Says Canada Strong in Day of Trial

Bank of Montreal Heads Review Situation at Bank's Annual Meeting

In the speeches of Sir Charles Gordon, president, and Jackson Dodds, joint general manager, at the annual meeting of the Bank of Montreal, comment was made on the inherent strength being exhibited by Canada in the face of world depression, especially in regard to the banking structure of the country. Sir Charles, while declining to prophesy as to the immediate outlook, said that taking the long view "There is every reason to look forward with confidence to emerging stronger and more prosperous than ever from the conditions that now prevail," and Mr. Dodds remarked, "It would be rash indeed to speak with assurance of the prospects of the coming year, but it is surely permissable to say that when international confidence and co-operation are restored, and commerce in consequence improves, Canada will be among the first to benefit."

Sir Charles Gordon made particular reference to the manner in which the low price levels have affected farming, lumbering, mining, and newsprint manufacture, remarking in regard to the latter that there was reason to believe that a better condition was being ushered in by the profit arising from the premium on New York funds and from consolidation of companies for the purpose of reducing overhead expense and effecting more economical distribution of the product.

While expressing the opinion that Canada's large foreign obligations would tend to prevent an early return of the Canadian dollar to par, he said he had no doubt that it would return to par. As factors already working to that end he remarked that the adverse balance of trade in the 12 months to September 30 had been reduced to $35,000,000 as compared with $100,000,000 for the previous 12 months, and that in the five months to October 31st last there was each month an excess of domestic exports over imports, so that it would seem that the country had reached the point of an adjusted foreign trade.

Jackson Dodds, joint General Manager with W. A. Bog, in presenting the balance sheet reviewed the progress made by the Bank during the fiscal year. Remarking that "we should be thankful that we in Canada are as well off as we are," he said business, nevertheless, was at a low ebb, and a halt must be called to mounting expenditures by federal, provincial and municipal authorities, as these only aggravated the situation. Referring to the fact that the downward movement of prices had reached record levels during the year, he pointed out the impotence of a Central Bank in maintaining a stable price level as demonstrated by United States experience. Concluding, he urged the adoption of a policy by which as many unemployed as possible will be made self-suporting by placing them on the land.

The Hundredth Girl

It Seemed Suspicious—But He Believed In Her Absolutely.

By A. G. Greenwood

"That's it," thought Eddie Scott, eyeing the pretty young girl, as she left his shop clinging to the arm of the fat, florid, middle-aged fellow who had just bought a very expensive engagement ring, "ninety-nine girls out of a hundred will sell themselves for a life of luxury."

He was enlarging on this cynical theme when into the shop stepped a tall, slim girl, whose Robin Hood hat revealed a mass of dark curls.

"Good-afternoon," she said nervously. "I—I was wondering if you would care to buy this?"

Eddie took from her outstretched palm an ear-ring, consisting of a miniature eye, enamelled in natural colors, with a pendant pearl in the shape of a teardrop.

"I found only one," she explained; "and one ear-ring isn't much good, is it? Yesterday I was unlucky. I had my bag snatched. Nearly two pounds gone!"

It was some time before Eddie realized that in the case of ninety-nine such customers out of a hundred he would have asked questions. This girl was the hundredth. Questions didn't occur to him. He merely observed that the pearl was worth a couple of pounds, and then sympathized with her about the bag-snatching.

They chatted for a little, and it was only when at last she said "Good-afternoon" that he remembered to ask her name and address.

"A mere matter of form," he added; but he felt he couldn't let her vanish and be utterly lost in the world.

"Mary Ridley," she said.

Eddie repeated the name as he scribbled at her dictation in his order-book:

"Mary Ridley, No. 6, Fairfield Road. I know it."

Swiftly he preceded her to the door and opened it. A fog had come on.

"It looks pretty thick," he said. won't you wait? Please do. It looks hardly safe—especially with all these bag-snatchers about."

"Well, p'r'haps I'd better—just a few minutes."

So Eddie got a chair for her, and they talked till Eddie, glancing at the clock, ejaculated:

"Four! Would you think it frightful cheek if I asked you to have a cup of tea?"

The fog was friendly. At five o'clock it was thicker than ever. At six he reported that, though artichoke soup may be nicer than the pea variety, it is just as thick. And before it had lifted they had arranged a country tramp for Sunday.

Tramping with Mary across a windswept Surrey heath. Eddie found her glorious; seemingly fragile, yet careless of the miles and the hills; obviously dainty, yet heedless of the mile and the rain that fell towards evening.

On that walk he discovered that Mary lived with an elderly invalid cousin, a martinet, and was scarcely ever free except on Sundays, when another relation spent the day with Cousin Victoria.

"Will you meet me next Sunday?" Eddie asked before saying "Good-night."

The universe seemed sinking in the balance because she didn't immediately say "Yes." But she did, finally.

Eddie carried that queer pearl earring in his pocket on that second tramp, and wondered if, one day, he could have a fellow made, and she would accept—well, the three of them. This time she did not keep him in suspence at Earlsfield Station at the end of their tramp.

"Next Sunday at ten?" said he.

"If you like." she answered, eyes shining. "Good-night."

But on Monday, as he glanced as usual at the Agony Column of his daily paper, Eddie read:

"£10 reward. Lost recently in the West End, an ear-ring, consisting of an enamelled eye and a pearl in the shape of a teardrop. All communications to S. D., Donnelly's Hotel, Bloomsbury."

With the ear-ring in the palm of his hand, he read the advertisement again. Unlikely there could be two pairs of ear-rings of such unusual design. At the thought he felt uneasy, and for the first time Mary's initial remark, "I found only one," occurred to mind. Had she picked it up? Didn't she know that findings aren't keepings? What had he better do? See her?

She had told him not to come to the house or write, because of her old cousin. But this was a business matter, and an urgent one. He ought to go. He went. But no Mary Ridley lived at No. 6. So she had given a sham address. No wonder she would not let him see her home! But what was all this leading to? To the conclusion that she wasn't straight Ridiculous! Of course she was—as straight as a die! There was some perfectly sound explanation. He must wait till they met on Sunday.

He waited for her outside Earlsfield Station on Sunday morning—waited till one o'clock—but she did not come.

Had she seen the advertisement and taken alarm? Was she afraid to meet him? Miserably, he decided that it was up to him to communicate with the advertiser at Donnelly's Hotel, Bloomsbury.

He rang up. It was Mrs. Dowson he wanted, said the girl in the office. She would be back on Monday evening.

On a postcard that came by the first post on Monday morning Eddie read:

"So terribly sorry I couldn't keep appointment, but my cousin was suddenly taken ill, and I couldn't possibly leave her. I tried to 'phone you, but could get no reply.—Mary."

That evening Eddie went to Donnelly's Hotel. He was shown up to a private sitting-room, where he found a florid-looking, middle-aged woman, smothered in jewels.

Eddie explained his mission, and showed her the ear-ring. She pounced on it. Hers? Yes. She'd know it among ten thousand. Questions poured from her. He explained.

"You mean,' 'said she, 'that this girl picked it up somewhere and sold it to you? That's a crime, you know."

"I'm sure it wasn't," said Eddie. "I'm certain she has a perfectly good explanation.

Mrs. Dowson glowered, then said:

"Give me her name and address."

"I—I'm afraid I can't," Eddie said awkwardly. "She gave them in confidence."

"Oh!" was her comment. "Well, you'll have to give them to the police, you know."

"The police?"

"I shall put the whole affair into their hands. I'm not at all sure that I believe your story. Maybe you picked the ear-ring up yourself and kept it till a reward was advertised—or perhaps the girl's your accomplice."

"That,' said Eddie, "is a lie. She's as straight as——"

The door was burst open and in rushed an excited waiter.

"It ees fown!" he announced, and held out a salver on which lay the duplicate of the ear-ring Mrs. Dowson still held. "Be'ind se divan in se lounge among se fronds of a palm, madame!"

Mrs. Dowson snatched up the ear-ring.

"Tell me," she cried, panting, glaring at Eddie, "all you know about that girl!"

When the waiter had gone, Eddie said:

"Tell me what it all means first. If you mean to harm her——"

"Harm her!" echoed Mrs. Dowson shrilly. "I believe her to be the daughter of the only man I ever loved! You know me. Everybody knows Sophia Bell!"

To Eddie the name sounded vaguely familiar. In the nineties it had been famous. Sophia had been a musical comedy star.

"I gave poor Andrew one of my earrings on the day I sailed for New York," she babbled. "A love-token it was—a pledge. But—I failed him. He was a painter—making nothing. I behaved shamefully. I admit it. I married an American. For years I lived in New York. He died. I came back to England a rich widow But I never found Andrew. All I discovered was that years ago he had married somebody else. I never forgave myself."

She wept. Then, recovering:

"Surely,' she demanded, "the girl gave some clue to her identity?"

"She gave an address which was—was incorrect," admitted Eddie; "and a name, Mary——"

"Ridley?" quavered Mrs. Dowson.

"Yes, Ridley."

The manager of the hotel was sent for. A page brought the "London Directory." In vain they went to three different Fairfield Roads.

"I must find her," said Mrs. Dowson, sobbing. "Driver, is there no other Fairfield Road?"

"Dessay it's Phayrefield Road you want, ma'am," answered the man, and spelt the name. "That's Balham wye."

He was right. Mary herself opened the door, staring at excited Mrs. Dowson and anxious Eddie.

"The "first-floor front" happened to be vacant, and there Mrs. Dowson, clutching Mary's hand, told her story.

"Your father had treasured the earring, Mary?"

Yes; Mary had found it locked away amongst his papers after his death.

"You shall come and live with me, Mary," declared Mrs. Dowson. "You will have your own dress allowance and be your own mistress. I'll buy you a car; you shall have lovely frocks, all a girl could set her heart on; we will go to the Riviera, the Lido—everywhere; you shal have everything."

To Eddie the little room seemed suddenly to have grown very dark and cold. His dreams were over.

"And I shan't forget the debt I owe you, young man!" cried Mrs. Dowson, turning to Eddie. "When first he brought me your ear-ring, Mary, I thought it was my own——"

She went into details, and ended up:

"He wouldn't hear a single word against you, and flatly refused to give me your name and address even when I threatened him with the police."

"Thank you," Mary said, smiling, and went to Eddie and held out her hand.

He took it, gripped it, and thought: 'This is good-bye."

"And now, Mary,". declared Mrs. Dowson, "you must get ready at once to go back with me to my hotel."

To Eddie's amazement Mary sorrowfully shook her head. There was her old cousin, so strict, but a darling. It would all be so lovely, but it was impossible—quite impossible.

Eddie breathed freely again, until Mrs. Dowson broke in. The cousin should go to a nursing home, have every attention, every luxury.

"I'm sorry,' 'admitted Mary presently, with an unsteady smile. "I—I'm afraid I wasn't being quite straightforward. I see I was using Cousin Victoria as—as an excuse. I couldn't accept—for my own sake. I'd never be happy. Since I was sixteen I've worked. I like working. I'm proud of keeping myself and depending on nobody——"

"Mary! My de-ah, you don't realize——"

"Oh, I do! You want to be wonderfully kind. It is kind—breath-takingly kind. Many girls, I expect, would have jumped at your offer. I—can't. Why, rather than sun-bathe on the Lido, I'd —I'd——"

She hesitated, gave Eddie a glance that thrilled him and seemed to say "It's 'yes'," though all that she said aloud was:

"Why, I'd hike in the rain on a Surrey heath any day!"—Answers.

He—"Bird migration is a wonderful thing. The humming birds have started on their long journey over the sea."

She—"I wonder when the geese go."

Brazil Takes to Roller Skates

Sao Paulo.—With the decline of miniature golf as a popular sport, Brazilians have taken to roller skating, and several rinks have been built on the grounds occupied a few months ago by "Golfinho" courses.

How to play Bridge
AUCTION and CONTRACT
by Wynne Ferguson
Author of "PRACTICAL AUCTION BRIDGE"

ARTICLE No. 2

If there is one thing about Auction and Contract that is certain and undisputed, it is the fact that no perfect system of bidding has been or is ever likely to be invented. Almost any system, if clearly understood by partners and intelligently played, will produce good results. The only difference between systems of bidding in both games lies in the difference in the skill of the players advocating the different systems. The only thing that makes one system preferable to another is the fact that it is more easily understood and applied by the average player. The writer has known of many match games between experts advocating different systems and, as a rule, such matches have been more or less even. And it is very lucky that there is no perfect system of bidding. If there were, the game would soon lose its fascination and charm. No one likes to feel that the other fellow knows as much as he does and, if the bidding were perfect, no one could put anything over.

What really makes Auction and Contract so fascinating, however, is its uncertainty. Every bid, practically, is in the nature of a speculation or a gamble for there is no guarantee that the cards will not be so distributed that your bid, no matter how sound, cannot be made. For example, suppose you bid one heart, holding five hearts headed by the ace, king, queen and an outside ace. No one will say that such a bid is unsound under any system, and yet you arre doubled and lose your contract by three tricks. There were seven hearts in one hand against you. A bad break but no one can say you made a bad bid.

The following example hands apply equally well to Auction or Contract. The dealer bid one spade and second hand, holding the following:

Hearts—Q, J. 9, 8, 6, 4, 3
Clubs—6
Diamonds—K, Q, J. 6
Spades—A

correctly bid two hearts. The dealer's partner, holding the remaining six hearts, doubled and defeated the contract by three tricks. These are bad breaks of course, but show what happens even to the soundest of bids.

Here's the other angle: winning by bad bidding. The dealer holds a strong no-trump hand but only two little spades. Instead of bidding one no trump, he bid two spades and was doubled by second hand. He then bid two no trump and made three odd. Second hand and his partner had a set-up spade suit, but failed to lead it because of the dealer's bluff bid. A fine example of winning by bad bidding.

Stil lanother example. The dealer bid one no trump and second hand, holding the following:

Hearts—10, 7
Clubs—7
Diamonds—A, K, Q, J. 10, 7, 5
Spades—Q, 8, 4

bid two spades on the theory that the dealer's partner, if he held a stopper in the spade suit, would undoubtedly bid two no trump. It happened just as second hand had planned. The dealer's partner bid two no trump, second hand doubled and defeated the contract by two tricks, making seven diamond tricks right off the reel. These examples of winning by bad bidding are given as a warning. Never try stunts of this kind fo rthere's nothing to such bidding. If you win once, you aare encouraged to try again, and you cannot help butt lose out in the long run. Learn some system well and understand it thoroughly. Once you have mastered it, stick to it and you will get results. The system you choose is immaterial, but the application is everything. Let your partner know what he can expect of you and don't disappoint. Be dependable first, last and all the time.

The following problem was submitted by a correspondent, with the statement that he was unable to solve it and asking for assistance:

Problem

Hearts—K, 8, 7, 3, 2
Clubs—none
Diamonds—none
Spades—A, 10

Hearts—Q, 6 Clubs—K, 10, 4, 2 Diamonds—none Spades—Q	Y A B Z	Hearts—9, 5 Clubs—8, 7 Diamonds—10, 4, 3 Spades—none

Hearts—none
Clubs—A, Q, 5
Diamonds—none
Spades—9, 5, 4, 2

There are no trumps and Z is in the lead. How can Y Z win five of the seven tricks against any defense?

Solution in next Article.

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That too many people stoop to conquer.

That nearly every person thinks that he can write a good book.

That those who could write the real, true confession stories aren't saying anything about them.

That a half-wit uncle is not a half uncle.

That there is no blackmail in the dead letter office.

That it is too bad that in order to have and keep peace we have to fight for it.

That you don't get a lot in a lottery.

That there will never be a finished book of knowledge.

That for every fire-eater, there are thousands who can drink firewater.

"Thanks for the lift," said the woman, as she climbed from the plastic surgeon's chair. "I love you," is still the sweetest sentence in any tongue, but it is no longer a life sentence. If the present hat styles result in no falling off in the marriage license rate, that will be final proof that love is blind. A woman you know brags that she always says "just what she thinks" is no great shakes of a thinker; she ought to study up more pleasant thoughts, or stop talking so much. It takes hard work to make easy living. Physicians say one million women are overweight; these, of course, are round figures. A good citizen is one who wants to give back to the world some of the good he has got out of it. Old-time "innocent amusements" are still innocent, but they are no longer amusements. It is always well to remember that an ounce of keeping your mouth shut is worth a pound of explanation.

Mule in a barnyard, lazy and sick. Boy with a pin on the end of a stick. Boy jabbed the mule—mule gave a lurch—(services Monday at the M. E. Church).

The restaurant advertised sudden service, but didn't give it. A patron gave an order, waited patiently and fell asleep. He awoke to hear the waitress' voice:

Waitress—"Did you order this sundae?"

Customer (in dismay) —"Good heavens! What day's this?"

It was Sunday morning in a church school. "Will you please tell me," said a member to the teacher, 'how far in actual miles Dan is from Beersheba? All my life I have heard the familiar phrase, 'from Dan to Beersheba,' but I have never known the distance."

Before the answer could be given, another member arose and inquired, "Do I understand that Dan and Beersheba are the names of places?"

"Yes."

"That is one on me. I always thought they were husband and wife, like Sodom and Gomorrah."

Mr. Gay—"Tell me, my dear, how do you manage to get the maid up so early in the morning?"

Mrs. Gay—"It was rther clever of me. I introduced her to the milkman."

He took a friend for a day's sport. The friend knew nothing of fishing, but decided to try his luck.

After a long silence by the banks of the stream the novice said, "I say, how much do those little red things cost?"

"You mean the floats? Oh, they're cheap. Why?"

"I owe you for one. Mine's just sunk."

Somehow, the fact that a man would have made you miserable for life is no consolation for not having married him. Recipes come in books, but cooking, like love, just comes natural. Little men who get into important positions seldom miss an opportunity to determine their size. A milliner usually tries to keep prices under her hat.

The ambitious wife of a millionaire gave a big dinner party. Her husband, who had made his money as the inventor of a patent rat poison, was silent during the dinner. As the ladies left the room, his wife found an opportunity to whisper to him: "Why on earth don't you talk?" "Talk?" he replied. "Why, what's the use of it? Not a single person here knows anything about rats."

The quitting whistle had blown when Murphy shouted, "Has any one seen me vest?" "Sure, Murphy," said Pat, "and ye've got it on!" "Right and I have," replied Murphy, gazing solemnly at his bosom, "and it's a good thing ye seen it, or I'd have gone home without it."

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British Periscopes Best in World

Experts of Other Nations Admit Supremacy of British roduct

London.—When the submarines of foreign nations are out at practice, the observers spotting the supposed enemy must peer through British periscopes, says Pearson's. The reason is that British periscopes are miles ahead of any manufactured abroad.

The United States have just placed a big order with a British firm for periscopes, to be fitted into their submarines. France used to buy our periscopes, but is now barred from doing so by a decree prohibiting the purchase of foreign war materials. But, while France makes her own, she works under the supervision of British experts.

Japan's whole submarine flotilla is "periscoped" by Great Britain.

Before the war we were fighting neck and neck with Germany for preeminence in this high-skilled trade, but since then British design has been vastly superior.

The latest advance in periscope manufacture is in the measure of light that can be gathered into the lenses. It is not only necessary nowadays to control torpedo fire, and watch enemy vessels, but also to observe aircraft. And, in all these vital essentials, Britain's periscopes are best.

Knowledge

Knowledge will stoop and lead you to the stars,
And witch you with her mysteries—till gold
Is a forgotten dross, and power and fame
Toys of an hour, and woman's careless love,
Light as the breath that breaks it. He who binds
His soul to knowledge steals the key of heaven.

—N. P. Willis.

Irishman—"Did you ever hear the joke about the Egyptian guide who showed a group of tourists two skulls of Tutankhamen, one when he was a boy, and the other when he was a man?" Englishman—"No, let's hear it."

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