

# STOLEN MONEY.

## A Record of the Losses Suffered in American Centres.

The Only Safeguard Against the Evil is the Employment of Men of Integrity and Honesty, With Salaries Worthy of Their Position.

There has been put in operation a scheme to keep a daily record of all embezzlements, in the United States. An American exchange, in referring to the manner in which it is carried out, and in giving explanations of the methods adopted, furnishes some very interesting figures which evidently make it very plain that in the majority of instances where money is taken by employes, it is in connection with semi-public institutions. In the classification of establishments, bank and insurance companies as well as public offices hold a very prominent place. There are of course a number of instances where the mercantile classes suffer, but it can be safely inferred from the statistics now made public that the amounts are very small. It may also be said, that in view of the vast amounts involved in the transactions of these institutions, and the feebleness of the methods of coping with dishonest employes, as well as the outlay it would entail to have a careful scrutiny of all the operations, the wonder is that there is not a greater amount of money lost.

The system of auditing in actual working in many institutions is not of a character which will in every case be equal to the craftiness and expertness of a dishonest clerk. The auditors who would keep a close supervision on the transactions of a large mercantile firm, a bank or other public body, must necessarily follow the operations in detail, and in point of fact examine each entry and practically do the work a second time, without of course the physical labor which the clerk or bookkeeper had employed. There is only one way to surmount the difficulty in connection with defalcations or breaches of trust, and that is to employ men of integrity and honesty and pay them a remuneration commensurate with the measure of their responsibility.

The following is an outline of the plan of ascertaining the number of cases of embezzlement in certain centres in the United States—  
By a new idea, recently put into operation, experts are able to figure out just what sum is embezzled every month in the United States.  
It will open many peoples' eyes to read how many trusted employes have been putting their hands in their employers' pockets and how many of Uncle Sam's servants have been enriching themselves at his expense. These figures tell tales. They are mute, yet eloquent testimony of a state of affairs scarcely suspected. It is only the big embezzlements by some bold bank cashier or nifty railroad wrecker that catches the public's attention and causes a few days' talk. The little ones pass unnoticed but when they are grouped together the sum total is astonishing. These figures are very instructive and interesting, although they shake one's faith in human nature. They show, first of all, that this, in common with other classes of crime, such as murder, suicide and burglary, follows some great natural law of variation with stated periods of maximum and minimum, causing the so-called epidemics and corresponding periods of quiescence. The believers of heredity in crime will doubtless profess to see in them strong proof of their claim, that no matter what the environment of a man or woman may be, any hereditary taint will assert itself, which contention is not without reason as many of the embezzlers enjoy happy homes and surroundings and are in receipt of the most favorable place temptation beyond their thoughts.

The large surety companies that give bonds for employes, have just begun to compile their figures. They want to know just "where they are at," and this record assists them to a wonderful degree. The majority of embezzlements are of course comparatively small, ranging as a rule from \$50 to \$1,000. It is only about once each month that the high-toned embezzler or defaulter gets in his work and swells the amount into the thousands.

In New York the system of keeping such a record has been in operation for three months, and during April the defalcations reported from different parts of the country amounted to \$357,827.92. Of this amount the Federal Government cost \$15,236.82; various municipalities, \$83,408; express companies, \$7,000; railway companies, \$6,800; fraternal orders, \$11,018.35; building and loan associations, \$12,900; insurance companies, \$8,514.75; banks, \$77,700; miscellaneous \$100.

Mr. W. H. Lee, who is superintendent of one of the largest surety companies in the country, in speaking of these embezzlement statistics, told the following:  
"A peculiar feature of this business and one which makes a record of this sort invaluable to us, is that if there has been what might be termed an epidemic of embezzlement, we can at once detect it from a comparison of the records, and as the defalcations increase, so do our rates for insurance against embezzlement and, on the other hand, if there have been but few defalcations our rates are correspondingly low.

"It is impossible to give any monthly average of embezzlements," continued Mr. Lee, "because they vary so. Take any one month for example. For the two previous ones the entire loss among the different banks will be, let us say, \$75,000. The third month, however, some official who has access to the funds

is found to be a defaulter to the extent of \$150,000 and this only from one bank; so it will readily be seen how one month may vary from another and therefore how difficult it is to strike a fair average.  
"Of course the largest part of the money stolen is from big city banks and business houses. The smaller cities and towns have as many robberies and defalcations as the large cities, but the amounts taken are less. We find indeed more of them in the smaller banks than in those of large cities. These small banks are, as a rule, badly managed, and we practically decline to do business with them because the risk is so great."

As an illustration of how the amounts stolen each month vary: The total loss of April was \$357,827.92; during May the reported embezzlements were from the government, \$144,172; municipalities, \$29,064; express companies, \$4,700; railway companies, \$1,800; fraternal orders, \$4,000; insurance companies, \$3,800; banks, \$100,843; miscellaneous, \$698,021; making a total of \$982,000; or an increase of \$624,127.08 over the preceding month. During May, however, there were two defalcations in Washington of over \$50,000 each.

The work of keeping this record is done by a number of clerks who do nothing but look over the papers from all over the country, from every city, town and village and clip the stories of defalcations. These clippings are filed away on slips giving the date, city, state, employer, his business, the name of the defaulter, his position and the amount. The latter is for a time kept in pencil as there is often a big difference between the actual and the first reported amount stolen.  
The last fact is another impediment to obtaining an accurate monthly average, owing to the time it takes to reach the true facts in a reported defalcation. But with all its slight inaccuracies the compilation of this data is of the utmost importance, in the first place, to the surety companies who are doing the work for their own protection, and in a broader sense as the means of obtaining a more accurate and scientific knowledge of criminology.

## HEALTHY DIGESTION. A BOON AND A BLESSING TO MAN, KIND.

THE LIFE OF A DYSPEPIC ONE OF CONSTANT MISERY—ONE WHO HAS SUFFERED FROM ITS PANGS POINTS THE WAY TO RENEWED HEALTH.

From the Cornwall Freeholder.

The life of the dyspeptic is proverbially a miserable one, eliciting universal commiseration. Not so much because of the actual painfulness of the ailment, but largely because it projects its pessimistic shadows upon all the concerns of life, and here they sit like a deadly incubus upon every enterprise. An impaired digestion gives rise to an irritability that exposes the person to much annoyance, besides being extremely trying upon others. We are all aware of the value of cheerfulness in life. It is a flower of the rarest worth and strongest attractions. It is a tonic to the sick and a disinfectant to the healthy. Those things that destroy a man's habitual cheerfulness, lessen his usefulness, and ought therefore to be resisted by some drastic and efficient remedy. The duties that devolve upon the average man and woman are invested in so much difficulty as to put a premium on hopefulness. The relation between the prevailing moods of the mind, and the health of the digestive apparatus is close and vital. Hence it is not surprising that many would-be benefactors have caught the patronage of sufferers from indigestion, judging by results. Dr. Williams' Pink Pills is a remedy unique in its success, therefore it is confidently recommended as a safe and adequate cure for acute dyspepsia. This claim is substantiated by experience, as the following facts will show.

Mrs. D. McCrimmon of Williamstown, Glengarry Co., suffered untold misery from a severe attack of dyspepsia, which manifested itself in those many unpleasant ways for which dyspepsia is notorious. Every attempt to take food was a menace to every feeling of comfort, until the stomach was relieved of its burden by vomiting. When not suffering from the presence of food in the stomach, there were other symptoms more or less disagreeable consequent to the functional disturbance of the stomach, such as impaired taste and appetite, unwanted languor, increasing apathy, and failing ambition. Such an aggregation of the symptoms produced a trying state of affairs, and relief was eagerly sought. One of the best physicians of the neighborhood was consulted. He prescribed. His medicine was taken and his directions followed, but unfortunately three months of the treatment brought no substantial relief. When Mrs. McCrimmon expressed her intention of trying Dr. Williams' Pink Pills the doctor laughed and held the thought in derision. However Mrs. McCrimmon decided she could not afford to leave untried such a well recommended remedy as Dr. Williams' Pink Pills. Hence she took a course of this medicine, which after a fair trial was eminently successful. From being only able to take stale bread and milk or soda biscuits, she became able to take a hearty meal of any variety, without the painful effects that once assailed them selves after every meal. It only remains to be said that Mrs. McCrimmon improved in flesh and general comfort from the first taking of the pills, and almost anything going she could eat with impunity. Dyspepsia became a thing less dreaded, and largely belonging to the past. It is little wonder therefore that she urges the use of Dr. Williams' Pink Pills upon others similarly afflicted.

Dr. Williams' Pink Pills create new blood, build up the nerves, and thus drive disease from the system. In hundreds of cases they have cured after all other medicines had failed, thus establishing the claim that they are a marvel among the triumphs of modern medical science. The genuine Pink Pills are sold only in boxes, bearing the full trade mark, "Dr. Williams' Pink Pills for Pale People." Protect yourself from imposition by refusing any pill that does not bear the registered trade mark around the box.

A Western paper says: A new P.P.A. has been started in Toronto. Our readers down here, however, must not be alarmed, as they may have to organize a similar movement of their own some

# CONVERSION OF ENGLAND.

## A MATTER OF DEEP CONCERN TO FRENCH PRIESTS.

A REFERENCE TO FATHER RAGEY'S BOOK—SOME OF THE OBSTACLES TO THE MOVEMENT TOWARDS CATHOLICITY.

The Roman correspondent of an English exchange says:—

Certain French priests are doing their best to bring about a crusade of prayers for the conversion of England. Those thus employed are exceptions, for as a rule, French priests know but little about English affairs, and care less. The Rev. Pere Ragey, S.M., is among those to whom we owe much at the present time. His book, "La Crise Religieuse en Angleterre," against which the "Church Times" has entered the lists of late, is doing good work. This book, standing on its merits, needs no apology. We will only say that it is remarkable for disinterestedness of aim and breadth of view, and that it interests and edifies from its first page to the last. The leading idea it puts forward is that the colossal extent of the British Empire in modern times is due to the designs of Providence with respect to it, and that, should our country re-join the Roman Communion and prove true to her mission, she is destined to be a second Rome of the early centuries, and to spread the Catholic faith to the confines of the globe. The obstacles to England's conversion in the matter of national character and circumstances are put forward, and here, instead of human means, the weapon that is insisted on is prayer. The author quotes from a letter written by Cardinal Wiseman in 1845, in reference to the great movement towards Catholicism that was going on around: "And this has been brought about neither by the wisdom nor the power, nor the skill of man." "Man had something to do with it, nevertheless," says Pere Ragey in his account, and continues: "This movement of conversion was evidently God's answer to a crusade of prayer organized by a pious disciple of St. Paul of the Cross," as Leo XIII. terms Father Ignatius Spencer in his Encyclical to the English people.

What is going on now is a reflex of what went on then. The request for prayers for England made to the French Bishops half a century ago by Cardinal Wiseman and Father Ignatius Spencer has been repeated in our time by Cardinal Vaughan. It takes a very distinct form in the Cardinal's preface to Pere Ragey's work. The author asks, at the end of his work, whether England will be reconverted to the Catholic Faith. He answers—Yes; if the programme of prayer traced by Father Ignatius Spencer and others, and which calls alike upon the action of clergy and people, be carried out. While a separate action with respect to England surrounds the Abbé Portal and the Abbé Klein, the impetus given to the movement seems to come from the headquarters of the Marists in Paris, 104, Rue de Vaugirard. We look northward and see another priest, second to none in earnestness and powers of persuasion, doing his best to promote the crusade of prayer for the conversion of England. This is the Rev. Pere Thiriet, O. M. L., of the basilica of Notre Dame de Pontmain. Spending most of his time in missionary work, in evangelizing the population of Normandy and Brittany, he loses no opportunity of requesting prayers for the League of the English Martyrs, which he considers a good work, par excellence. "Would," he says, "that with God's grace and Our Lord's blessing, I might be fortunate enough to procure for my friends and money." By this means the League of the English Martyrs was recently prayed for at the most ancient shrine of Our Lady in Lorraine, that of Notre Dame de Sion. Writing on what is now going on in England, Pere Thiriet says: "It seems as if the Blessed Virgin were preparing a series of conversions in order to console the Church for the falling away of so many of her children unworthy the name of Catholic.

## QUEEN OF THE MONTHS.

(Signed Roth in Washington Times.)  
There's a sort of stimulation,  
Like the sparkle of champagne,  
When the merry queen, October,  
Starts upon her lavish reign.  
There's a spirit of contentment  
In the atmosphere and sky,  
When the red is on the maple  
And the pumpkin's in the pie.

There's a gladness in the schoolboy  
When rom books he hies him home  
To explore the fragrant meadow,  
Or o'er nut strewn woods to roam;  
There's a light of lasting friendship  
In the office seeker's eye,  
When the red is on the maple  
And the pumpkin's in the pie.

There's a sense of lofty rapture  
In the proudly strutting cock,  
And a gladsome thrill of pleasure  
When the corn is in the shock.  
Oh! the cider's getting harder  
And the nuts are getting dry,  
When the red is on the maple  
And the pumpkin's in the pie.

There's a note of exultation,  
When, beneath the hunter's moon,  
The hounds break forth in baying  
As they chase the wily coon.  
Oh! the season would the larder  
Of Lucullus' men defy,  
When the red is on the maple  
And the pumpkin's in the pie.

## TRIALS AND TROUBLES.

### When Inferior Dyes are Used.

The Diamond Dyes Make Work Easy and Pleasant.

It is admitted by all that the good wife and mother has, in her management of home affairs, many trials and tribulations. These trials and troubles are very frequently increased when the mother or daughter makes use of some of the many deceptive and worthless package dyes put up for home dyeing.  
Merchants who sell such dyes are certainly deserving of public censure and condemnation. The women of Canada who use dyes with the view of economizing should never be deceived; it is cruel and heartless to do so. However, the case is plain to those who know; the greedy dealer thinks more of his big profits than he does about the welfare and happiness of his best customers.  
All troubles and losses in home dyeing are avoided when the Diamond Dyes are used. By their use, work is well and quickly done; results are perfectly satisfactory, as the colors are at all times bright, clear, brilliant and fast. In order to guard against all future trouble, you must watch the merchant who recommends the something just as good as Diamond Dyes. Tell him plainly that no other dyes are as good as the "Diamond." Take only the "Diamond," and your work will be done easily and well.

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# LUBY'S

## PARISIAN HAIR RENEWER.

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**FOR THE HAIR.**  
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(Time or other. The object of the new Toronto organization is the protection of pedestrians—hence its name, the Pedestrians' Protective Association. In the sister city, as elsewhere, it has been found in practice that pedestrians have no rights which some of the ever increasing army of cyclists consider themselves bound to respect.  
The new association is said to have already a large membership, who have pledged themselves to a system of assessments to fight in the law courts cases of prosecution or of damages for injuries inflicted upon any of them or their families by collision with bicyclists. There may be a necessity for such organizations, but happily the scorchers and the reckless ruffians who disregard the rights of pedestrians are not numerous anywhere and we think that the decent, law-abiding element among the wheelmen might be safely left to do their own police work and to frown down practices which are dangerous to individual life and limb on the public highways.

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**PAIN-KILLER** is THE BEST remedy known for Rheumatism, Neuralgia, Headache, Toothache, Coughs, Croup, Whooping Cough, Bronchitis, Cholera, and all kinds of Complaints.  
**PAIN-KILLER** is UNUSUALLY THE MOST EFFECTIVE REMEDY IN all cases of Rheumatism, Neuralgia, Headache, Toothache, Coughs, Croup, Whooping Cough, Bronchitis, Cholera, and all kinds of Complaints.  
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Messrs. H. R. IVES & CO., Montreal:  
Dear Sirs.—With reference to the "Buffalo" Hot Water Heaters of your manufacture now in the Hospice Auclair, it gives me pleasure to state that after a most thorough test of the greater part of two winters I have found them the most satisfactory in every respect. Although last winter was an extremely severe one there was no complaint about them at any time from any cause whatever and the quantity of coal used was very moderate so that I can further recommend them as being economical as well as powerful heaters.  
Yours truly,  
(Signed) M. AUCLAIR, Curé.

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