

PEOPLE MISS PAYING FARES

THE RAILROADS ARE ROBBED OF MILLIONS.

Smallness on the Part of Some Passengers Seriously Implicates Officials.

A prominent railroad man has estimated that the aggregate loss of the railroads each year through failure of patrons to pay fares that are rightfully due is \$1,000,000. This does not include the mileage of bumper, "blind" baggage, and freight-car riders, an item the proportion of which it is impossible to determine. That it would represent many thousands of dollars there is no doubt, says the Boston Herald, although the employment of detectives throughout the country has partially succeeded in breaking up the practice of "beating a way."

Most of the \$1,000,000 is made up by men and women who try to get over-aged children through without paying for them. A New Haven conductor cites a typical case.

Had It In Her Purse.

The conductor he relieved at a division told that "there's a pretty hard case in here—a woman with a boy who looks a good deal over age." Going to the passenger he told her she would have to pay the boy's fare.

"How old is he?" he asked. "He's not old enough to pay for," imperiously answered the woman. "I never have paid for him."

"Well, that's no sign you never will," responded the conductor. "You will have to pay his fare or get off at the next station."

With that he told the porter on the car not to make up the berth until he had instructions to do so. The woman began to weep and wail bitterly.

"I am sorry to have to do this," said the conductor, "but my job would be in jeopardy if I allowed you to get through. Your friends should have provided you with the funds to make the trip."

Seeing that the conductor was unrelenting, the woman, after many remonstrances and pitiful pleas, reached into her purse and took therefrom a half-fare ticket. With that the conductor delivered himself of a burst of oratory that he himself admits was a work of art.

Bad Example for Boy.

"You ought to be ashamed of yourself," he said. "You allow this boy to sit here and listen to your deliberate lies. Not only that, but you threaten the bread and butter of my family. Do you realize that if you had sent that ticket in for a rebate I would have been discharged for failing to collect it?"

The woman never had thought of it. The chances are that if she had she would have followed honesty as the best policy.

"Like so many other people," said the railroader, "she thought she had a right to cheat the railroad because it was a corporation. It never occurred to her that it was dishonest to defraud even a railroad. Now she encouraged the same spirit in that boy, who no doubt knew that she had the ticket, but was trying to avoid giving it up."

From railway offices come complaints that many men make a practice of boarding suburban trains the first or second station from Boston, and then losing themselves in the crowds before the conductor can pick them out.

Street car officials declare there is a perfect mania for beating the traction company, offering void transfers, bad money in rushes, or even declining to pay because they row they have paid once. This was one reason for the "pay-as-you-enter" car.

Correct Combination.

First Doctor—Well, what has he? Second Doctor—It is a beautiful combination. He has appendicitis, nephritis, laryngitis and \$1,000.

CARRIAGE FACTORIES, LTD.

6% FIRST MORTGAGE BONDS

ASSETS	
Net Assets	\$2,075,000
Bond Issue	800,000
	\$1,275,000
EARNINGS	
Earnings, 1911	\$122,466
Bond Interest Charge	30,000
	\$92,466

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

WRITE FOR PARTICULARS

J. A. MACKAY & COMPANY LIMITED

Royal Bank Building, TORONTO
J. A. MACKAY & COMPANY
Guardian Building, MONTREAL

IN AFRICA TO KILL.

Three Hundred Parties Per Year Visit the Dark Continent.

D. D. Lyell, in his little book "Nyassaland," tells us that quite 300 sporting parties visit British East Africa annually, so that if each party spends a minimum of 300 pounds, that will mean a total sum of 90,000 pounds. Most of this large sum goes into the hands of the natives.

In Nyassaland the sporting licenses are much more moderate in cost than in British East Africa. In the latter the sportsman pays 50 pounds for shooting a very limited number of each species, and there is an extra charge of 10 pounds for shooting one elephant, and \$20 for a second elephant. To shoot one giraffe there is also a special license required of 10 pounds. Many districts are closed for certain game in British East Africa, and to find elephants one has to travel a long way.

Elephants, however, we are told, are still numerous in the wilder parts of Nyassaland, and are particularly abundant in central and northern Angoniland. They are usually found in herds of from four to five to over a hundred. Old males often lead a solitary existence and wander about by themselves. These animals as a rule have the heaviest ivory. The heaviest single tusk known weighed about 235 pounds, and the longest 11 feet 8 1/2 inches. Elephant shooting, in Mr. Lyell's opinion, is the hardest sport in existence, and often entails great hardships on the hunter.

Lions are very common in Nyassaland, but are seldom seen owing to their nocturnal habits. In central Angoniland they kill large numbers of natives annually. They are most dangerous on dark, rainy nights, and during the rainy season, when they find game difficult to catch. Generally they follow herds of buffalo; they are very fond of zebra and eland meat, but refuse nothing when really hungry.

"Great care," says Mr. Lyell, "should be taken over the first shot for it is not dangerous, as a rule, to fire at a lion in the first instance. The danger begins when it has to be followed up in the thick grass or bush. If the lion will often take a lot of killing." Leopards are described as extremely plentiful in all hilly and mountainous country in Nyassaland. "Their saw-like grunts will often be heard at night."

BRITAIN'S SECOND CITY.

Glasgow Has Now a Population of More Than a Million.

Glasgow can now boast of being the Second City of the Empire, by virtue of the Glasgow Boundaries Act, which came into operation recently.

The districts added to the city are Govan, Partick, Pollokshaws, Jordanhill, Newlands, Cathcart, Shettleston and Tollcross.

The effect of these additions has been as follows:

	Increased from	To
Area	12,975	19,183
Population	784,496	1,007,601
Valuation	£5,977,248	£7,261,753
Wards	26	37

Birmingham, with a population of 840,372 at the last census, thus loses its proud position as "second city," though in June of this year it claimed to have 850,948 people.

It is hoped that the expansion of Glasgow will have beneficial results all round. The districts which opposed amalgamation, and ultimately were compelled to submit, made what are considered excellent terms, and have ended their municipal careers as separate entities without the expression of either regret or enthusiasm.



DIDN'T NEED IT.

"Mummv, I don't want a bath. I've not been out, so I'm left over clean from yesterday."

The Human Hog.

Crawford—"Don't you believe that a man should be the architect of his own fortune?"
Crawshaw—"That's all right; but he shouldn't build on the other fellow's lot."

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. Their business is right in the liquor traffic. It furnishes food for speculation as to what would have happened to 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 they have a party for on the Municipal election day, and a party for the Ontario election day. The first week of January they have a party for on the Municipal election day, and a party for the Ontario election day. The first week of January they have a party for on the Municipal election day, and a party for the Ontario election day.

Another Crusader.
His brother, Rev. Ben. H. Spence, is not so well known, but since 1864, when he succeeded F. R. as Secretary of the Ontario Branch of the Dominion Alliance, he has been every where and everywhere shown that the spirit of the crusaders is not dead.

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 his habits of the Police Courts, and for his campaign for a \$50,000 church edifice.

Mr. Morrow has married over 300 lovers coupled, an average of one for every week 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 insist on the presence of a priest, and as he is not altogether his. At all events his record far outdistances those of all other ministers in the city. He is a great popular figure in the heart of a great population of newly-arrived Irish immigrants, the poorer class, runs second with about 140 for the year. Others who have been favorite with the natives are the Presbyterians and Rev. O. Johnston, the Methodist minister, 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, need to lead all others, but his district has changed, and he is now down to fourth or fifth place.

University and Athlete.
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 was blackballed, although scholarly and intellectually 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 his enemies is a number of medical men who are disaffected 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 lure many years ago.

Now the Catholic Register attacks Professor Macallum, whose department is the natural sciences with particular reference to Physiology, as being "half-baked, shallow, and for destroying the religious beliefs of the minds of the students. Its attack is badly timed, which points out that since the coming of President Falconer, who was a prominent Presbyterian Divine, the tone and character of University men has steadily risen. It is declared that far from the University being a "hot-bed 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.

Something Coming to a Boy.

King Solomon's views on the training of the young are still publicly professed in Anglo-India. "I may judge from the following advertisement appearing in the Pioneer of Allahabad: "Wanted, as nurse, a strong, God-fearing Scotchwoman capable of teaching the Shorter Catechism with a working knowledge of the business side of a slipper, to look after a boy aged 5, who is endowed with a double dose of original sin. Apply, stating salary required, to L. 204, Pioneer Press."

Learned to Like Oats.

Frenchmen have never liked oats; doctors have urged them to try the national dish of the Scotch, but they have politely refused. But one group of Frenchmen could not escape; this was a company of the 128th Infantry, whose captain insisted that the men should eat oatmeal porridge for a month. He had the oatmeal toasted to improve the taste.

FIRST CHIMNEY FOUND.

It Was Demolished by an Earthquake in 1347.

In the excavation at Pompeii and Herculaneum no discovery appears to have been made of anything approaching the nature of the modern chimney.

The earliest mention of the chimney seems to be in an ancient Venetian inscription over a doorway, where it is written that in 1347 certain chimneys in that location were demolished by earthquakes. It is by conjecture only that we are able to say that the chimney was known in ancient Italy. Seneca, who lived during the first century of our era, invented a species of tubes which he affixed to the length of the wall, and it seems to have run through floors.

Through this the heat passed from subterranean ovens called "hypocausts," of which remains were found in buried cellars of houses built on the Bay of Naples.

But in this there is no evidence of any chimney in the modern sense or even of any kind of stove. Before the invention of the chimney, fires were made in excavations, pits opened beneath the floor of habitations in about the centre of the room, as the Eskimo of to-day.

The hearth of the ancient Romans was in the porch, but the fires lighted there were not designed to make houses habitable, seemingly, but were merely an indication of hospitality to friends.

The house, when occasion called

GILLETT'S PERFUMED LYE



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

SOLD EVERYWHERE
REFUSE SUBSTITUTES

for heat, was furnished with firing-pan and bellows carried from room to room by slaves. This was in more or less constant operation day and night in very cold weather. In the early centuries of the Middle Ages there seems to have been an attempt made to perfect the very elementary fashion of house-warming.

Before the seventeenth century there is no direct evidence available that a satisfactory method had been found to evacuate the gases liberated by combustion.—Harper's Weekly.

Make the most of everything but your troubles.

Let Him "Holler."

"You never made a sound when your father spanked you just now," said a boy to his chum.
"No," was the reply. "Father says it hurts him worse than it does me, and if that's so he can do his own hollering!"

Punishment by Bariat.

The father of a seven-year-old boy at Kivou, Japan, punished him for disobedience by burying him for twenty-four hours in a hole in the ground, leaving only his head above the surface. It took four men to dig him out.

FORTY-THIRD ANNUAL STATEMENT

The Royal Bank of Canada



LIABILITIES

TO THE PUBLIC:	
Deposits bearing interest	\$100,663,364.59
Deposits not bearing interest	26,080,812.94
Interest accrued on deposits	749,739.56
Deposits by other Banks in Canada	419,750.63
Total Deposits	\$137,913,667.72
Notes of the Bank in Circulation	12,584,617.69
Balances due to Banks in Foreign Countries	1,524,416.40
Bills Payable (Acceptances by London Branch)	£429,113.310
	\$154,137,716.50
TO THE SHAREHOLDERS:	
Capital Paid-up	\$ 11,560,000.00
Reserve Fund	12,560,000.00
Dividend Paid (at 12% per annum)	241,612.32
Former Dividends Unclaimed	1,206.83
Balance of Profits carried forward	610,219.36
	\$179,210,758.08

ASSETS

Gold and Silver Coin	\$ 5,294,944.22
Dominion Government Notes	14,443,785.25
Deposits with Dominion Government for security of Note Circulation	578,000.00
Notes of and Cheques on other Banks	9,769,273.00
Balances due from other Banks in Canada	122,482.82
Balances due from Agents in United Kingdom and Banks in Foreign Countries	2,468,837.01
Government and Municipal Securities	2,959,698.14
Railway and other Bonds, Debentures and Stocks	11,715,989.67
Call and Short Loans on Stocks and Bonds in Canada	9,422,461.50
Call and Short Loans on Stocks and Bonds in Foreign Countries	14,556,189.57
	\$ 73,428,783.49
Loans to Provincial Governments	185,468.77
Current Loans and Discounts, less rebate interest reserved	99,828,879.54
Overdue Debts (Loss provided for)	246,816.20
Bank Premises	8,520,791.08
	\$179,210,758.08

CONTINGENT LIABILITIES:
Acceptances under Commercial Letters of Credit... £88,126.12-5

PROFIT AND LOSS ACCOUNT

For The Eleven Months Ending 30th November, 1912

By Balance, 30th December, 1911	\$ 401,480.50
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 on Interest on Unmatured Bills and General Bonus granted to the Staff	\$1,577,324.77
Premium on new Capital Stock	\$ 5,093,812.00
	\$7,432,617.33
To Dividends Nos. 98, 99, 100 and 101, at 12% per annum	\$ 943,585.97
Officers' Pension Fund	25,600.00
Written-up Bank Premises Account	300,000.00
Transferred to Reserve Fund	5,504,812.00
Balance carried forward	610,219.36
	\$7,432,617.33

RESERVE FUND

By Balance at Credit, 30th December, 1911	\$7,056,188.04
Premium on new Capital Stock	\$ 5,093,812.00
	\$12,560,000.00

Net Profits for the Eleven Months of 1912 the Average Paid-up Capital, \$8,686,756—19.19%.

W. B. TORRANCE,
Chief Inspector.

EDSON L. PEASE,
General Manager.