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ORIGIN OF THE DOLLAR MARK

SIGN USED IN PORTUGAL IN
SIXTEENTH CENTURY.

Was Called "Cifrao"—First and
Last Letters of Word Mean
Thousands.

Of all the theories advanced in explanation of the origin of the dollar mark not one is entirely satisfactory and convincing. A Spanish source has often been suggested, but the fact that the sign is not used in Spain is at least a negative indication that another origin should be sought.

The following theory is not presented as complete, but it has some aspects of probability which make it seem worthy of consideration. The sign \$ was used in Portugal as early as 1544; how much earlier is not at present said. It was called cifrao (cifra means a cipher, and cifra is merely argumentative). The Portuguese, however, did not use it originally or exclusively to represent a monetary unit, as appears from the definitions of cifrao given in the Portuguese dictionaries of Viera Moraes Silva and in the Dictionario Contemporaneo, all of which say in substance that the cifrao served to separate the thousands from the hundreds, as, for example, 3000\$00, and that it serves also as an abbreviation for three ciphers, so that 7458\$000 is the same as 7,458,000.

The Dictionario Contemporaneo adds that it is also used to represent a monetary unit, as the patacas in Macau and Timor, the dollars in America, etc. It may be added that Macau and part of Timor are Portuguese possessions and that the pataca is nearly equivalent to the dollar in value. The sign was also used to represent thousands of men as well as of coins; thus the Portuguese historian Lemos writes of 40 cavallos, e 608 infantas—four thousand cavalry and fifty thousand infantry.

Carried to Brazil.

The Portuguese naturally carried this sign with them when they colonized Brazil, and it is in constant use in that country. It should be observed that when the Portuguese use it in reckoning money, they always use the word reis. They write 4,000\$000 reis, or 4,000\$000. It may be well to explain that the real (plural reis) is an imaginary coin worth .08 more than our min., the milreis is therefore equal to \$1.08 of our currency. In Brazil it is equivalent to half as much.

In rough calculation Portuguese money can be reduced to our standard by striking off one cipher, placing \$ at the left and putting the decimal point in its place. Thus 1800 is the same as \$1,800, 108,000 is \$10,800, 1,080,000 corresponds to \$108,000, and so on—all this, of course, being only approximate. The same process can be followed with Brazilian money and the result afterwards divided by two.

A Contradiction.

It seems probable that the \$ is a contracted combination of M. and S, the first and last letters of the Portuguese word milreiros, which means thousands. The suppression of the middle stroke of the M would be very natural in cipher. The mark, as we have seen, is in general use in Brazil. It is also used in the other Latin-American countries, and it seems very probable that Spanish America adopted it from Portuguese America. The boundaries between Brazil and the neighboring Spanish colonies were not very clearly established in the eighteenth century. For some time the Portuguese held possession of parts of Paraguay and Uruguay. It is surely not strange that the cifrao should have been introduced into those regions, and that its use should have extended to all Spanish possessions.

It is well known that money of Spanish-American coinage was extensively circulated in the United States in the early colonial days, and the sign would not improbably be employed in commerce. Its position before instead of after the numerals may be accounted for by the English custom of placing the \$ to the left, as has been suggested. In Spanish-American books it sometimes occupies one place and sometimes another, but here again Portuguese influence might be traced for as its place was immediately before the hundreds as we have already seen, it would correctly stand at the left of hundreds in writing \$1,000, since the American system of reckoning very seldom takes mills into account.

Brace up.

The following advice is not new, but it deserves to be repeated and borne constantly in mind: "Resist the first inclination to stoop. Brace up whenever the shoulders settle down. To place oneself side-wise before a mirror and allow the back to curve forward, then gradually to straighten it will convince anyone that, with every inch that is raised, ten years seem to be taken from the apparent age." Women adopt many and varied methods of holding on to a youthful figure, but this is by far the best, for it involves no deception or artificiality. Some people are quite as attractive in old age as they were in their youth, but it is not those who "let themselves go" and sink into an appearance of having lost their interest in life.

THE ROYAL BANK

ISSUES ITS STRONGEST STATEMENT.

Cash on hand reaches record level of 47.93% and liquid assets total 46.16% of liabilities to public. Bank writes off half a million on value of investments. Surprising results under exceptional trade conditions.

The great care which has been exercised this year by the larger banks of Canada in maintaining themselves in the strongest possible position, and in this way being able to guard against any developments that might arise in the country, is strikingly illustrated by the showing made by the Royal Bank of Canada in its annual statement for the fiscal year ending Nov. 30th, 1914.

A close study of the general statement of assets and liabilities would seem to indicate that the management has given its every consideration towards keeping the bank strong both in cash and immediate liquid assets, such a policy being rendered advisable by "the very unusual conditions brought about in Canada by the outbreak of the European war. In order to maintain such a position, even opportunities for profits were apparently ignored to some extent, but as a result the statement, as a whole, is perhaps the strongest ever issued by the Royal Bank and at the present time this should be as satisfactory to shareholders as it is reassuring to the public generally. Under the conditions it enables the bank to play a prominent part in helping the Dominion through an unprecedented situation.

New Record of Cash on Hand.

The part of the general statement which is of particular interest is perhaps that which shows the cash position and the liquid assets. At the end of the fiscal year, the amount of cash on hand reached the new high level of \$27,683,855, which is equivalent to such an ample percentage as 47.93% of liabilities to the public. This amount compares with \$21,406,299, last year, which was equivalent to 33.83%, or an increase of over \$6,000,000. Including the cash on hand, the liquid assets amount to \$71,244,677, which is equivalent to as much as 46.16% of liabilities to public. The principal accounts in this department include notes of other banks, \$2,525,205; cheques on other banks, \$5,752,455; balance due by banks and banking correspondents elsewhere than in Canada, \$3,144,502; Dominion and Provincial Government securities not exceeding market value, \$1,158,568; Canadian Municipal securities and British, foreign and colonial public securities, other than Canadian, \$2,185,062; railway and other bonds, debentures and stocks, not exceeding market value, \$36,889,350; call loans in Canada, \$8,574,958; call and short loans elsewhere than in Canada, \$6,080,847.

Indication of Contractions in Trade.

With the falling off in general business in the country, the current loans have naturally shown a slight contraction, these amounting to \$84,585,972, as compared with \$86,889,350 at the end of the previous year and other current loans and discounts elsewhere than in Canada, \$15,002,488, as compared with \$15,551,534.

Growth During Year.

Even under the unprecedented conditions that prevailed, the progress of the bank, as indicated by increased deposits, was most satisfactory. Deposits not bearing interest at the end of the year totalled \$31,224,129, as compared with \$36,276,871, at the end of the previous year, while deposits bearing interest reached a new high level at \$104,827,078, as compared with \$101,900,790. The total deposits aggregated \$136,051,208, as against \$138,177,622, a decrease of approximately \$2,000,000. It will be remembered, however, that during the year the Bank repaid the deposit of the Alberta and Great Waterways Co., amounting to \$7,000,000, and allowing for this, the ordinary deposits during the year showed an increase of \$500,000.

Large Amounts Written Off.

The profit and loss account indicates that owing to the exceptional conditions, the management has deemed it advisable to follow a very conservative policy in its valuation of investments, and this year has made a special reservation on this account of \$500,000. The profits for the year amounted to \$1,886,142, equivalent to 16.30% on the paid up capital. As the balance of profit and loss at the end of the previous year amounted to \$1,015,119, the total amount available for distribution, with the profits added, amounted to \$2,901,262. Of this amount \$1,387,200 was accounted for by \$1,387,200, \$100,000 was transferred to officers' pension fund; \$250,000, written off bank premises account; \$500,000, contributed to patriotic funds; \$500,000, allowed for depreciation in investments. This left balance to be carried forward to profit and loss account at the end of the year, \$614,062.

The statement of Assets and Liabilities, and the Profit and Loss account, are as follows:

Assets.		1914.
Current coin	.....	\$ 12,995,483
Dom. notes	.....	12,688,371
		\$25,683,855
Cent gold res.	.....	2,000,000
Notes and cheques	.....	578,000
Govt. deposit	.....	8,277,691
Other banks	.....	3,148,854
Due by other banks	.....	1,158,568
Government securities	.....	2,185,062
Municipal sec., etc.	.....	13,557,741
Bonds, debts, etc.	.....	8,574,958
Call loans in Canada	.....	6,080,847
Call loans out Canada	.....
Liquid assets	.....	\$71,244,677
Cur. loans in Canada	.....	84,585,972
Cur. loans out Canada	.....	15,002,488
Overdue debts	.....	568,198
		\$171,401,337
Real estate	.....	600,000
Bank premises	.....	5,861,180
Other assets	.....	1,541,536
Total assets	.....	\$179,404,054
To the public—		
Liabilities.		1914.
Circulation	.....	\$ 13,005,256

When a Woman Suffers With Chronic Backache

There is Trouble Ahead.

Constantly on their feet, attending to the wants of a large and exacting family, women often break down with nervous exhaustion. In the stores, factories, and on a farm are weak, ailing women so successful as Dr. Hamilton's Pills. For all women's irregularities their merit is well known.

Because of their mild, soothing, and safe, and are recommended for girls and women of all ages. 25 cents per box at all dealers. Refuse any substitute for Dr. Hamilton's Pills of Mander and Butternut.

"To Fight Till Men Slay Men No More"

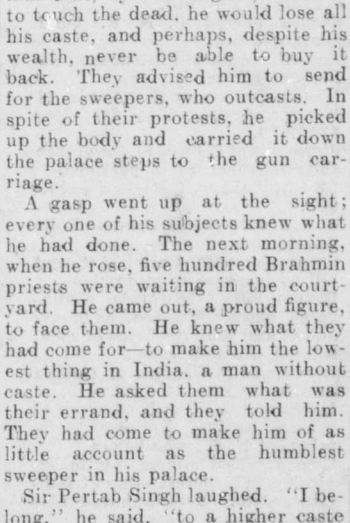
The following poem was written by a young officer—Lieut. Stanley C. S. Kerr, of the 10th Royal Grenadiers company, 20th Battalion, a son of Senator J. K. Kerr. It is entitled "To England."

To England.
Oh! mightiest mother of nations,
Thy peoples hear thy call.
Strike with thy sword and vanquish
Thy foe that's the foe of all!

Steady thy hand for the struggle!
Hark to thy peoples' strain!
That the lives which are lost in the
battle

Have passed, but not in vain.
For the grave can gain no victory,
The sting of death must cease;
For the lives that are lost for free-
dom

Are gained for a blessed peace.
From the swollen lips of the dying,
Parched with a fevered thirst,
Are gained for a blessed peace.



Lieut. Stanley C. S. Kerr.

From the broken hearts of thy
peoples
Comes a cry 'gainst the Prussian
curse.

For the sake of thy unborn chil-
dren
For the grief of thy womenkind,
Who sit and suffer in anguish,
Whom the dead have left behind.

For the life of thy love and honor;
For thy Empire's snow-white
name;
For thy kith and kin who have per-
ished

In the war 'gainst gruesome gain:
Let thy cannon roar with anguish,
Let thy armies strive and strain,
Till the Prussian breed is broken
And his race hath ceased to reign.

Fight on to the end and conquer!
And run thy course to the last,
Is the cry of all thy peoples;
Is the prayer of those who've
passed

Purge out the pride of this Caesar!
Humble him down to the dust!
Strike out his sword from its scab-
bard!

Leave it to mould and rust!
Fight on! Fight on! To the finish.
While our lifeblood flows within,
Till we've been crushed and conquered
By Caesar.

And we've cleansed his blood-ful
sins
Till freedom's cause has triumphed,
Till men slay men no more,
Till the sword is smashed forever,
And the nations cease to war.

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NAPOLEON'S EAGLES.

How He Came to Put Them On Every Regimental Flag.

Napoleon, great in conquest, was not great in soul. He delighted in the picturesque details of warfare, glory and empire. Often with the aptitude of a stage manager, he designed them himself, heightened their appeal with the eloquence of a spread-eagle orator, and reported the result, in his bulletins, with all the effectiveness, and sometimes with all the exaggeration, of a "yellow" journalist.

In the "War Drama of the Eagles," Mr. Edward Fraser has traced the history of one of his most successful ideas. When the committee that was considering a suitable emblem for the newly established empire suggested the traditional Gallic cock, Napoleon would not hear of it. "Bah!" he cried, contemptuously. "The cock belongs to the farmyard. It is far too feeble a creature!" Overriding their final choice, which was a lion couchant, he substituted the eagle.

"It affirms the imperial dignity," he explained, "and recalls Charlemagne." It is doubtful if it would have recalled Charlemagne without a good deal of prompting of the public mind; but it really did recall the conquering eagles of the Roman legions; and this association Napoleon emphasized by putting an eagle, Roman fashion, on the staff of every regimental flag. These eagles, he decreed, rather than the perishable tricolor that streamed below them, should be regarded, honored and cherished as the standards of the army. The artist Isabeau designed them, they were made of copper and gilded, weighed three pounds and a half, and were eight inches in height, and nine inches from wing tip to wing tip. They were received only from the hands of the emperor; to lose one was to incur dishonor that could be wiped out only by the capture of an enemy's flag in battle; no lost eagle might be replaced except by special permission of the emperor.

"Soldiers! Behold your standards!" the emperor declaimed, with a sweeping gesture. "These eagles shall ever be to you the rallying point. Wherever your emperor shall deem it needful for the defense of the throne and people, there shall they be seen. You swear to sacrifice your lives in their defense, to maintain them by your courage ever in the path of victory! You swear it!" There was a moment's breathless pause; then a thundering shout amid the flash of raised sabres: "We swear it!"

Often, indeed, those who swore kept their oath, and many are the tales of devotion and heroism that rest at the end of the glittering golden birds—the "cuckoos," as the soldiers nicknamed them with affectionate familiarity. Yet by the irony of fate, it was the sight of the golden eagle that tipped a captured battle flag, projecting through the carriage window of young Colonel Percy, the messenger from Waterloo, that gave the first inkling of Napoleon's final defeat to the Long crowd. The people followed, and gathered beneath the windows of the house where he delivered his message to the prince regent. Presently a window on the balcony above was thrown open, and the battered eagles, with the tattered tricolor drooping behind them, were thrust through for all to see. They shone in the light of tapers that the excited and triumphant guests snatched from the banquet table, and held up to illuminate them.

France still flies her tricolor, honored at home and abroad; but the imperial eagles vanished with the empire and its bloody glories.

A BRAVE FRENCH SOLDIER.

Promoted For Gallantry on the Field of Battle.

The Boston Post has the following story of Albert Palaphy, a French corporal whose unusual bravery on the field of battle won for him the cross of the Legion of Honor.

As a simple corporal of the Tenth Dragons at the beginning of the war, Palaphy took part in a recent violent combat with the Germans. In the thick of the battle he found his colonel wounded and helpless, and rushed to his aid. Palaphy

Leave it to mould and rust!
Fight on! Fight on! To the finish.
While our lifeblood flows within,
Till we've been crushed and conquered
By Caesar.

And we've cleansed his blood-ful
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Till freedom's cause has triumphed,
Till men slay men no more,
Till the sword is smashed forever,
And the nations cease to war.

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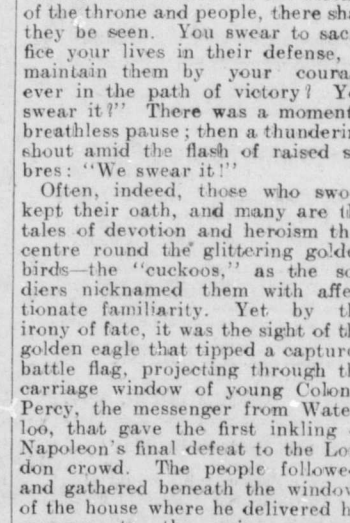
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