4 P.M. EDITION

London Advertiser

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DAMAGES IN SAUNBY CASE EXTEND OVER NINE YEARS

Question Settled by Order Received from England—Costs of Appeal to Privy Council Nearly $6,000.

The only thing that remains to be done to bring the long-drawn-out case of Saunby vs. the Water Commissioners and the City of London to a close is to have an assessment made of the damages to be awarded the plaintiff, the costs of the action, from the issue of the writ, fixed, and the city to pay the whole shot.

This, however, will not be accomplished for some months.

Some weeks ago, when the judgment of the Privy Council was received, deciding the case in favor of Mr. Saunby, a question arose as to whether the damages were to cover only the six months preceding the commencement of the action on Aug. 17, 1897, or whether they should extend from Feb. 17, 1897, up to the time the damages are assessed by the court, which will mean at least nine years.

The city took the ground that the damages were to cover six months only, but Mr. C. H. Ivey, of Ivey & Dromgole, solicitors for the plaintiff, contended that the matter was clearly set out in the judgment, and that the city would have to pay damages up to the time the assessment was made. This gave rise to some talk of having the disputed point referred to the Privy Council for decision, but this will not be done.

City's Objection Withdrawn.

Mr. Ivey yesterday afternoon received a letter from his agents in London, England, informing him that the respondents in the appeal from the decision of the supreme court (the city and the water commissioners) had withdrawn their objection to the issue of the King's order-in-council, approving the report of the judicial committee of the Privy Council. Inclosed was a copy of the order, which stated that the appeal of Mr. Saunby from the supreme court decision in favor of the city was allowed, and that the judgment of the court of appeal for Ontario, confirming the finding of the trial judge, was restored.

"With the variation that the damages be confined to the period beginning six months prior to the said action, and up to and including the time of the assessment of computation of such damages."

The writ was issued on Aug. 17, 1897, and the result of the judgment is that the city must pay the damages from Feb. 17 of that year until some time in 1906, when they will be fixed.

The trial of the suit was held by Chief Justice Falconbridge, who found in favor of the plaintiff, and awarded damages to extend over a period beginning six years prior to the commencement of the suit, and up to the time of the assessment.

Damage Period Reduced.

The court of appeal at Toronto sustained this judgment, but when the appeal of the city came before the supreme court, the counsel for Mr. Saunby, feeling sure of a favorable decision, consented to have the damages date from six months prior to the action until the date of assessment. The decision of the supreme court reversing the finding of the court of appeal was no little surprise to the plaintiff, who then sought the Privy Council—the highest court in the kingdom—with the result that he beat the city.

Just when the costs of the case from the issue of the writ until the action passed out of the hands of the supreme court, will be fixed, is unknown. The time for assessing Mr. Saunby's damages has not yet been set, but the task will not likely be commenced for some time yet. Judge Finkle, of Woodstock, is the assessor. Under ordinary circumstances, the local master, Mr. R. K. Cowan, would fix the damages, but Mr. Cowan is debarred by reason of the fact that he was a member of the water commission at the time of the trial and gave evidence against Mr. Saunby. Judge Edward Elliott was seriously ill at the time, and could not be named; and the late Judge William Elliot, by reason of his advanced years, was unequal to the task. Hence both parties to the suit agreed to have Judge Finkle act, and he was accordingly named by Chief Justice Falconbridge.

English Costs Alone $5,500.

The costs of the case will be exceedingly heavy. The plaintiff's costs in England alone have been fixed at £530, or $2,600, while the costs of the city in England will likely exceed this amount by $1,000, making a total of $5,500 or $5,600. The city is compelled to pay this sum, as well as the entire costs of the case through the three Canadian courts. These will be much greater than the costs incurred in England. The witness fees alone at the trial in this city amounted to $500 a day.

IMPORTANT HINT TO CUSTOMS MEN

Must Not Hold Incorporate Offices or Interfere in Political Questions.

[Special to The Advertiser.]

Ottawa, Ont., Dec. 28. — A special memorandum to the following effect has been authorized by the customs department:

"The attention of customs officers is called to the following instructions by the Governor-in-Council:

"No officer of customs is allowed to hold a corporate office or to interfere in political questions, either local or general.

"The corporate offices referred to are such offices as warden, mayor, alderman, school trustee and councilor.

"This applies alike to officers of the inside and outside service."

BARTON MURDER; VICTIM IDENTIFIED

Startling Evidence Promised for Inquest January 9, in Hamilton.

[Special to The Advertiser.]

Hamilton, Dec. 28. — It was stated on best authority today that the police have had the victim of the Barton murder identified for a month past, and there will be some startling evidence when the inquest is resumed on Jan. 9.

Death of an Editor.

Rochester, N. Y., Dec. 28. — William Purcell, for many years editor of the Union and Advertiser, died last evening. He had not been actively engaged in newspaper work since 1900.

Appalling Loss of Life And Property in Russia

Casualties in Moscow Alone Placed at 15,000—Rebels Fight to Finish.

St. Petersburg, Dec. 28.—From an inpendent source, the Slovo declares it has learned that the bloodshed at Moscow has been frightful; that the casualties will reach 15,000, and that about 100 Red Cross workers have been dispatched from St. Petersburg to Moscow to aid in caring for the wounded.

The paper also says that it has learned that the arms of the revolutionists mostly came from Germany and Belgium. The information of other papers is that while admitting that the revolutionists are showing signs of exhaustion, they do not regard the issue as decided. In spite of the bad prospects here the leaders of the revolutionists are continuing their desperate efforts to bring on a general conflict.

The budget for 1906 estimates the ordinary revenue at $50,000,000 in excess of the ordinary expenditure, but shows that the Government will require $195,000,000 additional to liquidate the war expenses. The Emperor has signed a ukase, empowering the Minister of Finance to issue $200,000,000 short-term gold bonds for sale abroad, not any of which, however, are yet known to have been issued.

At Kharkoff the flag of armed revolt was raised, but according to reports the troops put down the outbreak mercilessly.

Provisional Government Captured.

The 22 members of the so-called provisional government, which had been sitting there, were captured early in the day and later, when the red flag was raised and barricades were erected around the Helfrich engine works, which armed revolutionists were holding, cannon were brought up and the revolutionists were given ten minutes in which to surrender.

They sent out an emissary, who was seized by the military commander. The command was then given to the artillery to open fire on the works and they were literally battered down over the heads of the revolutionists.

A Narrow Escape.

The latter held out until three-quarters of their number were killed or wounded, when the remnant, 137 men, surrendered.

Lieut.-General Mistchenko, who commanded a Cossack brigade in Manchuria during the Russo-Japanese war, has arrived at Moscow, and may have taken over the command of the troops there. He had a narrow escape from capture by the revolutionists at St. Andrew's Monastery, on the outskirts of the city, where the track was

(Continued on Page Three.)

RECOUNT IN REGINA

Mr. Bole, the Liberal Candidate, is Now in the Lead.

Regina, Dec. 27.—The hopes of the Liberals are being realized here in the recount today. Mr. Bole is six ahead, with four polls to be counted, which will increase his lead.

TRAIN'S COLLIDE

Engineer James Suddaby, of Ottawa, Was Killed.

Ottawa, Dec. 28. — Engineer James Suddaby, aged 44, of 23 Center street, Ottawa east, was killed as the result of a collision between a passenger and freight train on the Grand Trunk Railway at Kearney, about 7:30 last evening. Fireman Frank Grendal, 478 Lewis street, who was in the engine with Suddaby, had a miraculous escape, and none of the passengers were injured.

NOMINATION FAILED

Bothwell's Councilors-Elect and Two Nominees Didn't Qualify.

[Special to The Advertiser.]

Bothwell, Dec. 28. — The town cannot get a council here. Thomas Haller was elected by acclamation, and two candidates were nominated for the council, but neither qualified. Consequently fresh nominations will have to be made.

HIGHWAY ROBBERY

Napanee Man Held Up and $350 Taken From Him.

[Special to The Advertiser.]

Napanee, Dec. 28.—Oliver Smith, of Moscow, near here, was held up and robbed of $350 last night. Three robbers were at work, two held the horses, while the third went through Smith's pockets.

The robbery took place at Salem, near Napanee. Mr. Smith owns a thresher, and was collecting his accounts.

PRINCE ARTHUR'S VISIT

He Will Arrive in Canada from Japan About March 18.

Ottawa, Dec. 28.—Colonel Hanbury-Williams, military secretary to the Governor-General; Mr. Joseph Pope, under secretary of state, and Mr. Baker, of the C. P. R., were in conference yesterday morning regarding the itinerary of Prince Arthur of Connaught, who will arrive in Canada from Japan about March 18.

BRUCE MINES SOLD

Copper and Smelter Company of Ontario the Purchasers.

Bruce Mines, Dec. 28. — At the nomination meeting for mayor and councilors, Mr. H. J. Carnegie Williams announced that news had arrived by mail that the Bruce mines had been transferred to the Copper and Smelting Company of Ontario, and that inspectors would arrive to give out the work. This was a good Christmas box for the town.

KILLED AT NAIRN

John Barnes, of Ottawa, Meets Death by Railway Accident.

[Special to The Advertiser.]

Ottawa, Dec. 28. — John Barnes, of Ottawa, was killed in a railway accident at Nairn, Ont. Word just reached Ottawa in a telegram from the reeve of Nairn, but no particulars are given. James Barnes, a brother, has gone to bring the body here for burial.

ANOTHER LAKE ERIE FERRY

Boats Are To Be Run Between Port Burwell and Ashtabula,

Philadelphia, Pa., Dec. 28.—The directors of the Pennsylvania Company at their meeting today approved of a joint agreement between that company, the Canadian Pacific and J. W. Ellisworth, of Cleveland, for the operation of a carferry service between Ashtabula, Ohio, and Port Burwell, Ont., whereby the Canadian Pacific will be enabled to get its supply of coal for its locomotives and for other purposes.

DEADLY GRADE CROSSING

Three Persons Were Killed and Several Others Injured.

Mahoney City, Pa., Dec. 28. — Three persons were killed today in a collision between a Lehigh Valley freight train and a Schuylkill Railway trolley car on a grade crossing at Girardsville, Pa., near here. Two of the dead were Arabian women peddlers, and Michael Winkle, of Ashland, was the third. Several other persons were slightly injured.

SERIOUS FIRE AT NIAGARA FALLS, N. Y.

Assistance Sent From Buffalo—Hotel and Business Houses Burned—Loss $140,000.

Niagara Falls, N. Y., Dec. 28.—Fire started this morning in the basement of the old Porter Hotel, now a part of the Imperial Hotel at Falls and Second streets, in the portion occupied by Faxon, Williams & Faxon, grocers. The occupants of the Porter Hotel were startled by a terrific explosion downstairs, and almost immediately the flames began to shoot up through the buildings. Fortunately the force of the explosion was sufficient to arouse all the occupants, who were able to make their escape, but nearly all lost their clothing and personal effects.

The fire quickly spread through the hotel, and to the store of J. & G. M. Rae, sporting goods, next door. Both Faxon, Williams & Faxon and the Rae stores are complete losses, about $25,000 each.

The Imperial Hotel caught fire from the Porter. The Temperance House annex, just back of the Imperial, caught fire, and the top story was completely gutted, and the second floor badly damaged. The roof of the Presbyterian Church on First street, also caught fire, but the building was saved.

Explosions of barrels of whisky in Faxon, Williams & Faxon's cellar during the progress of the fire scattered their contents in every direction and added to the fierceness of the blaze, and the constant explosion of cartridge and other ammunition in the Rae store added another element of danger.

When the fire appeared to be beyond control an appeal for aid was sent to Buffalo, but before the engines arrived the local firemen had the fire well in hand.

The total loss is estimated at $140,000. The Imperial Hotel building was damaged to the extent of $15,000, and its contents valued at $20,000 are a total loss. Other losses were: Temperance Hotel, $10,000; Buffalo, Niagara Falls Electric Light and Power Company, $5,000; Presbyterian Church and Luce S. Devery, $2,000 each; Lehigh Valley ticket office, $1,000; adjoining stores damaged by smoke and water about $35,000.

YOUNG LONDONERS WEDDED

Mr. J. R. Vining and Miss Isabel McPherson United,

A very quiet but pretty wedding was celebrated at the home of Mr. Archibald McPherson, 172 Central avenue, yesterday afternoon, when Mr. McPherson's daughter, Miss Isabel, was united in marriage to Mr. Jared Vining, B.A.

Only the immediate relatives and friends of the couple were present. The ceremony was performed by Rev. W. J. Clark, pastor of First Presbyterian Church. The bride's costume was of white embroidered net lace over silk, with hat of shirred white velvet, with cream plumes and ermine trimmings. The couple were unattended.

Mr. and Mrs. Vining left for a short honeymoon trip to eastern points. They will reside at 523 Dufferin avenue.

A FAREWELL BANQUET

Friends Tender It to Gordon Sutherland, Who Is Leaving the City.

About 60 of the friends of Mr. Gordon Sutherland, traveler for the John C. Green Company, tendered him a farewell banquet at a downtown cafe last night. A most pleasant evening was spent by the company.

Mr. Sutherland was made the recipient of a handsome present from the boys. The address was read by Mr. Lorne Raply, and the presentation was made by Mr. Scott Sutherland. Mr. Albert Doke was chairman. During the evening musical selections were rendered by Cyril Brennan and Ewan Ardiel, and solos were given by Milton Francis, Clay Gilson, Elliott Weston and Fred Bridgman.

Mr. Sutherland is leaving for Toronto after the new year, as the John C. Green firm is going to remove to that city.

THE WEATHER.

Tomorrow—Becoming Colder.

London, Thursday, Dec. 28.

Sun rises..7:50 a.m. Moon rises..9:41 a.m.
Sun sets...4:48 p.m. Moon sets...7:48 p.m.

Toronto, Dec. 27—8 p.m.

The weather has continued quite mild today throughout the Dominion. The lowest temperature reported this evening is 14°, at Winnipeg.

FORECASTS.

Thursday, Dec. 28—8 a.m.

Increasing southeast winds and rain tonight and Friday, becoming colder Friday night.

TEMPERATURES.

Stations.	8 a.m.	Min.	Weather.
Calgary	10	8	Fair
Winnipeg	— 8	4	Fair
Parry Sound	30	26	Fair
Toronto	30	28	Fair
Ottawa	24	24	Fair
Montreal	26	25	Fair
Quebec	40	26	Rain
Father Point	26	26	Rain

WEATHER NOTES.

The weather has turned a little colder in the Northwest, but continues quite mild from Ontario to the Maritime Provinces. A disturbance now developing over the Southwest States will probably move to Ontario and Quebec.

LOCAL TEMPERATURES.

The highest and lowest readings of the thermometer at the local observatory for the 24 hours ended at 8 p.m. Wednesday were: Highest, 45°; lowest, 32.5° above.

THE MUNICIPAL CAMPAIGN.

The meeting to discuss municipal matters, which will be held in Collins' Hall, West London, tonight, will in all probability boast of a much larger crowd than the meeting in the east end. It is said that several of the villagers who have grievances to air will be on hand and will make things interesting for those who have been attacking West London breakwater expenses this year.

Around the city hall today it was the feeling that Mr. J. C. Judd in his mayoralty fight is losing ground. Now that the several attacks made on Ald. Stevely have been shown to be groundless, people are beginning to see victory by a safe majority for Mr. Stevely. In the city hall today an even money bet was made on 200 majority for Stevely.

The definition of the Saunby judgment, which has just come to hand, is looked upon as a bad thing for the success of the new main. It is now felt that it will take between $25,000 and $30,000 to clear up the case for the city, and people are likely to vote against a further mortgaging of the waterworks until such times as this indebtedness has been cleared off. Of course, this is not a business way of looking at the matter. The people should ask themselves the question, Is the second main a necessity? If they think it is, they should vote for it. But it is thought that many people will look to the financial side of the question alone; and now that the city has been mulcted to the tune of probably $30,000 for damages and costs to Mr. Saunby, great fear is expressed for the success of the new main bylaw.

The refunding of the fines inflicted on the street watering contractors is likely to cut a figure in some quarters in the present election. Today a ratepayer visited the city hall and secured the facts of the case from the city engineer's office. He looked at the reports against the contractor made by the street watering inspectors, and then at the fines imposed by the city engineer.

"I pay for street watering," he said, "and I have been badly treated. Now, a number of others and myself have determined to 'soak' those aldermen who voted to give back the fines to the contractors, merely for the sake of making a few solid votes. They'll find that they have lost more than they have made when the ballots are counted. We're going to show No. 3 committee that the people, as well as the contractors, have votes."

It is expected that ex-Ald. Judd will answer the following charges at the meeting in West London tonight:

That he is a shareholder in the London Electric Company and that annually he pockets a portion of the people's taxes.

That he is the man who engineered the five-year exclusive contract for the Bell Telephone Company in the city of London in 1898.

That he tried to block electrical competition in London by seeking to make the conditions for the Sifton company so hard that that or any other concern could not do business in London.

That his firm are the local lawyers for the Grand Trunk Railway, which will be next year asking the city council to close up Clarence street, and other streets.

That he has acted for the Grand Trunk in the interswitching case, in which one Jean, of East London, was interested.

That he acted for the Grand Trunk at the inquiries into the deaths of Yardman Wilson, and Fireman Phibbs, and also for the Grand Trunk against one Bourne, of East London, who was struck by a train at the Adelaide street crossing.

The people would like to hear Mr. Judd speak on these matters.

The Conservative ticket is being distributed in a bare-faced manner by the party workers. It contains the names of all the old Tory aldermen, as well as those of Messrs. Scarlett, Everett,

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Unknown Man Drowned.

Rome, N. Y., Dec. 28. — In the Erie Canal here yesterday was found the body of a man 35 or 40 years of age, five feet nine inches tall, weighing 180 pounds, black hair and small black mustache. In his pockets was found a small silver watch upon which were the initials G. B. The remains are unidentified.

Married Mother of Twenty Children

Brantford, Dec. 28. — Alpheus John, an Indian, who comes from Tuscarora, yesterday married Mrs. Harriett Lickers, from the same locality, who is 45 years of age and already the mother of twenty children. A local clergyman tied the nuptial knot.

Canadian Editor Goes West.

Woodstock, Dec. 28. — Word has been received here that A. B. Watt, B. A., late managing editor of the Sentinel-Review, has started a new paper, the Saturday News, in Edmonton, Alberta. In writing to a friend here he says that he is pleased with the west and particularly with Edmonton.

BACKBONE OF INSURRECTION IS BELIEVED TO BE BROKEN

The Rebels May Keep Up Guerilla Warfare—City of Moscow a Battlefield.

Moscow, Wednesday, Dec. 27, 8 p.m., via St. Petersburg, Dec. 28.—The backbone of the insurrection is broken, and the uprising here is rapidly going to pieces. The revolutionists are able to keep only a guerilla warfare, but the ease with which they can move small detachments from place to place renders the task of suppressing them slow and tedious.

The Brunnaia quarter has been cleared by the members of the "Drujina," as the fighting organization of the revolutionists is called. They have transferred their operations to East Tverskaia, where they confine themselves principally to sniping from the roofs of houses, occasionally throwing a bomb on advancing patrols and making off on the appearance of artillery. All the troops of the Moscow garrison, including the former disaffected Rostoff grenadiers and the reinforcements which are employed in crushing the revolutionists, are still insufficient to occupy thoroughly the territory won, thus enabling the revolutionists to step into vacated territory as soon as the troops move on. Many of the attacks on patrols are seemingly made out of a pure spirit of bravado, as they are completely futile from a strategic standpoint. The remnants of the insurrection now lack cohesion or head.

Moscow a Battlefield.

The city of Moscow bears the picturesque appearance of a battlefield. Officers are everywhere seen galloping through the streets or being driven about in rapidly-moving sleighs, accompanied by escorts of dragoons or Cossacks. The center of the city, for the first time, today showed signs of life, the stores reopening, and the inhabitants, who had been cooped up for five days, were venturing out for a breath of fresh air.

The troops began operations this morning at the triumphal arch, bombarding and demolishing an immense barricade, near the car stables of the Belgian Company, which had been built behind overturned tramcars. Thence slowly pivoting from the arch, the column swept eastward, clearing all the streets off Tverskaia and north of the boulevard, which separates the battleground from the center of the city. Barricades were not so numerous in this region as was the case during yesterday's fighting, and the troops encountered less opposition.

EVANGELISTS IN WICKED CHICAGO

Messrs. Torrey and Alexander Greeted With Great House—Overflow Meetings.

Chicago, Dec. 28. — So great was the crowd that gathered last night at the Chicago Avenue Church to welcome Dr. R. A. Torrey and Rev. Charles M. Alexander home from their four years' evangelization trip around the world, that it could not be accommodated in the church building at one time, and after a short service the pews were cleared, and a second audience filed into the building to hear the renowned evangelist and his singing colleague.

Fully 6,500 persons gathered at the doors of the church.

When the seats had been filled an announcement was made that according to the ordinance none would be allowed to stand, and the doors were closed, those shut out holding two "overflow" meetings.

Still the steps and sidewalks leading to them were blocked by those eager to hear the men who had "spread the fire" through Great Britain, China, Japan and other countries. They passed the time singing hymns, and when finally word was given that they could enter the church they hurried into it until it again was filled, so that the police had to give orders for a large number to leave. It was the opening of an evangelistic conference that will last until tomorrow night. Several speakers from different parts of the country were at the services, and many more are expected to reach Chicago today.

The meetings were enthusiastic from the beginning, but under the influence of Dr. Torrey's words they were swept along until nearly every person present arose to his feet in answer to his request for "volunteers for Christ."

THIS LAW WILL BE ENFORCED

Dealers Must Keep Record of All Sales of Pistols and Air Guns.

The police commissioners at their final meeting of the year yesterday passed a resolution which will affect many of the shopkeepers of this city.

The resolution was to the effect that the chief of police should carry out to the letter the statute in the criminal code relating to the sale of firearms, in the shape of pistols and air guns.

The particular section of the law reads as follows:

"Everyone is guilt of an offense and liable on summary conviction to a penalty not exceeding $25, who sells any pistol or air gun, without keeping a record of such sale, the date thereof, and the name of the purchaser, and the maker's name or other mark by which such arm may be identified."

Thus the hardware dealers, sporting good places and pawnshops must take notice and hereafter live up to the law. In the past, the purchase of a revolver entailed practically no such proceeding whatever, but the occasional use of firearms sometimes with very bad results, such as the recent shooting affray at the Cove, has led the commissioners to ask that the law be carried out in this respect.

A resolution of commendation for Mayor Campbell, and expressing regret that he is about to sever his connection with the board was passed. The mayor was characterized as a highly creditable presiding officer, and one who was most willing to do all in his power and at all times for the welfare of the city.

Some minor business was transacted, among which was the sanctioning of certain amendments to the rules and regulations of the police benefit fund.

Those present were Mayor Campbell, Judge Macbeth, Magistrate Love and Chief Williams.

The York Loan Shortage Placed at $1,041,000

Mr. Phillips Thinks the Assets Will Realize More Than Present Estimate.

Toronto, Dec. 28.—The feature of yesterday morning's session at the York County Loan and Savings Company inquiry was the discovery that the liabilities of the company, as shown by the company's books, were a million dollars greater than the estimated assets. The figures are as follows:

Liabilities	$3,192,268
Assets, about	2,040,634
Deficit	$1,041,634

This means that the shareholders will get about 66⅔ cents on the dollar. Mr. Joseph Phillips, however, believes that the final result will be much better than this, as the land held by the company should bring much more than it is valued at in the company's books, and if the rules were strictly enforced there would be a great number of forfeitures of claims which were not fully paid up, and there was $160,000 to shareholders on the stock, which would also result in a forfeiture of claims.

Long litigation crops in in the combined attitude of Mr. Phillips and his counsel today. They contend that where 22 per cent was deducted from principal paid in by shareholders by the company for expenses and resulting so that out of every $100 paid in only $78 was recorded in the books, and when the transfer was made to permanent stock instead of $100 being transferred, but $65 was recorded, that the company is not liable for 100 per cent.

The following statement was handed out by the commissioners showing the condition of the accounts: Amount of liabilities on permanent stock paid for was $8,081,000; amount paid account through withdrawals maturity to fully paid and forfeited, was $5,875,000; liabilities due on terminating stock this date, are $2,206,000.

This, however, may be reduced by forfeitures in 1905, which are not charged up.

Books show loan funds which represents liabilities on terminating stock less 15 per cent charged expenses fund, $931,108.

Amount of loan fund should show $2,206,000, less 15 per cent, $1,875,100.

Account is wrong then to the extent of about $944,000.

NEED 17 PER CENT.

It was shown later that to meet the obligation of the York Loan Company it would have been necessary to earn 17 per cent on the collection received from agents, which really were only 78 per cent of the amount of the matured stock. At the same time, while the dividends to be paid would have been nearly $400,000 in mortgages held by the company worth $500,000, were paying 6 per cent, while the rental from real estate was swallowed up by taxes and insurance.

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