ROYAL BANK OF CANADA

ASSETS NEARLY DOUBLE TOTAL OF THREE YEARS AGO.

Purchase of Quebec Bank Adds 20 Millions—Total Increase During 1917 is 82 Millions.

The Royal Bank of Canada's statement shows a continuance of the rapid growth that has marked the recent history of the institution, a growth accelerated in the past year by the absorption of the Quebec Bank on January 1st last.

The purchase of the Quebec Bank added something like 20 millions to the assets of the Royal. That, however, accounts for a relatively small part of the expansion, for the increase in total assets as compared with November, 1916, amounts to more than 82 millions. In the past three years the bank has practically doubled the resources at its command; they are approximately seven times the total of only ten years ago.

Succeeding statements of the institution continue to give every indication that the progressive policy of the management has also been characterized by sound judgment. As the bank has gone forward, partly under the stimulus of successive absorptions of smaller institutions, and partly as a natural result of growth within its existing business, its position has been rapidly consolidated and strengthened before the next forward movement.

Evidence of public confidence is apparent in its deposit accounts. These show a growth of 53 millions in the past year and of 116 millions in the past three years. Savings deposits, taken separately, are about nine times the total of ten years ago.

The statement of profits continues to show successful direction of the bank's affairs. A substantial gain in the past year carried the figures to the highest level yet reached, with a showing of slightly better than 18 per cent. earned on paid-up capital against 17.8 per cent. the preceding year. As the Quebec Bank's record as an earner had been inferior to that of the institution in which it is now absorbed, the showing in that respect is highly satisfactory.

Profit and loss figures for three years are compared in the following table:

	1917.	1916.	1915.
	$	$	$
Profits	$2,327,979	2,111,307	1,905,576
Prev. bal. ..	852,346	676,472	614,062
Total	3,180,325	2,787,779	2,519,638
Less—			
Dividends .	1,549,404	1,417,207	1,387,200
Pension F. .	100,000	100,000	100,000
Premises ..	250,000	250,000	250,000
War tax ..	128,357	118,226	105,966
Patriot. ...	60,000	50,000	.....
Reserve F. .	528,300	.....	.....
Total	2,616,061	1,935,433	1,843,166
Balance ...	564,264	852,346	676,472

It will be noted from the foregoing that a substantial addition has been made to reserve account. There was also added to reserve the premium on stock issued to the Quebec shareholders, and total reserve rose from $12,560,000 a year ago to $14,000,000 against a present paid-up capital of $12,911,700.

The cash and the "liquid" position of the bank are virtually on a parity with a year ago. The proportion of cash assets, including with cash on hand the cover in the Central Gold Reserve for excess note issue, equals about 16.4 per cent. of liabilities to the public, against 16.2 per cent. a year ago, and the proportion of liquid assets about 53.9 per cent. against 53.2 per cent.

A notable feature of the balance sheet is an increase of upwards of 21 millions in holdings of Dominion and Provincial Government securities and an aggregate increase of about 26 millions in all security holdings. The figures are a measure of the direct assistance which the bank has been giving to war financing, in addition to the assistance given less directly through the financing of the business of corporations engaged in manufacturing war supplies. The circulation and current loan items both reflect the large demands of business in the bank's territory both at home and abroad.

Leading features of the balance sheets for two years follow:

LIABILITIES	1917	1916
Deposits dem...	$ 70,498,667	$ 59,365,396
Do. notice..	182,488,715	140,862,199
Do. total ...	252,987,382	200,227,595
Circulation	28,159,351	18,178,228
Pub. liab.	307,703,795	227,484,469
Total liab.	335,574,186	253,261,427
ASSETS		
Specie	16,079,830	16,072,763
Dom. notes	18,284,444	14,249,110
Cent. gold res..	16,000,000	6,500,000
Total cash	50,364,275	36,821,873
Securities	56,686,246	30,506,068
Balances, etc...	31,525,775	20,756,339
Call loans Can..	12,040,687	11,076,005
Do. abroad .	14,574,136	21,372,026
Do. total ...	26,614,823	32,448,031
Total liquid ...	165,836,706	121,127,663
Cur. loans	102,358,027	86,936,631
Do. abroad ..	53,764,037	37,928,027
Do. overdue ..	490,064	466,640
Do. total	156,612,129	125,331,299
T'l. assets	335,574,186	253,261,427

Washing eggs destroys the protecting film with which they are covered and hastens their spoiling. Keeping the nests clean is the way to get clean eggs.

Several Practical Models

Small boys like sensible clothes; and this suit is smart and practical. McCall Pattern No. 8018, Boy's Suit. In 3 sizes, 2 to 6 years. Price, 15 cents.

Here are some interesting ways of making hats. McCall Pattern No. 7850, Ladies' and Misses' Garden or Sun-Hats. In 2 sizes, Ladies' and Misses'. Price, 10 cents.

These patterns may be obtained from your local McCall dealer, or from the McCall Co., 70 Bond St., Toronto, Dept. W.

The Children of the Road.

The conductor may have his transcontinental train and the sleeping car conductor his travelling hotel, but the section foreman with his six miles of roadbed and steel track and switches has something that these others must envy as they rush past his house beside the track—he has a home to which he can come back every evening to the wife and kiddies. A trim two storey house it is, with a garden on the right of way alongside on which he can raise his vegetables and keep a cow and chickens and pigs. The wife, as a rule, looks on the garden as her source of vegetables and small fruits, but twice a month she may travel on a pass to the nearest city to make any purchases she requires.

The house, which may have cost $3,000 to build, is supplied by the railway at a nominal rent, in places where houses are difficult to obtain, and many other privileges are also allowed. Section foremen, for instance, are permitted to use old ties as firewood, so that their fuel costs them nothing. Many of them become so attached to their six mile stretch that they would not leave it on any account, but the more ambitious may become road-masters.

The section foreman has a busy life keeping the track in good repair, properly spiked and jointed, with ditches well preserved and drained. He must keep the right of way clear of weeds, and look after farm crossings, test the crossing alarm bells where such exist, and generally police the track, watching against possible danger from freshets or fires, replacing worn rails and ties.

Prizes ranging from $10.00 to $100.00 are given each year to the foremen who show the greatest improvement on their sections, and these are eagerly competed for, the men taking extraordinary interest in their work. Many of them began work upon the road as casual laborers, but now with their comfortable houses and their $80.00 to $90.00 a month (and ten dollars a month more in the cities), with a pension when they reach the age of sixty, with free fuel and garden, and with a family pass once a year over any part of the line, they consider themselves the "Children of the Road," and its chief support and mainstay. Just now they have particularly good reason to feel satisfied, as the scale of pay has been re-adjusted in their favor by an arbitration board to an extent which is costing the C.P.R., for instance, over a million dollars a year.

A little pipeclay dissolved in water used for washing saves a great deal of labor and soap.

A casual glance at some orchards by passersby would lead them to conclude that the owners had contracted a case of colic from eating green apples, and therefore, put the blame on the orchard. The trees are scraggy and scrawny in appearance, while some of them look as if they were on their last legs. It is a shame that these big profit-makers are allowed to go to ruin, when just a little care each year would save them.

A DESPERATE ESCAPE.

Nerve-Racking Experiences in Fleeing From Hun Prison Camp.

Already the stories of heroic escapes from the Hun prison camps are beginning to drift back to the United States. Willett Charles Smith, of Norfolk, Conn., recently landed from the Swedish steamer Bergensfjord in New York with the story of his nerve-racking evasion of his German captors.

When the British steamship Esmeralda sailed from Baltimore early in this year Smith shipped as a seaman. Returning from Liverpool the ship was halted by the Hun raider Moewe, sunk and its crew taken as prisoners to Germany. In the prison of Lubeck, Smith wormed his way through the "live wire" fence, but was captured immediately thereafter and cast into a dungeon for fourteen days, where only black bread and water were given him.

When he was brought forth he feigned partial blindness and was put to carrying fertilizer aboard a vessel bound for Sweden. He felt his way along the gangplank to and fro by guide ropes. Watching his opportunity when in the hold, he fell artfully beneath his sack of fertilizer and burrowed swiftly into the odious bags. He was not missed until after the ship had sailed, and succeeded in reaching Stockholm undetected. For six days without food or water he remained in the stifling, ill-smelling hole, at last reaching land by diving overboard and swimming ashore in the night. Soon after he worked his way to Christiania where he found a ship headed for the United States.

THANKFUL MOTHERS

Mrs. Willie Theriault, Pacquetville, N. B., says:—"I am extremely thankful that I tried Baby's Own Tablets for my baby. Through their use baby thrived wonderfully and I feel as if I cannot recommend them too highly." Baby's Own Tablets break up colds and simple fevers; cure constipation, colic and indigestion and make teething easy. In fact they cure all the minor ills of little ones. They are sold by medicine dealers or by mail at 25 cents a box from The Dr. Williams' Medicine Co., Brockville, Ont.

LONDON POLICEWOMEN.

A Highly Efficient Force Now Numbering 650.

Only a woman understands a woman is a saying whose truth is nowhere so clearly proven as in London to-day, where female "cops" are controlling the "painted woman" evil as man never did. These policewomen, called into action when the majority of the "bobbies" from Fleet Street, the Mall and all London thoroughfares departed for the livelier exercise of their powers in the trenches, now number 650 and are increasing in force.

They patrol the streets exactly as did the men, apprehending criminals, curbing drunkenness, and guarding important buildings and dignitaries with all the efficiency which the London police department showed of old.

They show a distinct superiority to men in protecting returned soldiers from the vampires of the streets, their ability to detect a wanton, mischief-bent, in a crowd far surpassing the discernment powers of the men. Policewomen can "spot" a gold-hunting prostitute from innocent girls in any crowd where women gather to worship the heroes returned from Flanders. No matter how the depraved women conceal their professional characteristics in unsensational attire, the lady "cops" can sense their moral deficiency and guide them out of the crowd.

Their work in munition centres is often fraught with danger. Here the women act as guards, and their work includes the checking of the entry of women into the factory, the examination of passes, searching for contrabrand, matches, cigarettes and alcohol, and the work of patrolling the district for the protection of women going home from work.

At one factory the military and male police guard have been withdrawn. Here several thousand women are employed in the manufacture and disposal of some of the most dangerous explosives demanded by the war. When an air raid is in progress the operatives are cleared from the sheds, and they are left to the charge of firemen and policewomen, who take up the stations allotted to them.

On the whole, it is thought far better for the women patrol or policewomen to be trained through some organization. Much depends on a woman's vitality and endurance; for the most part the age limit is from 27 to 40, or even 50. The ideal policewoman is well educated, capable, tactful and well balanced, for her work is by no means easy. She may have to give evidence or stand in the dock beside a woman or child. Or she may help and befriend a girl traveller who has lost her purse or her ticket. Throughout all her experience, she must, of all qualities, be rich in patience and loyalty.

Never allow a mirror to hang in the sunlight, or its backing will become clouded.

Grease the bottom of pots and kettles before putting over the coal and they will not become black.

Minard's Liniment Cures Garget in Cows

PAIN? NOT A BIT!
LIFT YOUR CORNS
OR CALLUSES OFF

No humbug! Apply few drops then just lift them away with fingers.

This new drug is an ether compound discovered by a Cincinnati chemist. It is called freezone, and can now be obtained in tiny bottles as here shown at very little cost from any drug store. Just ask for freezone. Apply a drop or two directly upon a tender corn or callus and instantly the soreness disappears. Shortly you will find the corn or callus so loose that you can lift it off, root and all, with the fingers.

Not a twinge of pain, soreness or irritation; not even the slightest smarting, either when applying freezone or afterwards.

This drug doesn't eat up the corn or callus, but shrivels them so they loosen and come right out. It is no humbug! It works like a charm. For a few cents you can get rid of every hard corn, soft corn or corn between the toes, as well as painful calluses on bottom of your feet. It never disappoints and never burns, bites or inflames. If your druggist hasn't any freezone yet, tell him to get a little bottle for you from his wholesale house.

Britain in Palestine.

Among the hosts of ancient stars
That o'er Judea shine
Again the Star of Bethlehem
Reveals its light divine,
For lo! Mohammed's crescent sets
This Christmastide in gloom,
To shed its evil rays no more
Upon the holy tomb.

Along Jerusalem's narrow streets
Once more a cross is borne.
The crimson cross of England's flag
Salutes the Christmas morn,
And while the bells of Christendom
Announce the Saviour's birth
It brings the promise in its folds
Of lasting peace on earth.

—Minna Irving.

GIRLS! LEMON JUICE IS SKIN WHITENER

How to make a creamy beauty lotion for a few cents.

The juice of two fresh lemons strained into a bottle containing three ounces of orchard white makes a whole quarter pint of the most remarkable lemon skin beautifier at about the cost one must pay for a small jar of the ordinary cold creams. Care should be taken to strain the lemon juice through a fine cloth so no lemon pulp gets in, then this lotion will keep fresh for months. Every woman knows that lemon juice is used to bleach and remove such blemishes as freckles, sallowness and tan and is the ideal skin softener, whitener and beautifier.

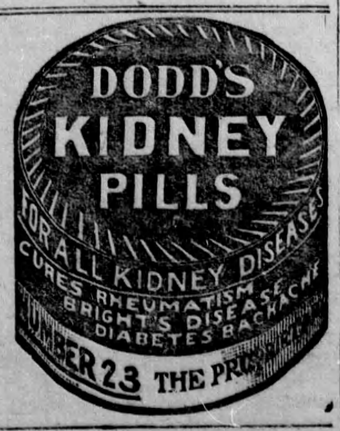
Just try it! Get three ounces of orchard white at any drug store and two lemons from the grocer and make up a quarter pint of this sweetly fragrant lemon lotion and massage it daily into the face, neck, arms and hands.

Savagery in Belgium.

Les Nouvelles of Masstricht, reports that the well known athlete, M. van Rentergem, of Ghent, who was recently condemned to death for espionage, was dragged through the principal streets to the place of execution at the end of a chain 20 yards in length. The guard of soldiers in whose charge he was grossly maltreated him and spat in his face. The unfortunate man, who was shot at Oudenarde, met his fate with the utmost courage and without uttering a word of complaint.

Minard's Liniment Cures Diphtheria.

Excessive and unnecessary heat production and the death of bee cononies by starvation—a common occurrence—are closely connected. The more heat the bees are called upon to generate the more honey they will consume. In consequence if inadequate stores are provided for them they starve before the winter is over. The thrifty bee-keeper will aim to save bees, not stores, and will therefore be liberal in his providing. If he really wants to save stores, however, he can do it by supplying insulation instead of stinting the bees.



KAISER'S FAMILY TREE

Blight of Topmost Twig Should Be Cut Out Well Below Diseased Area.

Some people are of opinion that the Kaiser's family tree is now the gallows, but he has another, and it hangs—not grows—in the palace at Potsdam. This genealogical tree has at its root the name of King David, and as its topmost twig the name of William the Second, king of Prussia and German Emperor. Needless to say it is a very big tree, and contains a lot of branches and leaves.

Considering the Kaiser's contempt for everything English, including the British army—if not the navy—it is surprising that he should stoop to the indignity of tracing this Biblical descent through his mother, and therefore through the English royal family, but the very existence of such a tree not only shows the Kaiser's belief in his "divine mission" and divine right, but also his conviction that he is the right king of England, seeing that he is the eldest son of Queen Victoria's first-born.

According to this precious and preposterous tree the reigning house of Britain is descended from King David, the Sweet Singer of Israel through the eldest daughter of Zedekiah, who fled to Ireland in charge of the Prophet Jeremiah and eventually married Heremon, King of Ulster.

So the Kaiser is a bit of an Irishman in his own estimation, and he is certainly a "broth of a bhoy." He has turned the world into a Donnybrook fair, but there are few who will not be glad to attend his wake!

Apparently the Kaiser is fond of gazing on this "proof" of his ancient and honorable lineage, for the chart occupies a prominent place in his study.

TAKE NOTICE

We publish simple, straight testimonials, not press agents' interviews, from well-known people.

From all over America they testify to the merits of MINARD'S LINIMENT, the best of Household Remedies.

MINARD'S LINIMENT CO., LTD.

Food Controller's Duty.

Speaking recently in Ottawa, Ven. Archdeacon Cody of Toronto, said that there appeared to be a wide-spread misunderstanding with regard to the functions of the Food Controller, whose primary duty was not to determine the price of foodstuffs but to see to it that there was a sufficient supply for export.

Minard's Liniment Cures Colds, Etc.

How Englishwoman Serves.

In a London district recently, shortly after midnight, a light was seen moving from one side of the street to the other. It was carried by a postwoman, who was delivering letters after delay caused by an air raid. One of the recipients remarked to the young woman: "You ought to have a medal for doing this at this late hour." The postwoman replied: "I am a soldier's wife, madam, and I know the value of these letters I am carrying." Such ideals of service are becoming common enough in England and in many other countries. And every time they "carry further than the next street."

MURINE FOR YOUR EYES 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. 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.

Germans Eat Sea Weeds.

Germany is, despite its contrary claims, getting desperate for food. A recent issue of the International Review of Science and Practice of Agriculture announces that the Prussians are eating seaweed as one of the food substitutes. They boil the ill-smelling water growth and disguise it in cakes, hoping to derive the unquestioned nourishment which it possesses without being too conscious of it. Rhubarb leaves are also used now. Wheat and oats straw is ground, sugar beet seeds are made into meal. Nuts from the forest are collected and made into flour. Grape seeds are saved and ground also. Countless weeds from the fields are cut, dried and boiled in soup.

War Marriages.

The war resulted in 200,000 English people being married between August, 1914, and June, 1917, who in the ordinary course would not have married. The marriage rate for 1915 was the highest recorded—19.4.

These figures are given out by Sir Bernard Mallet, registrar general of births, deaths and marriages in England.

MONEY ORDERS

A Dominion Express Money Order for five dollars costs three cents.

Not far from Lake Victoria Nyanza there is to be found a large block of almost chemically pure sesquicarbonate of soda covering 50 square miles, which is so valuable that it will probably come in for some consideration in the adjustment of the war.

Minard's Liniment Cures Distemper.

Hyacinths and crocus planted in pots now will flower late this winter. Set them away in a dark cool place for a while until the roots are properly formed.

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.

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

WHY SUFFER SKIN TORTURES

When a post-card will bring free samples CUTICURA SOAP and Ointment which give quick relief and point to speedy healment. Then whynotmake these sweet, pure, supercreamy emollients your every-day toilet preparations and prevent little skin troubles becoming serious.

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

No Need to Rub

Try Sloan's Liniment and see how quickly the swelling is reduced and the pain disappears. No need to rub; it penetrates quickly and brings relief. Have a bottle handy for rheumatic pains, neuralgia, back ache and all muscle soreness

Generous sizes bottles, at your druggist, 25c., 50c., $1.00.

Machinery For Sale

1 WHEELOCK 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; 12½x48—$12; 12x36—$8.

2 BLOWERS OR FANS, Buffalo make.
One 10 inch, other 14 inch discharge—$30 each.

REAL ESTATES CORPORATION, LTD.
60 Front St. West, Toronto