.

GILLETT'S PERFUMED LYE

FOR MAKING SOAP, SOFTENING WATER, REMOVING PAINT, DISINFECTING SINKS, CLOSETS, DRAINS, ETC.

SOLD EVERYWHERE
REFUSE SUBSTITUTES

Old Furniture.

Most of us have some old furniture with which we would not willingly part. It is not the intrinsic value of the tables and chairs which makes them dear to us, but the old associations which cluster about them. Forms and faces rise before us when we see the time-worn articles, faces which beamed upon us in byegone days, and forms which have long since passed to the world of shadows. The pleasure of the possession of such relics is not unmixed. Often it is nearer pain than pleasure, and ever it has an undertone of sorrow, for they tell us how short is the span of even the longest life, how things temporal outlive their owners, and whisper, often to an inattentive ear, that the day must come when we, too, shall part from our earthly belongings and the place which knew us once shall know us no more forever.

"How old are you, Ethel?" "I'm five, an' mamma says if I'm good an' eats lots o' oatmeal I'll be six next birthday."

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.

FORTY-THIRD ANNUAL STATEMENT

of

The Royal Bank of Canada

LIABILITIES

TO THE PUBLIC:	November 30, 1912
Deposits bearing interest	$100,663,364.59
Deposits not bearing interest	36,058,812.94
Interest accrued on deposits	749,739.56
Deposits by other Banks in Canada	419,750.63
Total Deposits	$137,891,667.72
Notes of the Bank in Circulation	12,584,617.69
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	1,206.85
Balance of Profits carried forward	610,219.36
	$179,210,758.08

ASSETS

Gold and Silver Coin	$ 5,204,964.22
Dominion Government Notes	14,443,785.25
Deposit with Dominion Government for security of Note Circulation	578,000.00
Notes of and Cheques on other Banks	9,769,273.06
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	11,715,900.62
Call and Short Loans on Stocks and Bonds in Canada	9,422,451.90
Call and Short Loans on Stocks and Bonds in Foreign Countries	14,556,189.97
	$ 73,428,782.49
Loans to Provincial Governments	185,488.77
Current Loans and Discounts, less rebate interest reserved	99,828,879.54
Overdue Debts (Loss provided for)	246,816.20
Bank Premises	5,520,791.08
	$179,210,758.08

CONTINGENT LIABILITIES:
Acceptances under Commercial Letters of Credit... £88,186.13.5

PROFIT AND LOSS ACCOUNT

For The Eleven Months Ending 30th November, 1912

By Balance, 30th December, 1911	$ 401,480.56
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	$1,537,324.77
Premium on new Capital Stock	5,563,812.00
	$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	5,563,812.00
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	5,563,812.00
	$12,500,000.00

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.