

Bank of Montreal
Reports Assets in
Excess of \$400,000,000

The Bank of Montreal, following its 100th anniversary, is out with its strongest statement and establishes new high records in all principal accounts.

The position shown by an examination of the statement for the fiscal year ending October 31st, 1917, is as remarkable as it is reassuring.

Hand in hand with tremendous gains in assets making it possible for the Bank to report total assets in excess of four hundred million dollars (the first time such a figure has been reached in Canadian banking) it has developed a position of still greater strength as represented by liquid assets equivalent to over 75% of liabilities to public. At the same time the various accounts reflect the large and important undertakings, in connection with the war, which the Bank is carrying out on behalf of the Dominion and British Governments. It has also been possible to meet the larger requirements of customers as reflected by a substantial gain in current loans.

STEADY EXPANSION OF DEPOSITS

The savings accounts of the people of the country continue to pile up steadily and now amount to over \$245,000,000, an increase of almost \$26,000,000 for the year, or at the rate of close to \$3,000,000 a month.

As the bankers of the Government, the Bank of Montreal has evidently assumed its full share in providing for the country's needs, as indicated by an increase of twenty-eight million dollars in the value of Dominion and Provincial Government securities; an increase of seven million in the Deposit in Central Gold Reserves; balance due to the Dominion Government of \$13,635,962, the latter account appearing for the first time in the Bank's statement.

The Bank has perhaps rendered a still greater service to the country by keeping itself in such shape as to create complete confidence in Canada's financial position during a most trying period.

SUBSTANTIAL GAIN IN EARNINGS

The profit and loss account shows that earnings allow a comfortable margin over the dividend and bonus requirements. They are substantially above those of the previous year. The net profits for the twelve months amounted to \$2,477,969.09, equivalent to 15.49% on the paid-up capital. Added to the balance of profit and loss, they brought the total amount available for distribution up to \$3,892,393.

FEATURES OF GENERAL STATEMENT

The principal accounts and comparisons with those of the previous year are as follows:—

	1917	1916
Total assets	\$403,980,236	\$365,215,541
Liquid assets	276,298,397	246,982,680
Total deposits	317,156,427	258,206,049
Circulation	29,308,086	21,779,134
Gold and Silver coin	20,592,891	21,040,803
Dominion notes	30,760,233	20,273,216
Deposits in central gold res.	14,500,000	7,500,000
Call and short loans	100,610,214	113,002,097
Dom. and Prov. Govt. securities	28,573,322	419,736
Can. Mun. securities and Brit. and For. and Col. secs. other than Canadian	33,455,254	21,796,159
Current loans	97,607,404	93,729,065
Loans to cities, munis.	11,415,383	11,255,571
Curt. loans and Disc. elsewhere	10,045,811	6,478,263
Net profits	2,477,969	2,200,471
Bal. carr'd forward	1,664,893	1,414,423

Two Petains in the Field.

I heard a rather good yarn about the French Commander-in-Chief the other day, says a London weekly. He was driving in a motor with an equerry past a town near Verdun when he came upon four little boys marching in single file, arrayed in soldiers' helmets and carrying real bayonets. The sight of the little faces, almost lost in the real soldiers' helmets, amused General Petain, and, stopping the car, he said to the leader of the file: "You are brave fellows! What is your name?" "Oh, I am General Petain!" replied the boy, who had no idea to whom he was speaking. This reply greatly amused the general. "Well, my name is General Petain, also," he said; "and I am very pleased to have met you!" The two generals then shook hands, gravely saluted, and parted company.

I was cured of Rheumatic Gout by MINARD'S LINIMENT.
Halifax. ANDREW KING.

I was cured of Acute Bronchitis by MINARD'S LINIMENT.
LT.-COL. C. CREWE READ.
Sussex.

I was cured of Acute Rheumatism by MINARD'S LINIMENT.
Markham, Ont. C. S. BILLING.
Lakefield, Que., Oct. 9, 1907.

The choice of which form of lime to use on soil should depend largely upon relative costs, the one that can be laid down at the farm cheapest being the one to select if an equivalent amount of calcium and magnesium can be obtained. Because of its convenience and safety preference may be given ground lime-stone, if other things are equal.

Minard's Liniment Cures Garget in Cows

Top dressing for wheat will help bring it through the winter. Wheat will be needed next year more than ever.

To the Women of England.

Oh, you glorious women of England!
Is there aught that you have not done
To prove to the world the victory
Your nobility has won?
Is there one single pathway
Your footsteps have not known?
Or a work that your hands could master
That they have not made their own?
Is it you that our boys all fight for,
You and the babes you bear;
You, who have given them courage;
You, who their burdens share.
You, who so bravely suffer,
You, who give naught but cheer,
Who weep—when you do—in private,
But abroad show you a tear.

Oh, you wonderful women of England
Time your fame can never dispel;
Tongue shall never be born that falter
When your story it starts to tell.
Words of poets shall sing your praises
And your noble deeds relate,
When the world has long forgotten
The tale of German hate.

O'er the winter fires of England,
When she once more has her own;
On the soft green lawns of England,
When peace reigns o'er cot and throne
A memorial will be built,
Undying to your fame
To the heroines of England
And their immortal name.
—Arthur Francis.

CANADA'S FOREST FIRES.

Since Confederation the Loss Amounts to Total of Billion Dollars.

Forest fires in Canada since Confederation have destroyed vastly more of the nation's wealth than all other kinds of fires put together.

The fire losses paid by insurance companies in Canada since 1867 amounted to \$272,250,777, says the Canadian Forestry Journal. The actual property loss is ascertainable at about 25 per cent. over the foregoing figure. This refers to ordinary property, houses, contents, factories, etc., and includes practically no standing timber which only in rare instances is insurable and that only during the past few years.

It has been generally accepted as a modest estimate that for every foot of timber ever cut in Canada, seven have been destroyed by fire.

Placing government stampage dues at the very low rate of 50 cents a thousand feet it is not unreasonable to assume that the public revenues have suffered by scores of millions of dollars. It may not be fair to accept such a total as a thousand million dollars, as does the Montreal "Financial Times," because Government dues would not have been collected by any means on all the timber that has gone up in smoke, although every square mile of public-owned forest must be regarded as possessing potential public revenues. If one considers the actual and potential sources of gain to the Government treasuries, probably a billion dollars is not extreme as the total of the penalty visited upon the Canadian people through forest fires.

A GRAND MEDICINE
FOR LITTLE ONES

Baby's Own Tablets are a grand medicine for little ones. They are a mild but thorough laxative; are absolutely safe; easy to give and never fail to cure any of the minor ills of little ones. Concerning them Mrs. Jas. S. Hastey, Gleason Road, N.B., writes:—"I have used Baby's Own Tablets and have found them perfectly satisfactory for my little one." The Tablets are sold by medicine dealers or by mail at 25 cents a box from The Dr. Williams Medicine Co., Brockville, Ont.

Fruit Sandwiches.

Odd bits of canned fruit can be minced, mixed with cream cheese, and very good sandwiches can be made.

MONEY ORDERS

Dominion Express Foreign Cheques are accepted by Field Cashiers and Paymasters in France for their full face value. There is no better way to send money to the boys in the trenches.

The Difference.

"Oh, I must live!" one said, and then Left Freedom's call unheeded.
Who told him that 'mong living men His little life was needed?

"Freedom must live!" another said,
As o'er the ridge he bounded;
On its red slopes they found him dead,
By his brave men surrounded.

One spared himself; his soul became
Dead as a tree, dry-rotten;
One fell—but ah! a country's fame
Is by such deaths begotten.
—Alexander Louis Fraser.

Minard's Liniment Cures Colds, &c.

"Her Money Troubles"—They get more vexatious as the cost of foods climbs skyward. Meat, eggs and vegetables are almost beyond the family purse. Happy is the housewife who knows **Shredded Wheat**, its low cost and its high food value. A better balanced ration than meat or eggs and costs much less. Two **Shredded Wheat Biscuits** with milk or cream make a complete, perfect meal, supplying all the nutriment needed for a half day's work at a cost of a few cents. Delicious for any meal with milk or cream, or with fresh or stewed fruits. **Made in Canada.**

WHEN THE SUN LOOKS OVAL.

Sunset Phenomenon is in Reality Just An Optical Illusion.

Why the setting sun as it drops close to the horizon appears larger than usual and oval instead of round is explained by W. F. Badgley in Popular Astronomy. The enlargement, he says, is generally an optical illusion due to the disc of the sun appearing close to the horizon, which we know to be very far distant. When the atmosphere is dusty and hot, however, it acts as a magnifying glass.

The oval appearance can best be understood by drawing a small circle on a sheet of white paper and placing a reading glass over it. When the circle is under the centre of the lens it appears a circle, but as the glass is moved till the circle is near its edge the circle gradually becomes an oval.

"The sun as it nears the horizon and appears enlarged usually becomes an oval longer in breadth than in height, because it is seen through the edge of an aerial lens," writes Mr. Badgley. "The air, to a small height, is in a condition to magnify objects and has been so all day, but looking upward its thin layer would have little effect, whereas looking through it toward the horizon, the effect would be increased about sixteen times by the increased depth of air looked through."

MURINE Granulated Eyelids,
Sore Eyes, Eyes Inflamed by Sun, Dust and Wind quickly relieved by Murine. Try it in your Eyes and in Baby's Eyes.
YOUR EYES No Smarting, Just Eye Comfort
Murine Eye Remedy At Your Druggist's or by mail, 50c per bottle. Murine Eye Salve, in Tubes 25c. For Book of the Eye—Free. Ask Murine Eye Remedy Co., Chicago 4

Calls You As Coffee Boils.

A gas stove which arises at dawn, boils the coffee and wakes you up when it is ready has been invented by Gemaro Rosa of Brooklyn, N.Y. The gas burner has a pilot light to which is attached a clock mechanism. A dial over the clockworks serves to tell the time. A smaller dial is used to set the alarm, igniting and extinguishing devices. When set the burner under the coffee pot will automatically ignite at a predetermined hour and boil the coffee for four or five minutes. The flame will then lower of its own accord to slow boiling for another five minutes, after which it will shut itself off entirely. The coffee is now ready for you and an alarm is sounded.

Minard's Liniment Cures Diphtheria.

Making Tears.

Tears are not made only when we cry. They seem to come only when you cry, because it is then that they spill over. A little part of you is making tears all the time, and your eyes are constantly washing themselves in them. You have often noticed how you wink every few seconds, says the Book of Wonders. You have often tried to keep from winking—to see how long you could keep from winking. Your eyes always feel very dry just before you have to let them wink. That shows they needed washing in tears.

DODD'S KIDNEY PILLS
CURES ALL KIDNEY DISEASES
BRIGHT'S DISEASE
DIABETES BACKACHE
WATER 23 THE PRO...

ED. 7.

ISSUE 51—17.

GERMANY'S CONFLICTS.

Has Waged Several Wars During Past Fifty Years.

Pacifists, and other people with German sympathies, are fond of telling us that from 1871 to 1914 Germany was at peace with the world; and that, therefore, she cannot be by nature so very fond of fighting.

For four years, from 1903 to 1907, the Huns in German Southwest Africa waged a war of extermination against the Herreros, in the course of which some 30,000 natives and over 5,000 Germans lost their lives.

It was the seizure of Kiaochow—a warlike act of aggression against a friendly power—which led up to the anti-foreign outbreak of the Chinese Boxers three years later. In the war for their suppression German troops played a leading part; and, in obedience to the kaiser's orders to "take no prisoners," they were the only ones among the allies who consistently refused quarter to a beaten enemy.

Finally, Germany was almost incessantly at war in German East Africa between 1888 and 1906, during which period more than 100,000 natives are estimated to have been killed; and she also waged other "little wars" in Togoland and the Cameroons.

GIRLS! WHITEN SKIN WITH LEMON JUICE

Make a beauty lotion for a few cents to remove tan, freckles, sallowness.

Your grocer has the lemons and any drug store or toilet counter will supply you with three ounces of orchard white for a few cents. Squeeze the juice of two fresh lemons into a bottle, then put in the orchard white and shake well. This makes a quarter pint of the very best lemon skin whitener and complexion beautifier known. Massage this fragrant, creamy lotion daily into the face, neck, arms and hands and just see how freckles, tan, sallowness, redness and roughness disappear and how smooth, soft and clear the skin becomes. Yes! It is harmless, and the beautiful results will surprise you.

Tough Luck.

"So you've been rejected by your girl as well as the army doctors."
"Yes, after I got back she decided that if I wasn't good enough for the army there must be something the matter with me and she refused to take any chances."

Minard's Liniment Cures Distemper.

The hen that lays is the hen that pays. Eat the slackers.

A Kidney Remedy

Kidney troubles are frequently caused by badly digested food which overtaxes these organs to eliminate the irritant acids formed. Help your stomach to properly digest the food by taking 15 to 30 drops of Extract of Roots, sold as Mother Seigel's Curative Syrup, and your kidney disorder will promptly disappear. Get the genuine. 7

The Soul of a Piano is the Action. Insist on the "OTTO HIGEL" PIANO ACTION

The Jordan Valley
In Southeastern Oregon is a beautiful, fertile district that you ought to investigate. Many shrewd farmers are buying there, because their keen business foresight tells them that investment will pay big returns from the natural increase in the value of the land alone, to say nothing of the big crops that they can produce. Prices low; terms easy.
Ask me for authentic information, absolutely free.
You are cordially invited to call at Room 112, Union Pacific Building, to see our excellent and extensive exhibit of products grown in the Union Pacific Country.
R. A. SMITH, Colonization & Industrial Adm.
Union Pacific System
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THE PUREST AND MOST RELIABLE
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FOR SALE

BEAUTIFULLY SITUATED SITE IN Oshawa, home McLaughlin Chevrolet cars, Williams Pianos, 20 busy factories. 40-ft. Lot, fertile, level, healthy. Splendid investment. Box 891, Oshawa.

MISCELLANEOUS

CANCER, TUMORS, LUMPS, ETC. Internal and external, cured without pain by our home treatment. Write us before too late. Dr. Bellman Medical Co. Limited, Collingwood, Ont.

CUTICURA HEALS SORE HANDS

That itch, burn, crack, chap, and bleed, in a wonderfully short time in most cases. Soak the hands on retiring in a hot suds of Cuticura Soap, using plenty of the Soap. Dry and rub Cuticura Ointment gently but freely into the hands for some time. Wear old gloves or softer bandages during night or remove surplus Ointment with soft tissue paper as preferred.

Free Sample Each by Mail

For free sample each address post-card: "Cuticura, Dept. N, Boston, U. S. A." Sold by dealers throughout the world.



Neuralgia Headaches

After shopping or after a hard day are quickly relieved with Sloan's Liniment. So easy to apply, no rubbing, and so promptly effective. Cleaner and more convenient than musky plasters and ointments. It does not stain the skin, or clog the pores. Every home should have a bottle handy for sprains, strains, lame back, rheumatic pains and stiff, sore muscles and joints.
Generous sized bottles at all druggists, 25c., 50c., \$1.00.

Sloan's Liniment
KILLS PAIN

Machinery For Sale

- 1 WHELOCK ENGINE, 18x42.
New Automatic Valve Type. Complete with supply and exhaust piping, flywheel, etc. Will accept \$1,200 cash for immediate sale.
- 1 ELECTRIC GENERATOR, 30 K.W., 110-120 Volts D.C.
Will accept \$425 cash for immediate sale.
- 1 LARGE LEATHER BELT. Double, Endless. 24-inch x 70 ft.
Will accept \$300 for immediate sale, although belt is in excellent condition and new one would cost about \$600.
- PULLEYS, Large size.
26x66—\$30 ; 12x60—\$20 ; 12 1/2x48—\$12 ; 12x36—\$8.
- 2 BLOWERS OR FANS, Buffalo make.
One 10 inch, other 14 inch discharge—\$30 each.

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60 Front St. West, Toronto