. The.EEEEE

## HOME CIRCLE eeeeeeeeee

A WONDERFUL NUT.

A native of the western territories of Africa, the Kola Nut is not likely to remain much longer in obscurity if the properties which, on good authority, it is said to possess, are found to be as stated. From information communicated to the Fiji Agricultural Association by Sir Thomas B. Thurston the cultivation of this nut should form an important industry of the future in tropical countries. Its qualities are as varied as they are extraordinary, some of these qualities have only lately been discovered, one of the most active investigators being Mr. Thomas Christy, F. L. S., who has proven that Kola feeds the muscular system and prevents a rapid waste of tissues. The British Government have been making experiments with the pure paste of the Kola Nut in order to ascertain how far it would meet the difficulty of transporting provis ions in time of war as a concentrated sustainer of human life. Mr. Christy strongly advises planters in the colwho have low damp lands, to devote their attention to the cultivation of Kola, which is sure to "ise into importance when its properties become better known. The usefumess of Kola in hot climates, when water frequently contains the germs of various diseases, should be great, as a small quantity added purifies and changes foul water that would be dangerous to drink, unless it were first boiled or treated in this way.

Dr. Nachtigall who writes from personal experience gives some interesting information regarding Kola in his book on the Soudan. It has a marvellous effect when taken into the human system, it is agreeable, stimulating and neurishing. In some places where Kola happens to be scarce, such value is set upon it that for the dry powder of the uut an equal weight in gold dust is given in exchange.

In the West Indies and Fiji where Diarrhoza is so prevalent, Kola has been found useful in allaying it. This wonderful nut has risen into such request as a medicine, that for the pub-lic good the authorities are investigating its many properties, and there is satisfaction in knowing "that the same is being done in this country and elsewhere. Whatever may be the ultimate outcome of these experiments sufficient evidence has been already collected to prove that Kofa has an extraordinary influence in counteracting the effects of alcohol, that it acts as a powerful tonic in cases where the digestive organs are defective, that it purifies foul water, and that it sustains hard workers with very little food. The Kola tree (Kola Acuminata) grows to a height of twenty or thirty feet, it has large leaves, and begins to yield about the fifth year. After the tree bursts into blossom the flowering is almost continuous, a bearing tree having fruit and flower at the same time. Two crops are obatined in the year, in June and November. When vine the nuts are gathered with great care and bought by merchants who ship them to different places. Medical men prescribe the Kola be-

fore meals to people who have reason to feel anxious about the state of their liver.

Everybody knows the :efreshing prope ties of tea due to the theine therein contained, and of this Alkaloid Kola contains proportion than either tea or coffee, and more obromine than cocoa. The ice and obrome it may be stated, are largely made up of nitrogen, which forms four-fifths of our atmospheric air so essential to animal life. As a

forms four-fifths of our atmospheric air so essential to animal Jife. As a medicine Kola will undoubtedly take an important place in the future, it seems admirably suited to the case of invalids who require something strengthening, without having an appetite to taste food, for a person partaking of a nut weighing only aquarter of an ounce feels his frame braced up even by that small quantity.

Kola Tonie Wine is manufactured from Kola, Celery and Pepsin. In this combination we have accomplished a scientific triumph because it has been proven that not only must disease of almost every kind give way to its health-giving properties, but it puts the system into such a condition of perfect healthfulness, that it is a practical proof against all disease. Indigestion, Dyspepsia, Asthmá, Rheumatism and all nervous troubles, can be cured by using Kola Tonie Wine. Beyond the peradventure of a doubt, the Hyglene Kola Company has one of the linest remedies on this continent and of which might be truly said, 'Tis a wonderful product of the continent and of which might be truly said,' Tis a wonderful product of the continent and of which might be truly said,' Tis a wonderful product of the continent and of which might be truly said,' Tis a wonderful product of the continent and of which might be truly said,' Tis a wonderful product of the continent and of which might be truly said,' Tis a wonderful product of the continent and of which might be truly said,' Tis a wonderful product of the continent and of which might be truly said,' Tis a wonderful product of the continent and of which might be truly said,' Tis a wonderful product of the continent and of which might be truly said,' Tis a wonderful product of the continent and of which might be truly said,' Tis a wonderful product of the continent and of which might be truly said,' Tis a wonderful product of the continent and of which might be truly said,' Tis a wonderful product of the continent and of which might be truly said,' Tis a wonderful product of the continent and o

COCKLE SHELL PORTIERES.

These very unique portières are made of strings of cockle sheels which may be gathered by the hundreds on the sea-shore. Most of them have a small hole through them, but, if they have none, one is easily pierced with a stout steel needle.

The shells are strung in long strings like the bend curtains that are so much liked, are specially effective in a shore cottage, and are not to be despised as a decoration for the bizarre cosy corner which is furnished with a jumble of pretty odds and ends.

The shells may be gathered in the daily rambles, and it really takes very little time to gather chough for a pair of porticies, for every tide brings a fresh supply. When enough have been collected for a good beginning one might give a cockle-shell bee, and offer a prize for the one who soonest made a string for the portière. The shells come in so many tints, ranging from écru, reddish grays, etc., that the effect is very pretty, and one has the satisfaction of possessing something that can not be bought in the stores.

If the shell is very hard a little muriatic acid dropped on it will soften it, but great cure must be exercised in its use, as if it touches the skin it makes a severe burn not tasy to

### \* \* \* CREAM PUFFS.

Genuine cream puffs are made by process quite unlike that employed for other cakes, as they are both boiled and baked. One cup of hot water and one-third of a cup of butter should be put over the fire and allowed to

Into this is then stirred one cup of flour, to be cokked until it draws away from the side of the pan. Remove this paste from the fire, stir very smooth, and when it is cool, beat in three eggs, one at a time. Drop the mixture by generous spoonfuls upon a greased baking-pan, allowing plenty of space.

For the cream use one cup of milk, one-third cup of sugar, one egg, two tablespoons each of flour and corn starch. Flavor to tast .. Custardmaking was too fully discussed in previous issue to require explanation

"If the suggestion for desert is carried out, the custard must be made a second time with the flour omitted, so that it will be thin enough to pour over the pulls.

WASTE IN COOKING.

Professor Marshall, the noted English economist, estimates that \$500, 000,000 is spent an ually by the British working classes for things that do nothing to make their lives nobler or truly happier. At the last meeting of the British Association, the president in an address to the economic section, expressed his belief that the simple item of food waste alone would justify the above-mentioned estimate. One potent cause of waste to-day, is that very many of the women, having been practically brought up in factories, do no: know how to buy economic.lly, and are neither passable croks nor good housekeepers. It has been estimated that, in the United States, the waste from bad cooking alone is over a thousand million dollars a year!-Professor William Mathews, in August Success.

## \*\*\*

WEALTH OF ECONOMY.

In almost all the cases where men have accumulated great fortunes, attention to margins and remnants has the secret of their success. Wealth did not come to them in huge windfalls, overwhelming them with opulence, but by gradual acquisitious,

whose long career of success shows that it meets the needs of women, contains in the September number a special article, carefully illustrated and devoted to the attire of atout and elderly women This article, with its practical, useful advice about fabrics and quantities, will be appreciated by those who are neither slim nor under twenty-one.

### 0 0 0

HOME-GROWN PLOWERS. The love of growing things is so umversal that in almost every home will be found flower bearing plants. The successful care of them needs a considerable amount of special knowledge. An expert in such matters is Ward MacLeod, whose writings on the care of plants and whose answers to plant questions appear only in The Delineator. The article for September deals with the shipping of flowers, bulb plants for the window garden, and the care of chrysanthe-

## \*\*\*

NOTE-BOOK JOTTINGS. Kerosene is a fomous cleanser. the rubber rollers of the clotheswringer become grimy or greasy, a thorough rubbing with a cloth dampened with the oil will make them as good as new.

The same treatment will remove the rust from bicycle tires and nickel stove trimmings,

Half worn of faded dress-skirts of gingham or print will be found very useful to protect better dresses when one is engaged in housework. The trimming should be removed, and the skirt ripped up the back, so that it can be put on and off quickly.

In case of fire, especially from he explosion of a lamp, smother the flames with salt or flour water is ineffectual in an oil blaze.

Leading dry-goods and department houses are placing a convenient and sanitary arrangement in their toiletrooms in the shape of cans of powdered soap. By the pressure of a spring sufficient powd is released to the hands satisfactorily. A moist cake of soap that has been used by "nobody knows whom," is an unpleasant and unsightly object on a washstand. A small package of powdered soan is indispensable in one's traveling-bag, and does away with the necessity of a cumbersome box or oilskin bag for holding a cake of soap This toilet requisite comes in another convenient form also, that of a l'ttle booklet, from which the "soapleates" may be torn as needed.

For cking out the fuel some house wives tear newspapers into pieces soak them in cold water, and press into balls nearly as large as an range. These are dried on the plate rack of the kitchen stove, and afterwards placed in the fire among the

"The man who goes with the tide is much wiser than the man who tries to pull the tide his way. The man tho succeeds is the man who keeps his finger on the public pulse and shapes his course accordingly." - Au-

# The Common Dread of Kidney Disease

Due to the Sudden and Unexpected Deaths Which Result-Constipation a Frequent Cause-The Unusual Bfficacy of Dr. Chase's Kidney-Liver

Kidney diseases may last for years Ridney diseases may last for years, and at times may seem to disappear entirely, but unless radical treatment is taken death is likely to result at some unexpected moment. The most frequent cause of kidney adments is constigation and neglect to keep the bowels regular and active. With constitution the average regular in the constitution of the stipation the exerciory functions of the kidneys fail, the convolued tubes become choked up, and the tissues are gradually wasted away The liver cells also are compressed and destroyed, also are compressed and destroyed, and the most complicated ailments

arise.
So far as is known, Dr. Chase's



THE ORIGINAL LINEMAN.

The spider is the original telegraph lineman. Indeed, he is something more. After his lines are stretch establishes a "central," .o which he runs as soon as any sort of vibration tells him that prey is entangled anywhere in his web. Once at central he listens a minute, then, having gathered the direction, glides to weave still further netting of sitken web about the luckless wasp or fly that has fallen into his "He" would more properly be writ-

ten "she," says a writer in The New York Sun. As in case of so many insects, the female spider is ever so much bigger, more powerful and more resourceful than the male Spider courtship is, in fact, a perilous process for the wooer. Unless he shows himself both brave and numble, he is in danger of being eaten before he gets the car of his fair one. By way of evening matters, after marriage he shows himself a most heartless parent, seizing upon the clutch of eggs as soon as laid and devouring them before the eyes of their agonized mother. Thus it is that the mother spider keeps a death grip upon her bag of eggs. It is the daintiest fairy silken pocket, varying in shape and size according to species, but always exceedingly handsome and well spun. At the first hint of attack the mother seizes it and hurries away, often spinning a thread as she goes in the effort to escape. She will lose a leg, two legs even, cheerfully in its defense. That is not, however, so wonderful as the fact that the lost legs very quickly grow again.

The name spider runs back to the Saxon spinan, to spin, also the root of that austere word spinster. The Litch name for the insect is cop. or cob, a head, hence cobweb, head cobwoven, is lingually allied to the so famous Spion Kop. But cobweb is by no means so expressive as gossamer or sommer-webben, the summer woven. In substance spider web is nearly

identical with silk. But the spinners of it are far too wise to reel it up into cocoons, which may be plundered by men to feed the desire of the eyes and the pride of life. Web spinning is very wonderful work. The workers indeed deserve high rank as civil en gineers and often deal with knotty problems in ways bespeaking almost human intelligence, as, for instance, when they spin loose threads so deftly and with such nice calculation of wind force that the loose ends are carried exactly to the chosen spot, often a couple of yards away, and there anchor themselves of their own mo tion. It is thus the fairy cables which net trees and boughs and stretch across all summer paths are set in place. They are invisible save where the full sun glints upon them, or else when a misty morning strings them with dewdrops. None the less, they hold firm and serve as aerial passageways, along which the spiders run to and fro safely and swift. Or else they serve as guys to brace the main web. In spinning the spider shows architectural genius to match her engincering skill.

First she surveys a site, then stretches across it a strong thread. She is not particular about having this first thread very taut; all that can be managed later. She spins auother thread from the end of this diagonally to another point, whence she goes to a third anchorage, a fourth, even a fifth. Now she has a clear central inclosed at irregular angles. The inclosing threads have been spun of pure silk.

The next thing is to go over then with a viscid exudation, which will their own thoughts, and nake their make whatever touches them stick, own decisions. They have leaned When that is done she spins the web proper, running from side to side, with " thread trailing behind her, until ali the web-spokes are in place. Before she weaves the ravs together with crossing threads she must know that both they and the anchor threads are dependable. So she runs about, stretching, straining every one, and if it breaks, spinning it over. Where there is pronounced slack, she either takes it in by slicing a new thread near the centre and fastening it outside or by attaching light weights, pebbles, bits of stick and so on to the web's lower edge.
Now begins the last work-running

round and round. The crossing threads are spun double-first very fine, then with a coarser ply. At the middle, where the ray threads meet and cross, she either builds herself a snug sta-tion or, after everything is done, cuts away the tangle and leaves a small clear space. This is the parlor into which the traditional fly was invited -with disastrous results-but Madamo Spider does not habitually sit in it. Instead, she lurks out of sight, ambushed at the foot of a ray thread. When vibration tells of prev, she seeks the parlor, locates the disturbance

and straightway goes to see about it. A strong-winged insect, as a wasp or bumble-bee, left to himself will soon break of her flimsy toils, though he may so entangle his wings in doing so that he a ver flies again So she takes no chances. Nimbly she runs down the nearest ray thread, spinning as she runs. When she is a little beyond her victim she dexterously loops her new cable around him, draws it taut and fastens it.

When this has been repeated half a

dozen times the prcy, bound wing and foot, is ready for removal. She fastened a new thread at the parlor, loops it around the fly or wasp, carries it. back and pulls it as tight as she can. Sometimes she moves her prey a whole half inch with one shread The next thing is to cut away all the outer threads that hold him. This she does quickly, then spins a new cable from the parlor. Thus spinning and cutting, unless the prey be disproporionately big, she brings it at last to the parlor, or very close about it, and there sucks its juices in leisurely content. But if it is too big to be moved, she gnaws off a leg at a time, sucks them and after awhile attacks the carcass. Sometimes, with fiercely stinging insects, she bites them just back of the neck, so as to paralyze them.

CURIOUS VENTRILOQUISM. One can no longer be sure that ventriloguial effects on the stage are honestly obtained, inasmuch as contrivances have been patented recently for producing them artificially. In the mouth of a doll, for example, is concealed the receiver of a telephone with a wire communicating with the mysterious region known as "behind the scenes." When the manikin is desired to talk, a hidden confederate furnishes the utterance, he effect being highly satisfactory the deludes that the ed audience, which su performer behind the footlights is doing it all.
Of late ventriloquists have tried to

vary their performances by introducing, in addition to the old-fashioned dolls, stuffed animals, such as dogs, cats, and even horses, which appear to join in the conversation. This likewise is sometimes managed by the telephonic method, the receiver being placed in the mouth of the figure. In this way even a pig may acquire articulate speech, to the delight and amusement of spectators

The term "ventriloquism" is a mistomer, inasmuch as nobody can talk in his stomach, and the popular notion that a performer in this line "throws his voice" is altogether a mistake. The fact is, that the whole deception consists in speaking without moving the lips (a method to le acquired only by long practice), and in pitching the voice so that to the audience it will have the sameacoustic effect as if it proceeded from the quarter to which the expectant attention of the spectators is directed.

## THE CHRONIC LEANERS. A large proportion of the failures in life are to be found in the ranks of the chronic leaners.

Everywhere we go we meet earnest, conscienticus workers, who are amazed that they do not get on faster. They wax eloquent over their fancied wrongs, the injustice that confines them to inferior grades, while persons with no more education, ability, or perseverance than they possess, are advanced over their heads

To the casual observer, they seem to have cause fo grievance; but, when we analyze these people, we find what the trouble really is. They are incapable of independent action. They not make the slightest move without assistance from some outside source, the advice or opinion of some to rety. They have no confidence in themselves-do not trust their own powers. They have never learned to stand squarely on their feet, to think upon somebody from childhood. all through the formative period of charter-building, until a habit of leaning is chronic.

Any faculty which is unused for a long time loses its power. It is a law of nature that we must use or lose. If s. man ceases to exercise his muscles, they soon become weak and flabby. The same inexorable law governs man's mental powers. So, the men and women who have never learn-ed the fundamental lesson of self-reed the fundamental lesson of self-re-liance, who have never used their God-given faculties in reasoning with themselves, making their own decis-ions, and in being their own final court of appeal, grow up weaklings, parasites. God intended them to stand alone, to draw upon His inex-haustible power without stint. He meant them to be oaks, but they have become vines. Not realizing that all growth is from within, they have re-versed this fundamental truth and en-deavored to draw their strength from the outside.—O. S. Marden, in August Success.

PAIN-KHILER IS JUST THE REMEDY needed in every household. For cuts, burns and bruises, strains and sprains dampen a cloth with it, apply to the wound and the pain leaves. Avoid substitutes, there's but one Pain-Killer, Perry Davis. 25c. and 50c.

Companies

## THE TORONTO GENERAL TRUSTS CORPORATION

Office and Safe Deposit Yaults 59 YONCE STREET, TORONTO

CAPITAL - - -RESERVE - - -8250,000

President: JOHN HORRIN, K.C., LL.D.

Vice-Presidents: How, S. C. Wood, W. H. Brarry, Esq. A. D. Langmuir, J. W. Langmair, Haneging Director.

James Davey, Secretary.

Authorized to act as

EXECUTOR, ADMINISTRATOR, TRUSTEE, RECEIVER, COMMITTEE OF LUNATIC. CUARDIAN, LIQUIDATOR, ASSICNEE, ETC.

Deposit Bales to rent. All sizes, and at researable nces Parcels received for sale custody. Bonds and other valuables received and humred against loss.

Solicitors bringing Estates, Administrations, etc.
to the Corporation are continued in the professional
care of the same.
For further information see the Corporation's

# THE EXCELSIOR LIFE INSURANCE CO.

OF ONTARIO LIMITED

HEAD OFFICE, COROLITO Incorporates 1889.

Our Annual Report for 1889 shows as the result of the year's operations the following Substantial Increases in the important items shows below:

Gross Assets..... 626,469,82

Premium Income, \$106,623.05 \$ 18,358.48 Interest income. 12,434.07 \$ 3,351.64 \$ 18.28 \$ 28,205.92 \$ 44,783.88 \$ 18.28 \$ 273,414.20 \$ 50,585.68 \$ 18.28 \$ 273,414.20 \$ 472,950.08 WANTED-General District and Local Agents

EDWIN MARSHALL, DAVID PASKEN,

# ork County Loan and **Savings Company**

BEST SYSTEM for accumulating mency.

Head Office— Confederation Life Building Toronto......

# THE ASSURANCE **COMPANY** INCORPORATED

CAPITAL - 2,000,000

FIRE and MARINE

HEAD OFFICE - TORONTO, ONT.

PRINCIPAL AND MANAGEMENT AND MANAGEM

DIRECTORS Hom. A. C. Wood. Geo. McMarrich, Req. H. N. Bai-d, Req. Rubert Beaty, Req. W. R. Brock, Req. Geo. R. R. Cookbarn. J. K. Caborne. U. C. Foster, Secretary.

BOLICITORS Moseic, McCarthy, Osler, Hoskin and Occaman

Insurance effected at the lowest correct rates on Buildings, Merchandise, and other property, against loss or damage by fire.

On Edl, Cargo and Freight against the perise of Inland Navigation. On Cargose by essauer to British Ports.

WM. A. LEE & SON GENERAL AGENTS

O o

14 VICTORIA STREET. Phone: Office Main 592. Phone: Residence Main 2075.

THE HOME SAVINGS & LOAN CO. LIMITED.

CAPITAL-AUTHORIZED, - \$2,500,000 CAPITAL-SUBJCRIBED, - 2,000.000 EUGENE O'KREFE - - President JOHN Foy - - - Vice-President

DEPOSITS RECEIVED from 20, eta, upwards; interest at current rates allowed thereon.

MONEY LOANED ON MORTGAGE: mall and large sums; convenient terms of repayment and at lowest cur-rent rates of interest. No valuation fee charged. Loans on collaterals of Stooks, Bonds, and Debentures.

Apply at office, No. 78 Church SL JAMES MASON, Manager

The Whole Story. in a letter:

Pain-Killet

(rerry Davis'.)

From Capt. F. Loye, Police Station Nc.
5, Montreal:—"We Irequently use Frant's
Davis Pank Ritlan for pains in the stompolicy frank Ritlan for pains in the stompolicy frank Ritlan for pains in the stompolicy crowing, and all affictions which
befall men in our position. I have no heelaction in aging that Pank-Ritlan is the
best remedy to have near at head."

Vised Internally and Externally.

Used Internally and Externally. Two Sizes, 25c, and 50c, bottles.