

ST. JOHN, N. B., SATURDAY, DECEMBER 19, 1891.

THE THIN MAN'S STORY

OF CHRISTMAS AT METHUENICAL MRS. CROMPTON'S

How a "Time for Everything, and Everything in its Time," came to be inferred with the Festivities—Alberton and the Children.

"There's nothing like system," said the stout gentleman, with the jovial countenance, as he lighted a cigar and laid back in his chair until his neck gradually sank into a series of wrinkles, which took the starch out of his shirt collar.

"Too much system is as bad as none at all," remarked the thin man in the corner, whose efforts to convert his cigar into smoke made his cheeks resemble the flip-flap of a ship's sails in an uncertain breeze.

"I'll tell you a story," said the thin man soberly, and everybody looked surprised.

"Story telling is not in my line, I know," he continued, "and this one is somewhat of a love story; nevertheless it is true."

Every member of the company got into position to enjoy an unusual treat while the thin man took the cigar from his mouth, clasped his hands about his honey left knee and gazed at his foot for inspiration.

"I was boarding with a family named Crompton," he began, "Mr. and Mrs. Crompton, and four children. For some time I was the only boarder they had and notwithstanding the children I managed to get along very well.

"Mrs. Crompton was very nice, but she was the most methodical woman I ever knew. In fact that was the only fault I could find with her.

"There was more system about the Crompton family than there is in the registry office, and that institution is generally admired as the most systematic piece of legal machinery in existence today.

"Of course, I didn't mind it much, as I spent very little time in the house, and was always in time for my meals; but Alberton used to feel pretty bad some mornings, after being out all night, for Mrs. Crompton had a certain time for making the beds, and it was at so early an hour that there was no such thing as sleeping in for him.

"The letter is almost worth the picture, and I am so pleased with it that I shall name a low price," said the artist.

"Oh, by no means," replied Dickens; "you are wrong; for it is evidently from some rich old enthusiast who can afford to pay well."

"MacLise argued the point and talked of putting a handsome frame to the picture without charge, but was finally persuaded to name a good price for the painting.

man. I could never see it myself, but of course my opinion in such matters don't count.

"Well, as I was saying the children were looking forward to Christmas with the greatest pleasure. They told all their little plans to Alberton, and he helped them out in everything. Anyone who was not acquainted with the household would have taken him for the head of it.

"You'll have to excuse me, gentlemen," said the thin man apologetically, "it is this story is kind of rambling, because you know story telling is not in my line. However to return to the young folks and their Christmas.

"The eldest of them looked bashfully from under his eye-brows, but couldn't speak. Alberton soon set them at ease, however, and they told their trouble.

"We never thought about it before," said the boy, "but Christmas comes on ma's wash day, and we won't have any Christmas at all. Ma always says what there's a day for everything and everything on its day, and we know she won't change her wash day even for Christmas, cause she always says if she puts off her washing one day its sure to rain all the week, and what a housekeeper what lets two weeks' washing get piled up isn't fit to live.

"Did she say anything about it?" I asked, feeling somewhat amused.

"Oh, no," said the little fellow, "but we know ma don't care about holidays, does she, Mr. Alberton?"

"Alberton looked around, but suddenly his countenance gave unmistakable evidence of a bright idea.

"Never mind, children," said he, "we'll have a good Christmas, and a good Christmas dinner, and there will be no washing either. You just go down stairs again, and say nothing about it."

"Well," said the thin man reflectively, "I did have a Christmas, and I must say I enjoyed it, and we had an excellent dinner, and no washing. I never saw children so pleased in my life.

"But you didn't finish telling us how you overcame her 'system' at Christmas time," said the stout gentleman.

"No? Well, Alberton did it. Christmas eve night he got all Mrs. Crompton's washing together and bundled it off to Ungar's laundry; and it's been going there every week since that time.

"A few months ago authority was obtained to increase the capital to \$4,000,000. The capital paid up in cash is now \$2,049,550, and the surplus \$800,000.

"The following is the statement of the Equitable Mortgage Company, at the close of business, June 30th, 1891:—

RESOURCES. Real estate mortgages on hand, \$1,236,362 09

Real estate mortgages with trustees securing debentures, 9,325,706 64

Bonds and bank stocks with trustees securing debentures, 1,207,500 00

United States Government bonds, 48,000 00

Other stocks and bonds, 629,520 00

Accrued interest and premiums on stocks and bonds, 138,275 91

Furniture and fixtures, 15,436 15

Real estate, 169,445 85

Costs and interests, 11,738 56

Tax sale certificates, 28,141 81

Interest remitted but not paid to us, 91,288 90

Bills receivable, 52,875 10

Due from branch office and agents, 402,978 74

Due from banks and bankers, 637,373 81

Equitable Mortgage Co. DEBENTURES, MATURING OCT. 1st, 1891.

Interest 5 Per Cent. Per Annum Payable Half-Yearly.

The Imperial Trusts Company of Canada offers for sale a special issue of Debentures of the Equitable Mortgage Company, amounting to \$100,000.

These securities are in denominations of \$200, \$300, \$500, and \$1,000. The principal and interest are payable in gold at the office of the Imperial Trusts Company, in Toronto, and by arrangement will be paid elsewhere in the Dominion.

The interest coupons become due on April the 1st and October the 1st.

The debenture indebtedness (of which the above issue forms a part) is the direct obligation of the Equitable Mortgage Co. and is guaranteed by paid up capital and surplus, amounting to \$2,849,550.

The issue of \$100,000 now offered, in addition to participating in the above guarantee, is further secured by a deposit with the Imperial Trusts Company of Canada, as Trustees, of an equal amount of mortgages or trust deeds, being first liens on Real Estate (more particularly described by the form of Trustee's certificate given below) which are held specially for that purpose.

CONDITIONS OF DEBENTURES. The debentures, which are in the usual form, give the company the option, under certain conditions, of redeeming them five years after date or at the maturity of any coupon thereon.

It is also provided that the debentures by delivery or may be registered by the holders at the office of the Trustees.

And that the debentures shall be valid or negotiable when the Trustee's certificate on the back thereof has been signed by the Imperial Trusts Company, which certificate is in the following form:—

CERTIFICATE OF TRUSTEES. The Imperial Trusts Company of Canada hereby certifies that the within debenture is one of a series of similar debentures numbered consecutively, which series is to amount to the total sum of One Hundred Thousand Dollars.

To secure the payment of this debenture and all others of this series so certified, the Equitable Mortgage Company has deposited with the said Imperial Trusts Company at Toronto certain securities guaranteed by the said Equitable Mortgage Company to the said Imperial Trusts Company to be valid and subsisting bonds, notes or other evidences of indebtedness, secured by mortgages or trust deeds, equal in amount to the debentures so certified, all of which are guaranteed by the Equitable Mortgage Company to the Imperial Trusts Company to be genuine, and to be first liens on real estate in the States and Territories of the United States of America, worth at least two and one-half times the amount secured thereby, and the said Imperial Trusts Company holds the securities aforesaid in trust for the sole benefit and protection of the lawful holder or holders of this debenture, who may exercise with full power to collect or sell the same and use the proceeds to redeem said debenture in case default is made in their payment by the said Equitable Mortgage Company, as is more fully set forth in a certain agreement between the said Equitable Mortgage Company and the said Imperial Trusts Company, dated the first day of August, A. D. 1891.

GENERAL INFORMATION. The following information touching the Equitable Mortgage Company and its business, taken from its published statements, will be of interest to the public.

The Equitable Mortgage Company was incorporated in 1884, under the laws of the State of Missouri. It has offices in New York, Philadelphia, Boston, Kansas City, Mo., London, England, and Berlin, Germany. The officers of the Company are as follows:—

CHARLES N. FOWLER, PRESIDENT. CHAS. BENJ. WILKINSON, VICE-PRESIDENT. B. P. SHAWHAN, SECRETARY AND TREASURER. N. F. THOMPSON, ASSISTANT SECRETARY AND TREASURER.

F. M. FARWELL, AUDITOR. The business is that of loaning on first mortgages upon improved farm property in the United States, principally in the States of New York, Pennsylvania, Ohio, and Michigan.

The aggregate amount of mortgages now held exceeds ten million of dollars.

The Company is an advance made beyond forty per cent, of the expert's valuation. The average ratio of loans to valuation on those already made is in the neighborhood of thirty per cent.

The examination of land titles is made by salaried attorneys in the employ of the Company. A good general test of the character and quality of mortgage investments is the percentage of overdue interest and of mortgages taken into real estate account through foreclosures.

In the case of the Equitable the results show about three-quarters of one per cent. for the former and slightly over one per cent. for the latter item. This may be regarded as a very favorable exhibit, and as indicating a high class of securities.

The business of the Equitable is prosperous. In 1887 the accumulated surplus and undivided profits to that time were divided, and the capital increased from \$500,000 to \$2,000,000, half paid.

Messrs. Barrow, Wade, Guthrie & Co., the well-known firm of accountants of London and Manchester, England, and New York, after an examination of the books, certify that the company in addition to paying a regular annual dividend of 10 per cent on its capital, accumulated in three years ending June 30th, 1890, the handsome sum of \$396,716.85.

A few months ago authority was obtained to increase the capital to \$4,000,000. The capital paid up in cash is now \$2,049,550, and the surplus \$800,000.

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FREE FROM ODOR—No rubber—Porous, admitting of ventilation and yet Perfectly Rain Repellent. These are the special features of the now well known and popular "Heptonette" Rain-proof Cloaks, equally suited for walking, driving, for travelling Cloaks.

What more useful Xmas Present for a Lady than one of these serviceable garments. Every Genuine Heptonette Cloak has a woven Label of white letters on a red ground attached to the waist-band of which the following is an exact fac-simile.

Trade Mark. "HEPTONETTE" REGD NO. 85290

A large Stock imported specially for the Xmas Trade. If ordering, give the Bust measure and the full length in the Back, not including Collar.

Sizes is Stock, 54 to 62 inches. A light Fancy Mixed small check in Cape Style, at \$6.25. A Navy Blue Cape Style Cloak, in two qualities, \$5.20 and \$7.25. A Black Cape Style Cloak, at \$6.90.

A Variety of Fancy Colors, Navy Blue and Black, ranging from \$8.50 to \$14.75.

MANCHESTER, ROBERTSON & ALLISON.

The Wonder of the Age!

ALE and BEEF, PEPTONIZED.

This Letter was Unsolicited.

Read what Mr. Harold Leslie, Tenor with the Adelaide Randall Opera Company says concerning Ale and Beef.

HALIFAX, N. S., 26th July, 1891.

MESSRS. CANADA P. B. & A. CO.:

Gentlemen.—I have used Peptonized Ale and Beef, and have received so much benefit from it that I feel it my duty to let others know of the wonderful virtues of this combination.

After being worn out both physically and mentally on account of over-work in my profession, I used a few bottles of your Peptonized Ale and Beef, and the results were far beyond my highest expectations. It agreed with my stomach admirably, helped my digestion, and gave me renewed strength and vigor, making me feel like a new individual altogether.

Yours truly, HAROLD LESLIE, Adelaide Randall Opera Co.

Twenty-five Cents for Pint Bottle.

FOR SALE BY ALL DRUGGISTS.

therewith, and we believe that the above accounts fully and fairly represent the position of the Company as on the 30th June, 1891.

BARROW, WADE, GUTHRIE & COMPANY, New York, July 31st, 1891.

The above debentures are for sale at par and accrued interest at the offices of THE IMPERIAL TRUSTS CO., Y., 134 PRINCE WM. ST., ST. JOHN, N. B.

where further particulars regarding same may be had on application. H. C. TILLEY, Acting Manager.

HOW DOLLY IS MADE. The Birth and "Bringing Up" of the Companion and Friend of a Little Girl.

It is an open secret that the Santa Claus brings the greater part of his vast stock of Christmas toys from Europe, Germany being his favorite collecting grounds. But he encourages American industry in a few directions, notably in cheap mechanical toys. The tin railway trains and tin horses and steamboats that run when wound up with a key are made in great quantities in Brooklyn by machinery, and the cast iron toys of the same description are made principally in New York.

When he desires an expensive mechanical toy, however, he goes to France for it; to Saxony for his Noah's arks and all the other carved wooden toys; to Nuremberg for his toys, tin trumpets, and magic lanterns, and to Thuringia for his toy China tea sets.

Far more important than all other toys are the dolls, and nine dolls out of ten are little German girls. In whole districts of Germany the country people spend the winter in making dolls, filling their fields in summer. The cheap wax doll, commercially known as "composition wax," such as may be bought at retail in this country for 25 cents, furnishes perhaps the best idea how dolls are made. A "modeller,"

who has nothing further to do with the making of dolls, makes plaster of Paris models of the styles of heads and limbs most in demand, and sells them, singly or in sets, to the peasants who make the dolls. There are all sorts of faces among the models—pretty girls, smiling boys, old women, negroes, and crying babies. Throughout the winter father, mother, and all the larger children unite in making papier mache casts from these models, each cast being, of course, an exact counterpart of the models, but thin and light, and gray in color.

The legs and arms are dipped in flesh-colored paint, and the painted shoes are put on with brushes. These various parts, together with the head, are fastened to a cloth body stuffed with sawdust, and dolly goes off to the factory, where the more artistic work is done. Her limbs have the proper tint, her body is as true to nature as necessary, but her head is still bare, her cheeks are gray, and her colorless eyes express no intelligence.

An expert workman in the factory, holding dolly by the feet, dips her head and shoulders for a moment in melted wax, and she emerges from the bath the composition wax doll of commerce. When she is sufficiently dry she passes into the hands of a girl operator, who quickly paints the pink tinge upon her cheeks. Another girl adds the blue eyes, still another the eyebrows and eyelashes, and so she goes through the hands of a row of girls, one girl for each tint, the whole process taking about six hours, for there are delays while the paints are drying. In six hours six girls are expected to paint ten gross, or nearly 1,500 dolls, complete. This requires rapid work, and the girls receive about \$1.75 a week each. Flowing locks of mohair are fastened to the head, and dolly is ready to emigrate to America.

For the real wax doll, a more expensive article, the moulds for the head are made in three parts—one back and two fronts. The mould is filled with melted wax, which is allowed to remain for a minute or two, and then all that has not hardened is poured out. This leaves a hollow wax head about a quarter of an inch thick, which is afterward strengthened by "backing" with a quarter of an inch of papier mache. Some patent "washable" dolls are made of hardened papier mache, and, when these have cloth feet, which will not break, they are a valuable addition to the library.

The most desirable doll in the market, however, according to an expert German toy manufacturer now in this country, is the "kid body doll." The kid bodies are stuffed with hair; and with bisque heads, flowing wigs, moving eyes, and shoes and stockings, they are sold at retail in any of our large cities for from 25 cents to \$10. Occasionally sawdust is substituted for the hair stuffing.

There are several styles of jointed dolls; the common ones, to sell from 5 to 50 cents; a better grade, "full jointed," to sell at from 25 cents to \$5, and especially fine ones which are used as show pieces in store windows.

Heaving the Log an Old Trick. Any one who has made a trip to sea has seen the ingenious propeller-shaped appliance which is thrown overboard at the end of a long cord, and by means of which the officers get an approximate idea of their speed. This is not a new idea, for in ancient times the Romans had a similar appliance for ascertaining their rate of progress at sea. They dragged little paddle wheels behind their ships, the revolutions of which enabled them to estimate the distance which the ship had traveled.—New York Sun.