How a "Time for Everything, and Everything in its Time," Came near Inferring 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. "I'm not a stout person who was, but it's a great thing all the same. By doing things systematically one can accomplish about twice as much as he otherwise could."

"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 flipflap of a ship's sails in an uncertain breeze. It was seldom that the thin man contributed his opinion on any subject. He always seem it to think that his presence was enough for the company, and devoted all his energies to feeling his chin with one hand, and his elbow with the other, varying the operation by nursing a very long and boney left leg. As the thin man was a from under his eye-brows, but couldn't bachelor, he never had an opportunity of nursing anything else. When he spoke, however, all eyes were turned toward him, and the stout gentleman curiously asked for an explanation.

"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."

thin man took the cigar from his mouth, clasped his hands about his boney 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. Soon another boarder was admitted a fellow named Alberton. He was one of those good natured fellows who could tickle the children under the chin, and fix their toys for them while they sprawled all over him. I never could.

"Mrs. Compton 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. She was as pleasant as such a woman could possibly be, and when any thing was out of place, she would tell you about it, without giving offence. 'A place for everything and everything in its place,' she said, 'a time for everything and everything in its time,' she always added. She made me tired at first, but then I got used to it. I often pitied the poor children, although, as a rule, I haven't much sympathy for children in general. Those youngsters had to get up at the same time every day, no matter what was going on; be on the minute, or they missed their meals, no matter where they were, or what they were doing, and on Sunday they went through a programme with as much regularity as a clock.
"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.

"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. Nevertheless there are many people who admire the system that makes it an easy matter for them to place a mortgage on their prop-erty, who would as well prefer to have nothing to do with the mortgage or the system. So it was with Mrs. Crompton while everybody must admire her systema-tic way of doing things, and wonder at the amount she accomplished, being a part of that system, and coming under its control was another thing, which, no matter how admirable it might be, was not conducive to comfort and easiness of mind.

"Of course when anything very un-usual occurred, something that could not possibly come under the regular workings of the house, the system had to be changed. For instance, when Mr. Crompton fell down the back stairs and broke his arm, the whole system had to be changed, but even this was done in a methodical manner. After consulting the doctor as to the into hours, and made a time for everything, so that in a few days it was not necessary to look at the clock to know the time. All one had to do was to note what Mrs. Crompton was doing, and he had the time as prrectly as many of the watches my friends carry now-a-days could give it.

"I always went out of town on a holi-day, so it never occurred to me how they might be observed in the Crompton household. Alberton told me that he was sick in bed one Thanksgiving day and thought it was Sunday, but how she ever managed to pay well." get her 'Thursday's work' done afterwards he never was able to understand.

"But if I ever got thoroughly disgusted with anything it was Mrs. Crompton's 'system' when Christmas came around that year. Long weeks before I heard the children talking about the good times they price, asked to have the picture packed were going to have, and what they were going to buy if Santa Claus didn't bring it. The children began to save all their copwoman,' and that Crompton was a 'lucky astonishment.

man.' I could never see it myself, but of course my opinion in such matters don't "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. The children saw very little of their father. In fact no one took much stock in him for he only appeared at meal hour, and it was generally believed that he divided the rest of his time between an office where he didn't appear to be anybody in particular-and received a salary in accordance with his positionmuch on system myself, and I never knew and a neighboring barroom, where his opinions on the political questions of the day were always received with applause. Outside of the latter place I think the general impression was that Mr. Crompton wasn't of much account.

"You'll have to excuse me, gentlemen," said the thin man apologetically, "if 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.

"One day Alberton came into my room to smoke a cigar. We were having a quiet talk when we heard a knock at the door. I opened it, and imagine my surprise to see the four young Cromptons standing in the hall with tears in their eyes. Alberton was up in a minute and had the youngsters in. ""What is the matter?' he asked.

"The eldest of them looked bashfully 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 Every member of the company got into position to enjoy an unusual treat while the get piled up isn't fit to live. So we won't have any Christmas.'

"Did she say anything about it?" I asked, feeling somewhat amused. "'Oh, no,' said the little fellow, 'but

does she, Mr. Alberton?" "Alberton looked around, but suddenly

his countenance gave unmistakeable 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,

"we 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. They thought the world of Alberton and would you believe it, two years from that time he was a father to them in earnest. Well, it's afact. Crompton was found dead on his office stool one day in February succeeding that memorable Christmas, and I think that was the only occasion on which he ever attracted any attention in the establishment. As I said before, Alberton married his widow."

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

"No? Well, Alberton did it. Christ-mas 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. And believe me Ungar must do the work pretty good when its suits Crompton's widow. She gets it rough dried as they call it; she does the ironing herself."

DICKENS' LITTLE JOKE.

A Clever Ruse of the Novelist to Aid an Old Friend.

Charles Dickens bought pictures now and then, paying for them the sum the artists asked. But he once bought a picture for which he persuaded the painter to charge him a high price. The story, which illustrates both Dickens' generosity and his love of fun, is told in the memoir of Richard Redgrave, the artist.

Maclise, intending to paint a subject for which he wanted a lady as model, asked Miss Hogarth, Dickens' sister-in-law, to sit. When the the work was finished the figure was thought very beautiful and very like the model.

A few days afterward a gentleman called on Maclise, and said that an old gentleman in the country, wishing to possess one of the painter's pictures, had deputed him to see what he had on the easel. The one for which Miss Hogarth had sat was admired by the visitor, who said he was sure it would please his friend, to whom he would write and describe it.

In a few days a letter came to Maclise, written in a feeble hand. The writer in a time of his visits, etc., she divided the day delightfully garrulous strain, expressed his admiration of several pictures of Maclise which he had seen, and asked the price of the one described by his friend, as he was sure he would be pleased with it.

Maclise, delighted with the letter, hurried away to show it to Dickens.

"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 enthusist who can afford to

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.

In a day or two the gentleman who acted as the agent called again, paid Maclise his and said a porter would call for it.

At Christmas, two weeks later, Dickens invited a large party to dinner, Maclise pers, and I guess the greater part of them among the rest. But alas for the unravel-came from Alberton, who used to take a ing of the plot! Just as they were sitting delight in listening to the youngsters that I could never understand. He used to like Mrs. Crompton, too, notwithstanding Dickens—for he was the garrulous old her systematic way of doing things, and gentleman—had to unveil the picture withmore than once told me she was a 'fine out the pleasure of seeing Maclise's look of

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 by arrangement will be paid elsewhere in the

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 guaranted by paid up capital and surplus, amounting to \$2,849,550.

The issue of \$100,000 now offered, in additon 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 in the form of Trustees' certficate 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 condi-tions, of redeeming them five years after date or at the maturity of any coupon thereafter. It is also provided that they may pass 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

The Imperial Trusts Company of Canada hereby certifies that the within debenture is one of series I of similar debenture number 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 Mort-gage Company has deposited with the said Imperia. Trust company at Toronto certain securities guaran need 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 securites aforesaid in trust for the sole benefit and protection of the lawful holder or holders of the debenture above described, with full power to collect or sell the same and use equal in amount to the debentures so certified, all of 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 cetain 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:—

The Equitable 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 South and Southwest.

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

The Company also deals in Government, Municipal and other high-class bonds.

All properties offered as security for mortgage

loans are valued by the Company's trained and salaried experts, and in no case 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

A good general test 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 due 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 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 \$600.000 to \$2.000.000, half paid.

from \$600,000 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 central accumulated in three years. per cent. on its capital, accumulated in three years ending June 30th, 1890, the handsome sum of

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

| RESOURCES. | |
|--|-------------|
| Real estate mortgages on hand | \$1,336,932 |
| securing debentures Bonds and bank stocks with trustees | 9,325,706 |
| securing debentures | 1,207,500 |
| United States Government bonds, 4s | 50,000 |
| Other stocks and bonds | 620,520 |
| Accrued interest and premiums on | |
| stocks and bonds | 138,275 |
| Furniture and fixtures | 13,036 |
| Real estate | 160,445 |
| Costs and interests | 11,738 |
| Tax sale certificates | 28,141 |
| Interest remitted but not paid to us | 91,288 |
| Bills receivable | 52,875 |
| Due from branch offices and agents | 402,978 |
| Due from banks and bankers | 637,373 |
| \$1 | 4,074,813 |
| LIABILITIES. | |

Capital authorised \$4,000,000 00 Paid up (in cash).....\$2,049,550 00

Money received in payment of loans Time deposits.

Due to banks and bankers..... 74,011 20 \$14,074,813 56 STATE OF NEW YORK, COUNTY OF NEW YORK.

I, B. P. Shawhan, Treasurer of the Equitable Mortgage Company, do solemnly swear that the foregoing statements is true to the best of my knowledge and belief.

B. P. SHAWHAN, Treasurer. Subscribed and sworn before me this 31st day of July, 1891.

A. W. CHAMBERLAIN, Notary Public, New York Co. Having examined the books of the Equitable Mortgage Company, we hereby certify that the fore-going accounts and statements are in conformity

REE FROM ODOR—No rubber—Porous, admitting of ventilation and yet Perfectly Rain Repellant. These are the special features of the now well known and popular "Heptonette" Rain-proof

Cloaks, equally suited for walk-riving, for travelling Cloaks.

What more useful Xmas Present ing, driving, for travelling Cloaks.

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 follwing is an exact fac-simile

Trade

Mark.

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

A light Fancy Mixed small check in Cape Style, at \$6.25. Sizes is Stock, A Navy Blue Cape Style Cloak, in two qualities, \$5,20 and \$7,25. 54 to 62 inches. A Black Cape Style Cloak, at \$6.90.

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

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 overwork 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 ac-

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 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

ever, he goes to France for it; to Saxony for his Noah's arks and all the other carved wooden toys; to Nuremburg 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 girl for each tint, the whole process taking the officers get an approximate idea of their little German girls. In whole districts of Germany the country people spend the the paints are drying. In six hours six ancient times the Romans had a similar winter in making dolls, tilling their fields girls are expected to paint ten gross, or appliance for ascertaining their rate of pro-

who has nothing further to do with the making of dolls, makes plaster of Paris models of the styles of heads and limbs in three parts—one back and two fronts. most in demand, and sells them, singly or The mould is filled with melted wax, which most in demand, and sells them, singly or in sets, to the peasants who make the is allowed to remain for a minute or two, dolls. There are all sorts of faces among the models—pretty girls, smiling boys, old women, negroes, and crying babies.

Throughout the winter tather, mother, and afterward strengthened by "backing" with 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, cheeks are gray, and her colorless eyes ex- hair stuffing.

principally in New York. When he de-! she emerges from the bath the composition sires an expensive mechanical toy, how- | 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 in summer. The cheap wax doll, commercially known as "composition wax," such as may be bought at retail in this country about \$1.75 a week each. Flowing locks about \$1.75 a week each. for 25 cents, furnishes perhaps the best idea how dolls are made. A "modeller," dolly is ready to emigrate to America. tance which the ship had traveled.—New York Sun.

For the real wax doll, a more expensive article, the moulds for the head are made 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 together with the head, are fastened to a the "kid body doll." The kid bodies are cloth body stuffed with sawdust, and dolly stuffed with hair; and with bisque heads, 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 limbs have the proper tint, her body is as true to nature as necessary, but her head is still bare, her limbs have the l

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 about six hours, for there are delays while speed. This is not a new idea, for in