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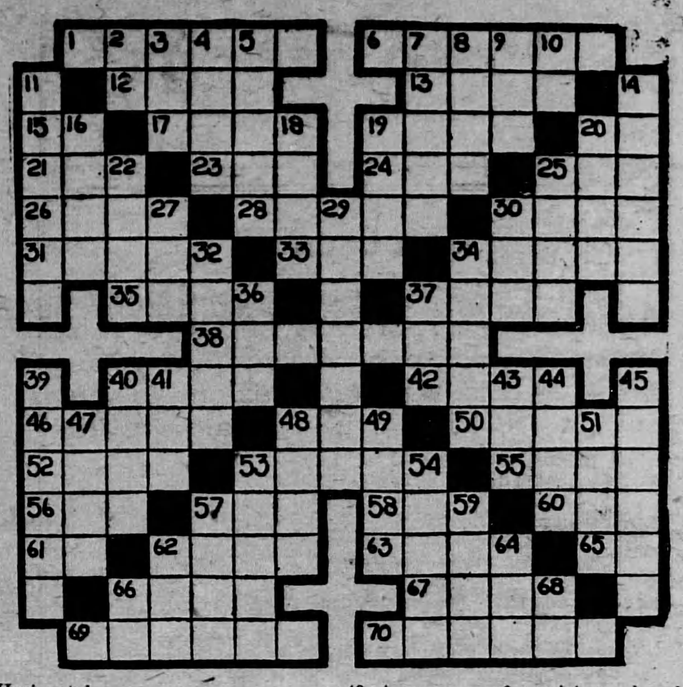
CROSS-WORD PUZZLE



Horizontal.

1. A burrowing animal.
6. A famous city in England.
12. A strong or offensive taste.
13. An ache.
15. While.
17. A female quadruped.
19. To wash.
20. Company (abbr.)
21. A woman in a convent.
23. A number.
24. A beverage.
25. Part of the body.
26. To ornament.
28. Makes a small, repeated noise as a watch.
30. A country in Southeastern Asia.
31. Leader of the Bolsheviki from 1904
33. Appointed to arrive at a certain time.
34. A popular name for a negro man.
35. A means of leaving a place.
37. Wooden or metal pins or bars used to steady anything.
38. Bound with a chain.
40. A county in North Carolina.
42. Profound.
46. An article of furniture.
48. A kind of cake or bread.
50. Those whose occupation is coloring.
52. Three, at cards, dice or dominoes.
53. Receptacles for flowers.
55. The god of love.
56. To consume.
57. A crib or place for storing anything.
58. To corrode.
60. Part of the foot.
61. A part of Canada (abbr.)
62. A stick used by a magician.
63. To drop, as water, in small quantities.
65. Initials of a former president of the U.S.
66. To deal out in small portions.
67. An exclamation of distress.
69. Formulas or confessions of religious faith.
70. From that time; thereafter.

Vertical.

2. A preposition.
3. To hold back as water in a water course.
4. A kind of insect.
5. A plume from any of various herons.
7. A kind of jewel (plural).
8. Part of a church.
9. To pass away.
10. Upon.
11. A cloak.
14. Ordinary.
16. Certain.
18. A girl's name.
19. A body of water.
20. A crustacean.
22. A number.
25. Points at a certain object.
27. To mingle.
29. Inquiring; meddling.
30. Sorrowful.
32. A recess in a wall for a statue.
34. Took sides with one party in a contention.
36. An indefinite article.
37. Nourished.
39. To be present at.
40. To egg on.
41. Crafty.
43. Part of a needle.
44. Saucy.
45. To declare.
47. Native of an eastern country.
48. A company of musicians who play for parades.
49. To require.
51. Part of a plant.
53. Grew after the manner of a vine.
54. The wife of Abraham (Biblical).
57. A quantity of cotton; hay or the like.
59. A piece of baked clay used in covering roofs, floors or walls.
62. Sorrow.
64. To search for placer gold.
66. Doctor (abbr.)
68. A Southern State (abbr.)

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CREAM

We supply cans and pay express charges. We pay daily by express money orders, which can be cashed anywhere without any charge.

To obtain the top price, Cream must be free from bad flavors and contain not less than 30 per cent. Butter Fat.

Bowes Company Limited, Toronto

For references—Head Office, Toronto, Bank of Montreal, or your local banker.

Established for over thirty years.

Surnames and Their Origin

O'LEARY

Variation—Leary.
Racial Origin—Irish.
Source—A given name.

O'Leary is a good old royal name. Even Shakespeare recognized it as such when he wrote his "King Lear."

But the ancient Irish kings who bore this name and from one of whom the modern family name is derived, did not spell it that way. The nearest we can come to the old spelling in using the English alphabet is "Laeghaire." The Irish pronunciation due to the lapse of time, different sections of Ireland, and there have also been changes in pronunciation due to the lapse of time, but you can make a pretty good attempt if you say it "lay-airy," without emphasizing the "airy" too sharply; and if you can inject a faint "h" or guttural sound between the two sections, so much the better.

The most famous Laeghaire of Irish history was the Ard-Righ, or High-King, who held his court at Tara, in Meath (which was a sort of "federal" province, bearing the same relation to all Ireland that the District of Columbia does to the United States), and there received St. Patrick, about 432 A.D. At that first meeting the saint converted Laeghaire's daughters and half his court from paganism in open debate, and also won the king's friendship and help in the campaign which spread Christianity over the land like wildfire. But though he aided Christianity, Laeghaire himself never professed faith, and died a pagan.

Of course the orthodox form of the family name is O'Leary, or Hui Laeghaire, the "O'" being a contraction of "Hy" or "Hui," meaning "descendant of." But many families have in modern times dropped this prefix.

KEMPSON

Variations—Kemp, Camp.
Racial Origin—English.
Source—An occupation.

Here is a group of family names the origin of which could not be recognized without reference to some compilation of English words in use about the time the Norman overlords of England ceased to use French as their common tongue, and the Anglo-Saxon speech, after two centuries or more of depression and change, emerged and, under the influence of Norman pronunciation, formed the foundation of our modern English.

"Kemp" was a medieval English word for "soldier." "Walter le Kemp" was simply "Walter the soldier," and "Hamo Kempson' was "Hamo the soldier's son." The form Camp is in most instances due simply to a natural change in pronunciation occurring regularly in many English words in certain parts of that coutry and reflected in the changed spelling.

We have instances of similar changes in the word "Derby." On this continent we pronounce it as spelled. In England they call it "Darby."

As often as not the reverse change in pronunciation has taken place in the course of centuries. Thus the name of that famous street in London, Pall Mall, is pronounced "pell mell."

There is no telling how often since the word "kemp" was in common use. Families bearing it as a surname have changed the pronunciation back and forth between "kemp" and "camp" through succeeding generations. But the changes in spelling have been more rare, as they always are.

Natural Resources Bulletin.

The Natural Resources Intelligence Service of the Department of the Interior at Ottawa, says:

In a study of the physical geography of Canada the waterways stand out as one of its most remarkable features. Providing the original means of communication to the early settlers, the rivers and lakes are still a very important portion of our transportation system. In addition, our rivers and lakes are being utilized to a very great extent for the development of hydro-electric power, wherewith Canada's growing industrial position is largely being supported.

The direction of flow of Canada's waterways is also an important feature of our physical geography. The area from which the water is collected is known as a drainage basin. Canada's drainage system consists of five major drainage basins, the Atlantic, Pacific, Arctic, Hudson Bay and Gulf of Mexico. East of the Rocky Mountains the southern portion of the Dominion slopes north-eastward, towards Hudson Bay, and the rivers in the south flow eastward. Thus, the Saskatchewan river, with its northern and southern branches, flows eastward into lake Winnipeg and thence northerly by the Nelson river into Hudson Bay. On the north the Great Plain has a northerly slope, and the MacKenzie river, with its tributaries, the Slave, Liard, Athabaska, Peace and Finlay rivers, flows into the Arctic ocean. In British Columbia the Fraser, Columbia Skeena and Stikine rivers flow into the Pacific ocean, while the southern portion of Alberta and Saskatchewan contribute a portion of their drainage to the Mississippi system which flows to the Gulf of Mexico.

The most important drainage area, at present, from the viewpoint of transportation and power development, is the Atlantic, which takes the flow of the great St. Lawrence river system, with its connecting chain of lakes. Through this system the products of Western Canada largely find their way to world markets, and the return cargoes supply the needs of the growing population of the prairie provinces. The rives daining into the St. Lawence system likewise are providing an enormous volume of power, the Saguenay, St. Maurice, Ottawa, Richelieu, Niagara, Nipigon, Kaministiquia, and others contributing to the industrial development of the central provinces.

The waterways and drainage basins of Canada and their economic importance in the development of the country are being seriously considered by our industrial and financial leaders, and it is a subject that should interest every progressive Canadian.

When hoarse use Minard's Liniment.

A Wee Bit of Scotch.

"My Mither sent me to see if ye could gie her a calendar like the one ye gied to Mrs. Mackay," said the little boy to the village grocer.

"Ah, but, laddie," replied the grocer, "your mither odesna get her groceries here."

"No," was the reply, "but she borrows them frae Mrs. Mackay and Mrs. Mackay gets them frae ye.'

Bathing the eyes two or three times a day with cold water makes them bright and helps to preserve the sight.

SKATES! SKIS!

Jos. Malone Tubular Hockey Skates, rivetted on strong boots with ankle straps. Regular price $11.00. Our price, for mail order customers, only $7.50. Skis and equipment. The largest assortment. All half price.

Ask for our catalogue and prices.

THE BANCROFT CO.
2247 Bleury St. - Montreal.

A WOMAN'S WORK IS NEVER DONE

No Wonder Health Gives Out and She Becomes Weak and Despondent.

It is literally true concerning woman in the home that her work is never done. She starts with housework when she rises in the morning and is kept busy up to the time she retires at night. The work must be done whether she is feeling well or not. It is no wonder that she often breaks down under the strain. She becomes breathless at slight exertion, feels exhausted if she walks up stairs. Headaches and dizzy spells become frequent, and life seems a burden. Much of this trouble is due to the fact that her blood has become thin and watery, and to regain her good health she must take a reliable blood-enriching tonic such as Dr. Williams' Pink Pills. The great value of this tonic medicine is shown by the statement of Mrs. Mary Nolan, Lintlaw, Sask., who says:—"When I began using Dr. Williams' Pink Pills I was a physical wreck. It was with great difficulty that I could do light housework. I suffered from headaches, my heart would beat violently at the least exertion, and I always felt tired and depressed. I did not sleep well at night, and I had no appetite—my limbs would swell as in dropsy. It was at this stage that a neighbor advised me to take Dr. Williams' Pink Pills. I had used the pills for some weeks before I began to feel their benefit, and thus encouraged I continued taking them for several months, when I was again as strong and well as ever I had been. I have no hesitation in saying that these pills are a remarkable blood builder and strength renewer and I shall ever be grateful for what they did for me."

You can get these pills from your druggist, or by mail at 50 cents a box from The Dr. Williams' Medicine Co., Brockville, Ont.

Gypsies—Past and Present.

When the ancestors of the present Hungarian gypsies poured out of India into the great plain of Hungary in the year 1393 they wore the same rings, the same bracelets, the same skirts and the same headkerchiefs that are worn to-day by gypsies the world over. They have ever since lived in tents, told fortunes, stolen, lied and cheated and are just as cautious and cowardly to-day as they were seven centuries ago when they were selected as executioners because their cruel natures are pleased with such awful employment, about the only kind of work they have ever been known to do.

The Rising Star.

For our universe is bound
In rhythm; and the setting star will rise.
—Alfred Noyes.

Keep Minard's Liniment handy.

CHILDREN LIKE THEM

Baby's Own Tablets Are Effective and Easy to Give.

You do not have to coax and threaten to get the little ones to take Baby's Own Tablets. The ease with which they are given, as compared with liquid medicines, will appeal to every mother. None is spilled or wasted; you know just how big a dose has reached the little stomach. As a remedy for the ills of childhood arising from derangements of the stomach and bowels they are most satisfactory.

Mrs. Rose Voyer, Willimantic, Conn., says: "I used Baby's Own Tablets in the Canadian Northwest and found them a wonderful medicine for children's troubles, especially indigestion and constipation. I have also given them to my children for simple fever and the restlessness accompanying teething and they always gave relief. I can recommend Baby's Own Tablets to all mothers."

Baby's Own Tablets are sold by medicine dealers or by mail at 25 cents a box from The Dr. Williams' Medicine Co., Brockville, Ont.

A Pattern.

A little girl in Sunday school being asked why God made the flowers of the field, replied:

"Please, ma'am, I suppose for patterns for artificial flowers."

Don't let indigestion after meals, biliousness, heartburn, or dyspepsia take the pep out of you. Take Seigel's Syrup. Any drug store.

Those Bridal Bobbins.

The "bridal bobbin," which turned up the other day in a London auction room, is a reminder of the times when the manufacture of lace by hand was an important rural industry in many parts of England.

Bone bobbins were used, and were greatly prized. Many of them were the work and gifts of rustic sweethearts to the girls of their choice on their wedding day, hence the term "bridal bobbins."

They were frequently decorated with what were known in those days as "love posies," spelt out in colored beads. "Let no false lover gain thy heart" and "Love me and forsake all others," were favorite posies that occur frequently.

Didn't Dare.

At a village church a wedding was fixed and the happy morn arrived. In due course a youthful swain and a buxom damsel presented themselves at the chancel steps.

When the supposed bridegroom was asked, "Will thou have this woman to be thy wedded wife?" he stammered:

"Please, sir, I'm not the man! I don't want to get married.'

"Not the man!" exclaimed the clergyman aghast. "Then where is the bridegroom?"

"He's down at the bottom of the church, sir. He's too shy to come up."

Sims Reeves and the Doric.

Sims Reeves was once singing in Scotland, an arrangement of "Hail, Smiling Morn," in which a chorus echoed the sodoist, when he declaimed, in his best manner—"At whose bright presence darkness flies away"—he heard the chorus, to his horror, sing in broadest Doric—"ffees awa', flees awa'." Afterwards, on refering to the incident, he was told by the conductor of the choir "not to worry about it. Just a little defect in your pronunciation, Mr. Reeves."

Minard's Liniment for Chilblains.

Bank of Montreal Annual Meeting

President's Address.

Sir Vincent Meredith in his address, said in part:—

In reviewing the business of the past year, our Balance Sheet indicates the general trend of events. Our deposits, as compared with two years ago, show a large increase, while our loans during the same period are considerably reduced.

Our profits are in consequence somewhat adversely affected, but we are left in an unusually strong position to meet any calls which increased activity in trade may make upon us. Notwithstanding these conditions, our dividend and bonus have been earned and taxes paid, and we have a balance to carry forward.

There is no question but that the trend of business is slowly but surely upward. As an evidence of this, car loadings are the largest on record, while wholesale and retail business shows a fair degree of increased activity. Textile industries are well employed, and there is more demand in the leather and allied trades. Improvement is also shown in other lines of business, although profits are curtailed in the grocery trade. There is little improvement in the lumber market in Eastern Canada, but western shipment by way of the Canada, but western shipments by way of the

Agriculture is our leading industry and on its profitable outcome the prosperity of the country largely depends. While unfavourable weather conditions restricted harvesting to some extent, the crop that was garnered this year is a very large one and, at present prices, will prove profitable to the farmer. The marketing of the crop will bring at least $500,000,000 of new money into Canada and will undoubtedly effect a liquidation in farmers' liabilities. This new money will flow into all channels of trade and be reflected in improved business conditions generally throughout the country.

Need For Public Economy.

The pressing necessity of restricting, so far as may be legitimately possible, all national expenditures is generally recognized, but unless it is followed by appropriate action which results in reduction in taxes, we cannot regard it as other than an ineffective gesture. If our expenditures should be so controlled that within a reasonable time Canadian taxes should not exceed those imposed in the United States, it would provide an important stimulus to industry and also an effective aid to immigration and colonization, the need for which is apparent. When I urge as strongly as I can that this measure of prudence and economy should be exercised, I do not do so with any feeling that lack of confidence in the country itself is warranted. In fact, I am more convinced than ever that the country, actually and potentially, possesses such wealth and opportunity that its future cannot be denied, and I deprecate most strongly expressions of opinion based upon local conditions and individual business which are perverted into pessimism as to the country's future when no real foundation for such a sentiment exists.

General Manager Reviews Situation.

In his review of the situation, Mr Frederick Williams-Taylor said in part:—

As you know, the good name we possess was never better than it is to-day. It is an asset which we value as we do our material resources, and which it is our duty as well as our determination to preserve.

We have gone through another year of business depression and this is reflected to the disadvantage of banking profits. Fortunately our great earning power continues, though obviously our profits would have been larger had the industrial situation permitted us to put out more money to the trade and commerce of Canada rather than to lean on call in London and New York, or to buy high-class investments with a lesser yield.

As to the future, my special message to our shareholders at distant points and abroad is that for several reasons, including a bountiful harvest, there has come about a better and more hopeful feeling throughout Canada. In consequence, there is ground for thinking that we have passed through the worst of our bad times and that we can look for better general conditions, in which, naturally, our Bank must share, especially as we have never been in a better or stronger position to undertake new business.

Conditions in the year under review were neither so good nor so bad as extremists on either side have stated. At to the outlook, it is true that, taking the national railways into account, we are not balancing our national budget. This must not continue. We must sometime and somehow contrive to live within our means and begin to pay off our debts. With good management of our affairs we should be well able to do this, and we will do it as soon as our people wake up to the fact that public debt is a burden on the individual back and that the bigger it gets the more money it takes out of the individual pocket.

Tremendous Natural Advantages.

Before the war, conditions of living in the United States and Canada were much alike, and we had grown accustomed to that order of things; but the war put us behind and put the United States ahead so comparison at present is futile.

This same condition of prosperity in the United States has also resulted in far too many of our people crossing the border. True, Canada is not the only country whose citizens are attracted by the prosperity of the United States, but, speaking for ourselves, there has been a cause for emigration that is more disturbing than the fact itself. Living next door, we naturally stand in closest comparison and are more exposed than any other country to a drain on our population from the fact that at the moment we are carrying a heavy burden of debt, while our neighbors overflow with wealth. Against this, however, we have more than they to offer to the desirable settler who wishes to go on the land. Land hunger is a human instinct. We have good and cheap land in plenty, and eventually the tide of immigration will turn in our direction.

A Lonely Man.

It's lonely in lodgings above the street
When dusk slows down the day's long laboring,
With only a nod to a lad on the stair,
And neither kith nor kin to be neighboring.

It must be good to go out of a house
With the soft goodby of your loved one spoken,
And the windowful of little faces
Smiling you off as you wave in token.

It must be good to come back to a house,
And hear the joy, the welcoming shout of it.
It must be good to have any one care
If you come into a house or go out of it.

—Agnes Lee.

The Teacher.

Leagues and leagues of wilderness,
But in her heart an urge to press
Onward, knowing a hidden spring
For freshening.
There may be plodding, hour on hour,
Year on year, but she who dares
Shall one day witness a desert flower
Bloom for her prayers.
—Fanny de Groot Hastings.

Minard's Liniment for stiff muscles.

He Made a Good Guess.

A schoolmaster had explained to his pupils the functions of a consulate, and to find out whether or not they understood, he asked:

"If some one carried you off in an aeroplane and after a long flight dropped you thousands of miles away in a foreign country, what place would you seek out first of all?"

An eager hand was uplifted.

"Please, sir, the hospital," came the unexpected answer.

Watches for the Finger.

Finger watches set in a background of diamonds have made their appearance in France.

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POULTRY, GAME, EGGS, BUTTER AND FEATHERS
- WE BUY ALL YEAR ROUND -
Write today for prices—we guarantee them for a week ahead
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BAKERS' OVENS. WRITE FOR CATALOGUE and list of used ovens. Hubbard Oven Company, 752 King West, Toronto

Lofty Telephone Line.

The highest telephone line in the world runs to the world's most lofty weather observatory on Monte Rosa, Italy, 14,960 feet above sea level.

"You won't object if I go on with this embroidery, while we talk, will you, Mr. Moreham? I always think that one should keep one's mind occupied."

Try MURINE FOR YOUR EYES
Wholesome Cleansing Refreshing

TAYLOR-FORBES
Tree Pruners GUARANTEED
For every purpose in the orchard, cutting limbs up to 1½ inches. Handles—4, 6, 8, 10 and 12 feet.
Your Hardware Dealer knows the quality
Our descriptive circular sent to any address on request.
TAYLOR-FORBES COMPANY, LIMITED GUELPH, ONT.

COUGHING!
Take half a teaspoon of Minard's internally in molasses. Eases the throat, stops the cough.
MINARD'S "KING OF PAIN" LINIMENT

HAD PIMPLES A WHOLE SUMMER
On Face and Neck. Lost Rest. Cuticura Healed.

"I had a breaking out of little, red pimples on my face and neck. The pimples festered and scaled over causing disfigurement. They itched and burned causing me to scratch, and the scratching caused eruptions. The irritation caused a lot of discomfort, and I lost my rest at night. I had the trouble a whole summer.

"I was treated without success. I read an advertisement for Cuticura Soap and Ointment and purchased some, and after using one box of Cuticura Ointment and two cakes of Cuticura Soap I was completely healed." (Signed) Mrs. Forest Krick, R. R. 4, Rockford, Ohio.

Use Cuticura to clear your skin.

Sample Each Free by Mail. Address Canadian Depot: "Stenhouse, Ltd., Montreal." Price Soap 25c. Ointment 25 and 50c. Talcum 25c.
Cuticura Shaving Stick 25c.