

MERCHANTS BANK

Half a Century in
Business

The Merchants Bank of Canada has just completed fifty years of business in Canada and has celebrated the half century mark by showing the best report in its history. Net profits for the year amounted to \$1,218,694, which is equal to 17.8 per cent. on the average paid-up capital for the year. Taking into account the average of both capital and the rest account, which amounted to \$13,348,100, the Bank earned 9.13 per cent., which is a trifle less than was earned during the previous year. In view of the fact that the year, which just closed, was a somewhat trying one for the banks, the showing made by the Merchants Bank is considered highly satisfactory. For a considerable portion of the year, Canada, in common with other countries, encountered a period of depression which interfered with the earnings of the banks. Exact comparisons with previous years is difficult to make, owing to the fact that the fiscal year of the bank was changed from November 30th to April 30th and the statement issued previous to the present one covered a period of but five months.

An examination of the report shows that gains were made in all departments of the bank's activities. For the first time in the history of the bank, the reserve fund equals the paid-up capital, each of these now standing at \$7,000,000, a considerable gain over the showing for the previous year. The bank's cash holdings are \$1,500,000 greater than at the end of April, 1913, while savings deposits have increased by \$2,600,000. The bank's current loans increased during the year by over \$1,000,000, and now amount to \$54,700,000, indicating that the bank has been doing its full share by catering to the commercial needs of the communities in which its branches are located. The total assets show a gain of almost \$2,500,000, and now amount to \$83,120,000.

During the year the bank issued new stock, on which the premium amounted to \$180,000, which, with the net earnings of \$1,218,000 and balance brought forward amounting to \$401,000, made \$1,800,000 available for distribution. Dividend requirements absorbed \$686,000, profit and loss \$580,000, bank premises account \$1,000,000, officers' pensions fund \$50,000, written off for depreciation in bonds and investments \$135,000, leaving \$248,000 to be carried forward. A feature of the bank's report was the large proportion of quickly available assets, which represent over 36 per cent. of its total liabilities to the public. This is a satisfactory showing, especially in view of the recent financial stringency. Altogether, the show made by the bank is most encouraging, as it shows that good banking practice and careful conservative management characterized the year's operations. At the annual meeting it was also decided to establish a Holding Company for the purpose of taking over and managing the premises utilized by the bank for the housing of the various offices. The old Board were re-elected, and, at a subsequent meeting, Sir H. Montagu Allan was re-elected President and K. W. Blackwell, Vice-President.

THE CITY OF MEXICO.

Points About the Capital of Distressed Country.

Mexico City is 7,415 feet above sea level, and by rail 264 miles northwest of Vera Cruz. With a wet, undrained sub-soil, and many thousands of Indians and half-breeds, living in crowded quarters, the death rate has been notoriously high—46 to 56 per thousand, though drainage works, underground sewers, and sanitation have tended to improve these conditions. The city is laid out with almost unbroken regularity. The name of a street changes with almost every block according to old Spanish custom. The Paseo de la Reforma, the finest avenue in the city, is a broad boulevard almost three miles long. There were (1908) 323 government schools in the city, including 13 professional and technical schools, and nearly 200 private schools; a Geographical Society, an Association of Engineers and Architects, and a Society of Natural History, also a National Library dedicated in 1692 of upwards of 225,000 volumes. There are over 150 manufacturing establishments, including iron working shops.

"Doesn't it give you a terrible feeling when you run over a man?" they asked him. "Well, if he's a large man," replied the motorist, "it does give one a pretty rough jolt."

HOW TO CURE STOMACH TROUBLE

The Common Cause is Lack of Blood—Therefore You Must Build up the Blood

There is the most intimate relation between the condition of the blood and the activity of the stomach. The blood depends upon the stomach for a large part of its nourishment, while every act of digestion, from the time the food enters the stomach and is assimilated by the blood needs plenty of pure well-oxidized blood. The muscles, glands and nerves of the stomach work only according to the quality of the blood.

The most common cause of indigestion is lack of rich, red blood. Not only does impure blood weaken the muscles of the stomach, but it lessens the product of the glands of the intestines and stomach, which furnish the digestive fluids. Nothing will more promptly cure indigestion than plenty of pure blood. Dr. Williams' Pink Pills are the safest and most certain blood-builder. A thorough trial of these pills gives a hearty appetite, perfect digestion, strength and health. Here is proof of the value of these Pills in cases of indigestion. Mrs. Alfred Austin, Varna, Ont., says: "My system became run-down and my stomach very weak. I had no desire for food and what I did take caused me great distress, and did not afford me nourishment, and I was gradually growing weaker, and could scarcely do any work at all. I did not sleep soundly at night, and would wake up not at all refreshed and with a feeling of dread. Some years previously I had used Dr. Williams' Pink Pills with much benefit, and this decided me to again try them. My confidence was not misplaced, as by the time I had used six boxes I was again feeling quite well."

Dr. Williams' Pink Pills are sold by all medicine dealers or will be sent by mail at 50 cents a box or six boxes for \$2.50 by sending to The Dr. Williams' Medicine Co., Brockville, Ont.

DIFFER ON FRESH AIR.

London Specialists Who Want Their Windows Shut.

Sir Robertson Nichol complains about the "detestable habit of open windows," by which he asserts that he catches cold. Despite the fact that many doctors preach the gospel of the open window, there is apparent dissonance between medical teaching and medical practice, says the London Standard.

At half-past eight o'clock on a recent morning in Harley street there was scarce a window that let in the morning air. Later exploration at eleven o'clock and at noon of a warm, sultry day in the doctors' quarters—Harley street, Queen Anne street, Cavendish square, Wimpole street, and Devonshire street—corroborated the fact that to outward appearance, doctors do not practice all they are believed to preach.

A physician gave the following explanation: "All up and down Harley street just now you observe the painters' ladders. I want the air but unmixed with the odor of paint." This failed to account satisfactorily for the case, however. While the painters were busy about the house of Dr. Abercrombie, for instance, and the doctor's many windows were all sealed, the men of the brush were equally busy next door to Sir John Tweedy, yet most of his twelve windows let in the odorous air. Ladders were reared against Dr. Gordon Holmes' and Dr. Pegler's, but the windows there were open wide. Yet a tour of the district, where specialists' consulting rooms vastly outnumbered the paint pots, made it evident that eleven out of twelve of the West End medical practised the plan of the closed window.

In Cavendish square but one half heartedly opened window let the noontide air into the house of Dr. Symes Thompson, son of the great pioneer of open-air treatment for tuberculosis. Sir Victor Horsley kept his closed, save one on the second floor, and seemingly of his mind were Sir D. Ferrier, the specialist in neurology; Dr. Sandwith, Dr. Elizabeth Patteson, Sir Arbutnot Lane, the senior surgeon of Guy's; Dr. Dundas Grant, throat and ear specialist, and Sir Ronald Ross, who has special experience of tropical medicine. There it appeared as though a six-inch opening was in deference to the wishes of a small bird that hung in a gilded cage.

No. 7 Harley street, which has the plates of seven doctors on its door, had but two sparingly opened windows. On the other hand,

those of Dr. Guthrie Rankin, physician to the Seamen's Hospital at Greenwich, all opened so widely that the curtains fluttered out into the zephyrs of the street, and Sir Anderson Crichtett, surgeon in ordinary to the King, invited as much air as he could into every room. The practical evidence at the house of Dr. Lister, ex-president of Guy's and an authority on consumption, was to the contrary purpose. At Dr. Wethered's physician to the Brompton and Ventnor Hospitals, three windows out of twelve were opened a little way; but Dr. Pasteur's, senior physician to Middlesex Hospital, were opened wide. Sir Maurice Abbott-Anderson, surgeon to the Princess Royal, used the double window favored by Queen Victoria, so arranged that his first floor was aired between the panes.

But these and many open-air exceptions only proved the rule of the sealed house.

CRAFTY SNAKES.

Instance of the Wisdom of the South African Egg-eater.

The South African snake called the egg-eater has inherited from long generations of ancestors a sense of smell so acute that it appears never to be at fault. Professor Fitzsimons, director of the Port Elizabeth Museum, gives in his book on "The Snakes of South Africa" an interesting instance of the wisdom of these serpents.

Being short of fresh pigeons' eggs once, I went to my cabinet and took the clean-blown shells of a few doves' eggs. Beating up the contents of a fowl's fresh egg, I syringed them into the empty shells, and carefully pasted tiny bits of tissue paper over the holes. I put these in the egg-eaters' cage, and watched, for I expected the snakes to swallow them as they did the other eggs. First one egg-eater advanced. He touched each egg gently in turn with the tip of his nose or the point of his forked tongue, and crawled away in disgust. Another and yet another eagerly advanced, repeated the performance, and straightway retired. I began to get interested. Leaving the eggs, I returned in a few hours' time to find them still there.

For two whole weeks those eggs remained in the cage untouched, although I refrained from giving the snakes any others. Then I procured some fresh pigeons' eggs and put them into the cage. The snakes approached, touched them with their noses or tongues, and instantly began to swallow them. I tried this experiment a second time with the same result. Frequently I have noticed that the snakes would eat some of the eggs that I gave them, and reject others. On breaking the latter open, I always found that they were either added or else had a partially developed young bird inside. I could never induce an egg-eater to swallow an egg that was not perfectly fresh.

HER MOTHER-IN-LAW

Proved a Wise, Good Friend.

A young woman found a wise, good friend in her mother-in-law, jokes notwithstanding. She writes: "I was greatly troubled with my stomach, complexion was blotchy and yellow. After meals I often suffered sharp pains and would have to lie down. My mother often told me it was the coffee I drank at meals. But when I'd quit coffee I'd have a severe headache." (Tea contains the same poisonous drug, caffeine, as coffee.)

"While visiting my mother-in-law I remarked that she always made such good coffee, and asked her to tell me how. She laughed and told me it was easy to make good 'coffee' when you use Postum.

"I began to use Postum as soon as I got home, and now we have the same good 'coffee' (Postum) every day, and I have no more trouble. Indigestion is a thing of the past, and my complexion has cleared up beautifully.

"My grandmother suffered a great deal with her stomach. Her doctor told her to leave off coffee. She then took tea, but that was just as bad.

"She finally was induced to try Postum, which she has used for over a year. She travelled during the winter visiting, something she had not been able to do for years. She says she owes her present good health to Postum."

Name given by Canadian Postum Co., Windsor, Ont. Read "The Road to Wellville," in pkgs.

Postum now comes in two forms: Regular Postum—must be well boiled. 15c and 25c packages.

Instant Postum—is a soluble powder. A teaspoonful dissolves quickly in a cup of hot water and, with cream and sugar, makes a delicious beverage instantly. 30c and 50c tins.

The cost per cup of both kinds is about the same.

"There's a Reason" for Postum. —Sold by Grocers.

"Did mother punish you to-day, James?" "Yes, father." "What did she do?" "Made me stay in the room while she was taking her singing lessons."

ALLOW ME TO PRESENT
MY BEST FRIEND
ROYAL
YEAST CAKES

IN BUYING YEAST CAKES BE CAREFUL TO SPECIFY ROYAL YEAST CAKES. DECLINE SUBSTITUTES.

E. W. GILLETT CO. LTD.
TORONTO.
WINNIPEG. MONTREAL.

FOUND HAY FEVER CURE?

Toxin Remedy of Western Physician Proves Successful.

A cure for hay fever?

Out of the despised ragweed, the loved and feared golden rod and the honey-bearing Spanish needle—the pollen bearing trio that set the world to sneezing—is made the remedy that was proposed as a cure before the convention of homeopathic physicians of Missouri, held recently.

Dr. E. J. Burch of Carthage, Mo., a widely-known homeopath, made the announcement. It caused a sensation at the closing session of the convention.

The remedy, he explained, was the result of his wife's severe case of hay fever. He conceived the idea of a toxin from the weeds that cause the trouble, and after many experiments prepared a toxin which he used as a hypodermic injection. That was last summer. His wife was completely relieved of all symptoms, he reported, and out of twenty who took the toxin either as a cure or as a preventive, nineteen cases were successful.

"I am not announcing this as a cure," he said. "I certainly hope that it will prove as successful on further trials as it has so far, and if it proves the cure we have sought so long, I want the entire medical fraternity to have it."

"The process of preparation requires great care. The pollen must be gathered early in the morning before the sun rises, for the toxin found in the pollen in the heat of the day is a different thing from that found in early morning or late night. I shook the pollen from the ragweed, two varieties of golden rod and two varieties of Spanish needle on a plate of glycerin and prepared and strained a toxin with water that I injected into the bodies of the patients. It carried the active poison or principles of the pollen. For a cure I used four doses two days apart.

"For a preventive I began before the time for the patient's hay fever to appear and used an injection each week for five weeks.

"The toxin has shown its virility by hastening the hay fever season of patients in an overdose."

FIRE AND WATER.

Woman's Swim for Life in a Burning Sea.

The story of a two hours' swim in the sea at night in danger of being overtaken by a flood of burning benzene is told by Mrs. Anna Boeme, wife of the captain of the Russian steamer Kometa, which blew up off Algiers, and was completely burned, with the loss of 15 of her company. "My husband put me in a boat after the ship had burst into flames" she said, "but it capsized. I began to swim in the black water, which was lit up by the

burning ship. The benzene spread on the sea and formed one vast burning film which the wind drove towards me. For two hours I swam desperately from the flames. At last, when I was on the point of giving up, I heard a voice shouting in Russian, "Come here!" It was the chief stoker and some of the men in a boat which was full of water. They hoisted me in it and I sat in water up to my hips for two hours' more. I can only hope that my husband is among those who were picked up by the English ship Limerick."

THE HIGH COST OF LIVING.

At the present time possibly no other subject is receiving quite as much attention in Canada as this one. It will be a surprise to most readers to know that during the fiscal year which ended March 31st, 1913, Canada paid \$11,500,000 in duty on food, and all of this large sum is virtually a direct tax on the consumer.

In glancing over the list it is easy to understand that the buying public are themselves largely to blame in many instances, for there are articles of food produced in Canada that are equal in every respect to those made in any country in the world.

In the baking powder line alone there were 667,904 lbs. imported into Canada, and this means the consumer paid in duty the enormous sum of \$67,000. There are no better goods in the world in this line than magic baking powder, and it is made in a model sanitary up-to-date factory, and can be produced in any first-class store at one-half the price the imported article sells for.

Such articles as raisins, currants, and many other things, which do not grow in Canada, or are not produced here, have of necessity to be imported, and the duty paid.

If the consumer would devote a little thought and attention to this subject a large amount of money could and would be saved.—Canadian Home Journal.

An Unknown Tongue.

Doublet—Is that your wife talking baby talk to the dog?
Ecks—Either that or she's talking dog talk to the baby.

It's up to the man who would live long to live slowly.

A bigamist, says a wit, is a man who has more wives than judgment.

"Mike, I am going to make you a present of this pig." "Ah, sure, an' 'tis just like you, sor!"

Many a good man has let a good job get away from him because he harbored the delusion that no other man was smart enough to get his place.

Redpath
Sugar
does make the bread and butter taste good!

IT is when you spread it out on bread or pancakes, fruit or porridge, that you notice most the sweetness and perfect purity of REDPATH Extra Granulated Sugar. Buy it in the 2 and 5-lb. Sealed Cartons, or in the 10, 20, 50 or 100-lb. Cloth Bags, and you'll get the genuine Redpath, absolutely clean, just as it left the refinery.

CANADA SUGAR REFINING CO., LIMITED, MONTREAL.