

# HOME

## DAINTY DISHES.

**Pepper Pot.**—Two pounds tripe, four calves' feet, one red pepper. Cover with cold water, bring slowly to boil, and cook until the meat is tender. Take out the meat and skim the liquor. Cut the tripe into small bits and return it to the liquor, adding boiling water if needed. Stir in one-half teaspoonful each of sweet marjoram, basil, and thyme, two sliced onions, two sliced potatoes, and salt to taste. When the vegetables are almost done add a lump of butter rolled in flour, drop in some egg balls, boil for fifteen minutes more, and serve.

**Cheese Cakes.**—Press all liquid from one and one-half cups of cottage cheese, and beat it light with two tablespoonfuls of cream and three eggs, whipped hard. Sweeten with one-half cup sugar and flavor with the juice and rind of a lemon. Beat smooth and put into a pie plate lined with puff paste. Bake in a good oven until set and lightly browned.

**Potatoes au Gratin.**—Parboil potatoes and peel them. Slice crosswise and arrange in layers in a bake dish, sprinkling each layer with salt, pepper, and bits of butter. When the dish is full pour in a small teacup of hot milk in which a teaspoonful of butter has been melted, sprinkle the top layer of potatoes thickly with grated cheese, and sift fine buttered crumbs over this. Bake, covered, until heated all through, then uncover and brown.

**Graham Gems.**—One cupful of granulated sugar; half a teaspoonful of cinnamon and the same of ground nutmeg; one tablespoonful of lard and the same of butter; one cupful of sour milk or buttermilk, in which dissolve half a teaspoonful of soda; one and three-quarter cupfuls of graham flour; one-quarter of a cupful of wheat flour; two teaspoonfuls of baking powder; one egg. Mix the spices with the sugar; cream butter, lard and sugar together, add the egg, then the milk; next, the flour, into which the baking powder has been sifted twice. This should make a rather stiff batter. Bake in gem pans. Top each with a raisin or two. This will make a dozen gems.

**Bavarian Cream.**—A quart of sweet cream, yolks of four eggs, half ounce of gelatin, one small cup of sugar, two teaspoonfuls of flavoring extract. Soak the gelatin in just enough water to cover it for one hour. Drain carefully in a colander or strainer and stir it into a pint of the cream, made boiling hot. Beat the yolks smooth and light with the sugar, and beat into this the boiling mixture a little at a time. Heat again until it begins to thicken, but not until it actually boils. Remove from the fire, and while it is still hot stir in the other pint of cream, which has been whipped in a syllabus churn to a stiff froth. Beat this "whip," a spoonful at a time, into the custard until it is of the consistency of sponge cake batter. Dip a mould into cold water to wet the inside, pour in the mixture and set it in the ice to form. When you serve it dip the mould into hot water for a second to loosen the cream, but not until it melts in the least; reverse upon a chilled glass dish and serve with whipped cream about the base. It is a delicious summer Sunday dessert. Eat with angel cake.

**Salmi of Calves' Liver.**—Boil a calf's liver in slightly salted water and let it get cold. Then cut into dice of suitable size (about an inch in length and nearly as wide), and for each cupful allow a tablespoonful of butter, a cupful of stock, a teaspoonful of tomato sauce, and two tablespoonfuls of chopped olives. Brown the butter, stir into it a tablespoonful of butter, and stir over the fire until it thickens; add gradually the stock and cook, stirring continually until it is smooth and properly thickened. Now put in the catsup, olives, and liver dice and simmer for fifteen minutes. A glass of brown sherry is an improvement and makes a really elegant dish out of homely ingredients. This salmi may be used as the principal element in the family dinner if one begins *de novo*, as here directed, with the whole raw liver. In making it from the leftover portion of a breaded and baked liver one omits, of course, the boiling mentioned in the first line of the recipe. The cooked liver is cut into dice and not added to the rest of the ingredients until it goes in with the catsup and olives at the last.

## SUMMER DESSERTS.

**Fruit Salad Served in Grapefruit Shells.**—Halve a grapefruit and

pink the edges of each half neatly after taking out the pulp and membranes. Then lay them in iced water while you prepare the filling. Cut the pulp of the grapefruit into small bits, taking care not to tear or bruise it. Cut the inside of a juicy orange in the same way, and a couple of peeled bananas into dice. If you have a few bits of pineapple they will add zest to the salad. Mix all together with a silver fork, crushing as little as may be, and fill the halved fruit with the mixture, having taken these from the water and wiped off the wet. Heap the contents high in the improvised bowls; stick three or four maraschino grapes in the top and leave in the ice until you are ready to serve the dessert. They cannot be too cold. Five minutes before they go to the table, sift powdered sugar over them and pour upon each a tablespoonful of sherry wine.

**Fruit Salad in Cantaloupes.**—Select ripe melons and extract the seeds. Notch the edges prettily, cutting through skin and flesh. Fill with the mixture just described and set on ice for at least two hours before serving. Then sugar and add the wine as directed in the last recipe. Although, for lack of a better name, we call these "a salad," they are served as appetizers in the first course of luncheon or dinner, or as a dessert.

## USEFUL HINTS.

To mend torn leaves in books paste over with tissue paper. The print will show through this.

A lump of sugar placed in the bowl of a paraffin lamp will prevent the lamp from smoking.

A pan of charcoal in the larder keeps the meat and other perishable goods sweet and fresh.

To prevent soup from turning sour add a pinch of carbonate of soda to every quart of soup, and it will not turn sour for several days.

When polishing stoves add a teaspoonful of powdered alum to the polish and the stove will keep bright twice as long.

To remove mud from clothes scrape with the edge of a penny. This will not destroy the nap of the cloth and will quickly remove the mud.

To remove the smell of onions from a saucepan or fry-pan place a little oatmeal in the pan and put it on the fire till the meal scorches. Turn out and wipe with a damp cloth.

To clean the collars of coats, mix a teaspoonful of essential oil of lemon with a wineglassful of spirits of turpentine and keep in a tightly-corked bottle. A little of this mixture should be dropped on a flannel and rubbed over the greasy portion of the collar.

If starched clothes become wet with rain on the line do not take them down. Allow to remain till dry, and they will retain their original stiffness.

To stiffen muslin dresses dissolve a tablespoonful of gum arabic in three quarts of water. Use instead of starch; dry, sprinkle, and iron in the usual way.

To renovate leather that has become dull and shabby looking, rub over with the white of an egg well beaten.

To remove marks from wallpaper rub gently with a piece of dry bread on which powdered French chalk has been sprinkled.

Orange peel should be saved, as it makes a delicious flavoring for cakes and puddings. Dry it, and then pound and bottle it for use.

When beating chairs and sofas cover with a damp cloth while beating, and the dust will adhere to the cloth, and not rise in the room.

When shaking heavy rugs hold by the sides. If possible spread them wrong side up on the grass and beat to dislodge the dirt, then brush off and hang up to air.

A great beauty expert says that nutriment has more to do with a woman's good looks than anything else. A poor, starved, wrinkled face, says this lady, cannot be beautiful.

## ARTFUL LITTLE BOY.

"Papa," said George, "it worries me awful to think how much trouble I give mamma."

"She hasn't complained."

"No, she's very patient. But she often sends me to the shops for things, and they are a good way off, and I know she gets cross waiting when she's in a hurry."

"Not often, I fancy."

"Oh, she's nearly always in a hurry. She gets everything all ready for baking and finds at the last minute she hasn't any yeast, or she gets a pudding all mixed and finds she hasn't any nutmeg or something; and then she's in an awful stew, 'cause the oven is all ready, and maybe visitors are coming, and I can't run a very long distance, you know; and I feel awful sorry for poor mamma."

"Humph! Well, what can you do about it?"

"I was thinking you might get me a bicycle."

# TORONTO CORRESPONDENCE

INTERESTING GOSSIP FROM ONTARIO'S CAPITAL.

**"The People's Bob" and His Characteristics—Toronto Baseball Club—The City's Finances.**

R. J. Fleming, "the people's Bob" of bygone days, has been in trouble again with the public. This time the trouble has been with his Electrical Development Co., which is supposed to bring Niagara power to Toronto to run the street railway and all the factories which have not gone over to the Hydro Electric for their supply. Every time there has been a little thunder in the air and a cloud in the sky the power has gone off, once for five hours, leaving the people dependent on the street cars to get home the best way they knew how and closing down scores of factories. What the trouble is no one outside the confidence of "R. J." knows. He says it won't occur again and you can believe him or not as you like.

## R. J. SHEDS HIS TROUBLES.

It is a good thing that "R. J." carries his troubles lightly. He tells a characteristic story on himself. One evening he was driving home alone "up the hill" to his comfortable residence beyond the city limits; and therefore beyond the city tax-gatherer. His big touring motor car caught up to a lady pedestrian laboriously climbing the incline. Neighbor-like he asked her to take a "lift." She accepted, and explained that she had been unable to find room in a street car. "If there's one man in Toronto I detest," she said vehemently, "it's that man Fleming. Do you know him?"

The general manager confessed that he did.

Do you know any good about him?" "No," said Mr. Fleming dubiously, "not much."

## FLEMING'S ABILITY.

There has always been an impression that Sir William Mackenzie chose Fleming because of his "city hall influence," but this is doing the manager an injustice. Doubtless the real reason of the choice was that Mr. Fleming is a man of great executive capacity, such as the street railway really needed.

Mr. Fleming is a product of Toronto—the more or less despised east end. As a barefoot lad he played on the muddy banks of the Don. Later he was caretaker of Parliament street Methodist church, and recently told of getting up at 4 o'clock on Sunday mornings to light the fires. When he grew up he started a coal and wood yard and then went into real estate. He took to municipal politics as a duck takes to water. He was elected alderman, and did good work on the assessment committee. When it was announced he was to run for Mayor people thought it a joke. But he ran and was elected. That was in 1891, when he vanquished E. B. Osler, now Sir Edmund. Five times afterwards he was elected, and left the Mayor's chair to become Assessment Commissioner, thence to the street railway.

Mr. Fleming has had reverses; he invites them by his energy and his daring. He was caught financially in the land boom in the nineties, and he has suffered defeat at the polls. But he has a philosophical temperament. The scars of the land smash are now being wiped out, for his salary is said to be in the neighborhood of \$20,000 a year, with an occasional \$10,000 bonus thrown in.

## THE BASEBALL PROSPECTS.

When the Toronto Baseball Club struck third place in the Eastern League the croakers said they had reached their limit. Indeed, before the season opened bets at even money were made that the Leafs would not finish one, two, three. During the losing streaks some of the criticism was directed at Manager "Joe" Kelly. They said he did not maintain discipline, and that he did not supply the inspiration necessary to make his team of all stars get together. But he may fool the critics properly by the end of the season.

When the team loses at home after a winning streak on the road the players' excuse is that the Island grounds, where they not only play, but practise and live, are damp and give them rheumatism.

There is a growing feeling that professional baseball in the last few years has been taken too seriously by the newspapers, and through them by the public. Baseball is all right, but after all it is chiefly a commercial proposition, based on human optimism. And it is rather too much to expect every one of eight teams to be a pennant winner every year.

## A TAXPAYING MONTH.

The last week of July is interesting to the Toronto taxpayer because he is then required to pay the first instalment of the year's taxes. The other instalments fall due in September and November respectively. A system of penalties ensures prompt payments. And for the first few days before the final date the approaches to the City Treasurer's office are thronged with a stern and unenthusiastic

## Save Money and Increase Its Earning Power

WE have issued a Booklet describing the

## "PERIODICAL PAYMENT PLAN"

for the purchase of stocks and bonds.

This Booklet shows how you can create capital through a small monthly savings. It also shows how these savings are protected and how they are available for use at any time if required.

Write to Investment Department.

THE METROPOLITAN SECURITIES AGENCY, LIMITED

150 St. James St., MONTREAL  
111 Mountain Hill, QUEBEC



tic crowd of thrifty ratepayers. Financing Toronto has become a serious matter. The expenditure this year will run well over \$9,000,000, a sum much beyond the requirements for the ordinary activities of the government for the entire Province of Ontario. Here are some of the big items which go to make up such an impressive total:

Debt charges	\$2,340,136
Courts	135,024
Police Department	689,508
Jail	47,830
Public Schools	1,647,041
High Schools	229,147
Technical Schools	98,819
Separate Schools	118,150
Hospitals	125,000
Board of Health	122,957
Isolation Hospital	56,756
Law Department	36,350
Assessment Department	87,909
Charitable Grants	94,950
Roadways	147,389
Snow Cleaning	58,664
Engineering Salaries	48,060
Street Cleaning	519,536
Public Watering	83,347
Maintenance of Stables	69,592
Waterworks	408,913
Firemen's Salaries	314,700
Fire Hydrants (water)	157,950
Street Lighting	247,205
City Hall Maintenance	69,229
Architect's Salaries	42,815
Official Salaries	150,056

Not all of the \$9,000,000 expenditures has to be raised by direct taxation. The waterworks department, for example, provides nearly \$1,000,000 revenue. The street railway company, under its agreement, now yields almost another \$1,000,000 annually. Licensees contribute over \$200,000. The exhibition may yield a profit of \$60,000. But when all the sources of revenue have been exhausted there remains a substantial sum of \$6,286,963 to be raised by taxes. This is raised on an assessment of \$343,598,145. Reduced to what the individual pays this means that a man with property assessed at \$5,000 has to put up \$92.50, which, with his local improvements for sidewalks, pavements, etc., brings his taxes to more than \$100.

As may be judged from the size of the annual debt charges, the city's debt has reached large proportions. The gross debt stands at \$43,000,000, reduced by cash \$1,000,000 and investments of \$9,000,000 to a net amount of \$33,000,000. Offsetting this in part is the fact that the property owned by the city is worth at least \$20,000,000.

Nevertheless, it came as something of a shock to many citizens to learn that the Mayor and the City Treasurer had failed to sell \$5,000,000 more bonds in England.

## MAKING SAFE INVESTMENTS

MUNICIPAL MARKETS NOW APPEAR TO BE VERY LOW, AND IMPROVEMENT LIKELY.

Therefore, a Good Time to Buy Bonds—There are Some Other Ways for a Man to Use His Money—Mining Stocks Offer a Simple Way to Get Rid of It.

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.

(By "Investor.")

The market for municipal bonds has been pretty quiet during the past few months. Investors have declined, and the amount of business has slackened, all because of the fact that the London market is not in a receptive mood. The reasons for London's present attitude are several. First, of course, comes the uneasiness in the political situation; then the same feeling respecting the foreign situation. The tremendous amount of issues of recent years has, too, caused a glut in the market. And, finally, there is always necessary a period of digestion after any prolonged period of satisfying hunger—financial or physical—and England has been gobbling up everything that has offered for a long time past, and is now quietly enjoying a rest, while the process of assimilation proceeds.

In Canada there is no great slackening in the demands for municipals, although there are, of course, quiet spells. The quietness in England has resulted in a lowering of prices in many cases, and consequently there are many municipal bonds on the market at present selling considerably below the prices of even a year ago. It is quite possible that if the London market remains quiet for a long period these prices may shade a bit further. Happily, however, the probability of a long period of quiet in England is not likely, and as a natural corollary prices are not likely to depress further. Probably after a period of quietness the prices will begin to move upward, for there is observable at present a tendency for money to cheapen, and with cheaper money bonds cannot fail to respond with an advance in price. Indeed, it appears quite likely that within the next two years some of the prices quoted at present will appear as low as those of 1907 do now.

Many people do not like municipal bonds as investments because they are not exciting and their yield is small. All of which is quite true. But the average man when he puts away his savings in a bank is not going to complain because there is no run on the institution in which he deposits his money, though, goodness knows, it is exciting enough when it happens. He may complain, however, that the rate is too low, and in that he has his own remedy in his own hands—he can buy bonds.

certain amount of risk, varying in proportion to the certain or uncertain character of the business. Bonds of companies supplying the necessities of life, such as the bonds of the large packing companies, flour mills, etc., are usually speaking safe enough for the average man. To repay him for his slightly greater risk these bonds pay a considerably better rate of interest. If he wants to take a lesser risk than the more speculative industrial bonds, but hesitates over buying the more stable industrials, he can purchase the debentures of western towns, which are by no means gilt-edged, yet are safe enough short of a national calamity. But if he wants a high degree of safety Canadian city debentures, railroad equipment bonds and bonds of most public service companies would answer his purpose. Indeed, if he were to buy municipals at the present time he would, as suggested above, stand a very good chance of making a modest profit through an increase in the market value of his holdings.

If, however, he is a speculator he can buy shares, and stand a fair chance of making a profit if he uses discretion and does not buy of margin. At the present time, though, I do not think shares a wise thing to buy. Most of them are pretty high, and "pretty high" means a good chance for a fall.

If he is really desperate, and wants to make a "pile" or lose all, he has always recourse to the mining market. There his chances are about 1,000 to 1 against his making anything, but there is always someone glad to sell some mining stocks for real money. If he would rather have the mining shares than his money here's his chance. They often make nice wall paper—or insoles for boots that are too large. It's rather expensive, however.

## GET ACQUAINTED WITH YOUR NEIGHBORS.

If you are genteel in appearance and courteous in your manner, you will be welcomed in every home in your locality, when you are showing samples of our superior toilet goods, household necessities, and reliable remedies. The satisfaction which our goods give, places the users under an obligation to you, which wins for you the same respect, esteem, and intimate friendship given the priest, physician, or pastor, and you will make more money from your spare time than you dream of, besides a host of friends. This is your opportunity for a pleasant, profitable and permanent business. Address, The Home Supply Co., Dept. 20, Merrill Building, Toronto, Ont.

## THIMBLES 223 YEARS OLD.

They Are Symbol of Industry All the World Over.

There was a time when that useful protective covering for industrious fingers, the thimble—which dates from 1684—was very costly. Indeed, only well-to-do women could afford to wear one. Afterward, however, they were made of lead and other common metals, and to-day you can get quite a serviceable article for a halfpenny, says London Answers.

The Dutch finger hat (finger hood) became in England the "thumb bell," from its bell like shape. It was originally worn on the thumb to parry the thrust of a needle pointing through the stuff, and not, as at present, to impel it.

All the world over the thimble is a symbol of industry. The gift of one to a little girl is taken as a hint that she should learn to sew or that her clothing needs mending.

Fashion in thimbles is very luxurious in the East. Wealthy Chinese women have thimbles carved out of mother of pearl and sometimes the top is a single precious stone.

7%

Cumulative Preferred Stock

AMES-HOLDEN  
McCREADY  
LIMITED

(Carrying a Bonus of 40%  
Common Stock).

Price and full particulars  
will be gladly forwarded  
on request.

CANADA SECURITIES  
CORPORATION LTD.

Montreal, Toronto, London, Eng.