Strong Liquid Position of Royal Bank of Canada

Total Assets Stand at $479,362,366 — Of This Amount Liquid Assets Are $216,048,331, Equal to 49.37% of Liabilities to Public—Savings Deposits Show Canadian People Practise Thrift.

The Annual Statement of the Royal Bank of Canada for the fiscal year ended November 30th discloses the strong and sound position of the bank. With its large and complete organization throughout the Dominion, the report of the Royal Bank of Canada reflects in a special manner the general conditions of the country. On this account there will be satisfaction to find that following the readjustment period for industry and trade, the general trend of business is evidently on the upgrade.

Of the greatest importance from the public standpoint is perhaps the manner in which the savings deposits have been maintained in the face of lessened industrial activity. The substantial total of these deposits indicates that a very great proportion of the people have been adding materially to their savings. This is a healthy sign, particularly in view of the large amount that small investors have placed in Victory Bonds during the past few years. Total deposits amount to $372,003,961, of of which $277,595,882, bear interest.

Bank's Cash Position.

The Bank has fully maintained its usual strong liquid position, the percentage of actual cash on hand and in bank to liabilities to the public being 28.20%. Of total assets of $479,362,366, liquid assets are $216,048,331, being 49.37% of liabilities to the public. Of this amount cash on hand and Dominion notes total $63,935,920. Other principal items included in the liquid assets are Call Loans on bonds, debentures and stocks of approximately $48,000,000; cheques on other banks $20,573,642; balances due by banks and banking correspondents $27,893,715; Canadian Municipal Securities and British F eign and Colonial Public Securities, other than Canadian $7,901,927, Railway and other bonds $13,462,068.

Profits Well Maintained.

The Profit and Loss Account shows that profits have been well maintained, the total for the year, after deducting charges for management, accrued interest on deposits, making full provision for all bad and doubtful debts, having amounted to $3,958,469, which equals 19.40% on the capital. This amount, added to the balance of Profit and Loss carried from the previous year, made the total amount available for distribution $4,863,514. From this was paid in dividends and bo us $2,856,000; there was transferred to Officers Pension Fund $100,000; appropriation was made for Bank Premises of $400,000; Reserve for Dominion Government Taxes, including War Tax on Bank Note Circulation $500,000; leaving an amount to be carried forward to Profit and Loss of $1,007,514.

That the Royal Bank of Canada has come through the period of business depression in such splendid shape is an evidence of the stability of our Canadian banks and of the business sagacity of those in charge of them.

THE PRINCE'S KISS

BY BERTHA RUCK.

PART III.

All this undercurrent, you understand, surged below ripples of polite afternoon tea conversation appropriate to any country house party on the afternoon before any dance. Further, Mary became in some curious way conscious that two of the young men, not only one, but two of them, were impatiently waiting for the opportunity to talk to her alone. One, of course, was her legitimate fiance. Natural enough! The other was the eccentric airman, Captain Prince.

Also, perhaps, natural enough. Obviously he must explain to this girl that he had ophthalmia or night blindness or myopia, which had caused him to take her for somebody else.

At last she found herself alone with Henry.

They went into the appropriate rose garden pursued by a glance from Cousin Elizabeth which was the equivalent of a hope that now Mary meant to confess her awful crime.

In the rose garden it was Henry who had most to say.

Having kissed his betrothed's flushed cheek and told her once more that she was looking well, he began to ask her opinion on the book he had sent her, which, of course, was in the circumstances an unfortunate opening. (She hadn't read a word of it.)

It dashed Mary's spirits.

Then he told her about the offer he'd received of a better post, which meant that they could get married so much sooner than had been anticipated. Curious! This, too, did not elate Mary as might have been expected. She thought to herself, "Something's making me feel wretched. Cousin Elizabeth, of course, would say it was a guilty conscience, but I feel just as if something most depressing had happened." She hadn't realized what it was when the dressing gong thundered out from the house.

"We must fly!" exclaimed Mary.

Midway on their flight to the house they encountered the young airman, bent on some errand to the motor bicycle.

Without preamble he said to Mary, "Can you spare me some dances?"

"Yes," said Mary. (Well, she couldn't very well say "no," could she?)

"Will you give me three and nine to start with, then?"

Again she could show absolutely no reason for refusal.

As they turned into the house her fiance said, "Have you ever met that fellow before?"

"Once," faltered Mary, and fled upstairs, for she saw Cousin Elizabeth looming in the hall.

In her room it suddenly occurred to Mary why she had felt wretched in the rose garden.

After all, she hadn't liked it when Henry kissed her!

The quarrel—the first quarrel she'd ever had with her Henry—took place at the beginning of the dance, during numbers one and two, which, of course, she'd booked with him.

Now the two first items on a program are usually peaceful if not slow; people haven't got worked up.

Mr. Ferguson, however, had. He wouldn't dance. With a look of purpose he led his Mary to a secluded stairway corner, and, sitting out there, he made a row royal.

Immediately he demanded to know what she meant by her behavior; then, without waiting for the girl to reply to this question, he supplied the answer. He supplied the truly terrible fancy picture of Mary's character; hypocrisy, duplicity being the keynotes. She, whom he had always considered so different from the jazz girl, the modern hussy who has no charm or reverence or modesty—she was just like them all. Only far, far worse, because she pretended to be different, and they didn't. At last she was sailing under her true colors! Here he gave a searing glance at her frock—the one lent by Miss Homeleigh-Browne. It was a daring little gown of flaring tangerine color; glowing, passionate. Never before had Mary worn any color but washy pink or subdued saxe blue. This vibrant orange made another creature of her.

At last, said Mr. Ferguson, he saw her for what she was. Her own cousin had let him know the whole story of Mary's disgraceful behavior at Paddington.

"Yes, I wish to explain about that," Mary put in.

Useless. Mr. Ferguson would let her explain nothing. He was well into his stride as a lecturer of little boys; he held forth to Mary as if she were some small defaulter in the Lower Third. He told her just how "thin" he thought her story about only having seen the young airman once before.

"But you can ask him," protested Mary, the pink flame in her cheeks just as vivid as the orange flame in her gown. "He will tell you."

"Yes, more variations on the same theme," retorted Mr. Ferguson bitterly.

"You mean you don't believe either of us?"

"Is it likely I should? I have your own cousin's word for the way in which you behaved at the station. I meet the young man himself staying in the house. Too much of a coincidence altogether. Then the change in you—in your dress, your manner, your appearance generally"—here another glance at Mary's quite lovely shoulders. Never before had she shown so much of them at any dance. Mr. Ferguson disapproved of every dimpled ivory inch. He wound up with a curt "Quite enough."

"More than enough," cried Mary flaming again. "You don't expect me, do you, to go on being engaged to a man who can't trust me?"

Henry Ferguson, who had been working up to the climax of saying, "You don't expect me, do you, to go on being engaged to a girl whom I cannot trust?" found the wind taken out of his sails. He could only hold out his hand to take the pearl ring which Mary, with an unmistakable gesture of finality, handed back to him, when a voice at the door said in a tone not to be denied, "Our dance, I believe?"

It was the airman.

Mary rose and floated off with him, looking like a flame blown by the wind.

Three and nine were the dances for which she had been asked; actually the program showed something more like three to nineteen and the extras. There was so much, so extraordinarily much to be said by both of them. Perhaps you think Captain Prince began by his apology and his explanation of the scene in the train? No, the first thing he said was, "Did my eyes deceive me or did I see you giving back a ring just now to that chap with glasses?"

"You did see me," admitted Mary, who indeed could scarcely keep from laughter as they danced; "but what do you mean?"

"What do you mean by ever having been engaged to such a dud?"

By this time Mary herself wondered. It wasn't until number nine, after many other things had been said, that the audacious Prince asked her if she had forgiven him yet for what happened the first time she saw him.

"I shall never forgive you," said Mary, with palpable insincerity.

"What a pity," returned the young man, perfectly unmoved. "You see, unless I knew you had forgiven me, I couldn't explain to you what and how it happened."

"Oh, very well then," said Mary, resigned. "I forgive you. Explain, please."

And, after all, the explanation seemed almost as impossible as the rest of the incident. "Why did I do it?" explained the airman. "Because I wanted to. I spotted you five minutes before, getting your ticket to somewhere (never dreaming it was to here!), and I thought, 'What a dear little face! Only, how sad; how easy to see that it has never been kissed.'"

"How easy to make mistakes, you mean! I was engaged; I'd been engaged for two years."

"Well, doesn't it show that that didn't count? There are kisses that don't," he informed her. "They don't count any more than the wind blowing a dead leaf against your lips. They haven't. Have they?"

"Go on, please."

"This," went on the young man, "was when I'd gone to get my motor bicycle out of the Left Luggage Office. Instead, I followed you to the train. I just wanted to see the last of a very taking 'asleep' little face."

"I'm not asleep."

"You aren't now. You were then. I saw you sitting at the carriage window, alone, as I thought. I thought, 'What a frightful shame! Nobody to see her off! Never has been any one to see her off yet; quite possibly never will be any one in our moth-eaten state of civilization, when we all behave so circumspectly.' I thought 'What a miserable world when a girl like that can be left to pine away unkissed until she's fifty, perhaps! I shall never see the little thing again,' thought I. 'Pity I can't give her one really decent kiss and wish her luck for a sendoff! Can't do her any harm, just for once in her life, so here goes!' —and there went."

"With a vengeance!" exclaimed Mary, indignantly (though she realized that the indignation was a little late). "As for 'no harm being done,' can't you see that you've completely wrecked my reputation for being a nice, quiet, sensible girl? You've given Cousin Elizabeth a stick to beat me with for the rest of my life. You've 'crashed' my engagement—"

"To the dud; and I've shown you what being engaged really means. Yes! Don't be silly, darling," this child of impulse stifled Mary's protests. "Of course we're engaged. What else is there to be done? We shall never get anybody (except our mothers) to believe this wild legend of our not having met before. Consequently we may as well fall in with theirs; that we've known each other secretly for ages. Perhaps we have, sweetheart. Anyhow, there's going to be another existence for us from tonight on," and he slipped his arm ingratiatingly about her shoulder, "a pretty different one. For the sake of appearances——"

"Yes. Do let's study those," Mary begged him, with a last attempt at satire.

"For the sake of appearances we won't give it out officially until—whatever the usual time may be. Unofficially, and in your ear" which was already close against his lips—"I intend to take my answer here and now."

As I said, this story begins with a kiss. It also ends with one. Or rather, with a great many.

(The End.)

Coolly Received.

Mr. Jones was sitting down to breakfast one morning when he was astonished to see in the paper an announcement of his own death.

He rang up friend Howard Smith at once.

"Halloa, Smith!" he said. "Have you seen the announcement of my death in the paper?"

"Yes," replied Smith. "Where are you speaking from?"

During its lifetime the sturgeon lays about 7,000,000 eggs.

Minard's Liniment for Burns & Scalds.

Woman's Sphere

Let the Feet Breathe.

Of course, it is trite to quote Napoleon, but no saying is truer than "An army is no stronger than its feet."

Because so few pedal extremities are beautiful, poets have seldom sung their praise as they have done of the hands. They seem to be almost forgotten except when serving as a support for fine footwear, or when nature, weary of abuse, rebels. There is no part of the body of which less care is taken or which pays such satisfactory dividends if a little time and attention is given them.

The questions of chiropody and shoes are too large to be entered into in this article; they might easily fill a book.

"About what do you propose to tell us?"

"Only a little about what can be done every day to make the feet more comfortable and to keep them healthy. One hardly realizes what those poor prisoners are subjected to. All night they are shut away from light and air by bed clothing. During the day their cells are shoes and stockings. Remember that we breathe not only through the nose and mouth, but like the plants, through all our pores. Disease and refuse matter are cast out through them. Picture, then, those poor feet, confined in stockings that often do not fit, and then inclosed in non-porous shoes. They simply cannot breathe."

"What makes them so white? When I take my stockings off at night they are sometimes damp."

"The pores are constantly active. The feet perspire and instead of evaporating, as with exposed parts, the perspiration remains because the shoe does not admit the air. Lack of light combined with accumulated perspiration has a bleaching effect. They have an unpleasant one, too, for the shoes are soon saturated and an odor results. Much of this trouble, of which so many are victims, is due to lack of ventilation."

"How can it be avoided?"

"By absolute cleanliness, air baths and using two pairs of shoes, wearing them on alternate days."

"Do tell us about air baths. I have heard of steam and all sorts of strange baths, but never of air. How does one take them?"

"Oh, they are very simple. Bathe and dry the feet thoroughly and let them remain uncovered for fifteen minutes or so. It lets the poor things breathe. When you take your tub have the water warm, not steaming. Use a wash cloth and pure soap and wash the feet carefully. With an ivory or composition instrument, made for the purpose, clean under the toe nails and around the cuticle. Be very gentle about it. Rub the caloused places on the sole of the foot with a square piece of pumice. Then with a soapy nail brush scrub the soles vigorously, and the toes rather gently. Do not use the brush on any other part of the foot, as it will break up the skin and cause chapping. The scrubbing increases the circulation and helps to prevent corns."

"Would it be better to use coarse pumice than fine?"

"Use fine, by all means. I am preaching a doctrine of mercy. After the bath dry the feet and rub them well with alcohol if they are tired. It is important that the places between the toes should be dry or soft corns will appear. Sometimes a little talcum powder is comforting.

"My feet are very dry. Should I use alcohol?"

"You might use it on the soles and up under the arches, but do not in any case, use it on the top of the foot. There is a really remarkable treatment that might help you. It is wonderfully beneficial in many ways and beautifies the foot as well."

"What is it?"

"Olive oil."

"Plain salad oil, you mean?"

"Yes, just plain salad oil."

"How do you use that?"

"After bathing the feet rub them with a little warm oil, until it is almost all absorbed, then wipe off the excess. It will remove the dry, rough cuticle round the nails, heal any abrasions, soften and prevent callouses and corns and make the skin smoother and finer. It also strengthens and nourishes the feet."

"When is the best time to use it?"

"At night, because more can be left on than if stockings were to be worn. There are some exercises that one who is anxious to improve the feet might use to advantage. Stand, with the feet bare, and slowly and steadily rise on the toes, coming back to the standing position. Sitting down, with the legs crossed, describe a circle with the toes. Keep the leg stationary and work the foot from the ankle, which acts as a hinge. These two exercises strengthen the whole foot and add to the flexibility of the muscles. Another exercise is: Sitting down, hold the leg out straight, with the toe extended as far as possible, stretching it to reach a greater distance. Bring the toe back as far as possible and push out with the heel."

"They all sound very simple, but I suppose they are just the opposite."

"No, in reality they are easy and the stretching is a very good form of exercise. They should all be repeated, however, a reasonable number of times, but none of them until fatigue results. Overdoing an exercise is worse than not doing it at all. It is only by keeping on that we may hope to get what we are after. 'One step won't take us all the way,' you remember, 'we have to keep on walking'."

The Kitchen School.

"O dear!" exclaimed Mrs. Grover and sighed as her aunt came into the kitchen. "The children drive me nearly distracted when I'm trying to cook. They crowd into the kitchen and ask all sorts of questions until I get cross and drive them outdoors; then I feel guilty. John says you are a regular happiness expert; so tell me, please, what you would do about it."

Aunt Patience Alden smiled and looked round the trim, exquisitely neat kitchen. "First thing I'd do," she said thoughtfully, "would be to put three chairs in the kitchen." Her brown eyes twinkled under her fluffy hair.

"What do I need more chairs in the kitchen for?" Mrs. Grover asked in wonder. "I have a white stool to use when I'm working."

"Well, maybe a white bench of a quaint, sturdy design would be better —unless you want to put in a window seat."

"Of all things!" exclaimed Mrs. Grover, shaking her head. "I should think three children in a kitchen were bad enough without—"

"Yes, that's just it," Aunt Patience interrupted her, "without any place to put them. Of course the children bother you when there is no place for them to sit down comfortably and be educated in homecraft. Stop and think a minute, Grace Grover. The three children watching you stir and mix and brew and bake are not asking questions to be annoying; they are trying to learn things; and if you hang on to your patience and tell them what cinnamon comes from and why you put slits in the pie crust and why you beat the eggs to a froth, they are getting an education in the best domestic-science school in the world—mother's kitchen. Children like to see things made, and that's why they cluster round you while you make a cake or a pie.

"When I began to cook my mother did not have to teach me, because I had watched her and asked questions from the time I was a little girl. My husband didn't have to eat bride's biscuits either or wind pudding and air sauce! Let the boys and girls watch and see how much care and work you put into their daily food; let them get lessons of cleanliness and neatness; let them acquire that old virtue called taking pains. Mercy! Have I lectured you to death?"

"No," her niece replied slowly, "I think you have lectured me alive."

Boiling Eggs to Music.

A certain bishop of an English diocese was quartered at a certain home when visiting a small country parish. Upon coming down to breakfast he greeted the lady of the house as follows:

"My dear sister, you have given me a new conception of praise to God in song. As I awoke this beautiful Sunday morning, the sun was streaming in my window, the birds were singing among the fragrant morning glories and all the earth at peace seemed to praise the great Creator. Then to complete Earth's Alleluia I heard your sweet voice singing 'Nearer My God to Thee'."

"Laws, bishop," she replied, "that's the tune I boil eggs by—three verses for hard and two for soft."

NURSES

The Toronto Hospital for Incurables, in affiliation with Bellevue and Allied Hospitals, New York City, offers a three years' Course of Training to young women, having the required education, and desirous of becoming nurses. This Hospital has adopted the eight-hour system. The pupils receive uniforms of the School, a monthly allowance and travelling expenses to and from New York. For further information apply to the Superintendent.

Women Can Dye Old Faded Things New in Diamond Dyes

Each package of "Diamond Dyes" contains directions so simple any woman can dye or tint her worn, shabby dresses, skirts, waists, coats, stockings, sweaters, coverings, draperies, hangings, everything, even if she has never dyed before. Buy "Diamond Dyes"—no other kind—then perfect home dyeing is sure because Diamond Dyes are guaranteed not to spot, fade, streak, or run. Tell your druggist whether the material you wish to dye is wool or silk, or whether it is linen, cotton or mixed goods.

Admiral Noah.

Mrs. Newriche (patronisingly) — "Were any of your ancestors men of note, Mr. Cynic"

Mr. Cynic—"Yes, madam, I should say so. One of them was the most famous admiral of his day, and commanded the allied naval forces of the world."

Mrs. Newriche (with altered tone of deep respect)—"Is it possible? And what was his name?"

Mr. Cynic—"Noah, madam."

Minard's Liniment for Coughs & Colds.

The Exceptions.

Mr. Downey was holding forth with honest pride touching his financial independence.

"Barring me landlady and me washerwoman," said he, "Oi owe no man a cint."

"Look pleasant, please," said the photographer to his (more or less) fair sitter. Click! "It's all over, ma'am. You may resume your natural expression."

Kiwanis favors Active Immigration Policy

IMPRESSED with the fact that Canada's future progress, and the future of her national railways to a large extent depend upon a progressive and vigorous immigration policy, the Kiwanis Club of Montreal, recently set afoot a campaign in favor of a change in the immigration laws of the country. The campaign was a distinct success from the start and through the efforts of the committee appointed, a Kiwanis immigration day was observed in most of the Canadian cities in which Kiwanis Clubs exist. The above photo is of the Montreal Kiwanis Immigration Committee. From left to right the members are: Hy. E. Webster, Leo S. Tobin, Andrew C. Cordner, Ed. N. Howell, Secretary; Ed. A. Cunningham, J. W. C. Taylor, Chairman; Allan J. Meiklejohn, Joe Stanford, Kiwanis Club President; Douglas Bremner, Owen J. Callery, William R. Clapp, Chas. H. Russell, Kiwanis Secretary, and Frank J. Roe.

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Dear Sir:—It affords me more than mere pleasure to add my testimony to the many I am sure you already have as to the merits of your New Life medicine for sciatica and rheumatism. I was a great sufferer for a long time with sciatica, and hearing of your medicine, I procured two bottles, which cured me completely, at least one year ago, and have never been troubled since.

Trusting your medicine will become universally known and cure, as I believe it will, all sufferers who take it.

I am yours very truly,

B. SMITH.

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