BROKE HER LEG AGAINST A STAIR

Whilst Hampered by Rheumatism

"Two years ago," writes a woman, "I was suffering with rheumatism in my legs, and when walking upstairs one day just kicked my right foot against the stairs, and broke my leg just below the knee. I was in hospital for four months, and when I came out someone advised me to try Kruschen Salts. I did so, and now I have no trace of rheumatism. I would not be without my daily dose of Kruschen, which I take every morning—half a teaspoonful in warm water."—Mrs. P. B.

The six salts in Kruschen stimulate the liver and kidneys to healthy, regular action: assist them to get rid of the excess uric acid which is the cause of rheumatic pains. When poisonous uric acid goes—with its deposits of needle-pointed crystals—there's no doubt about those aches and pains going too!

Car Loadings Off Sharply

For End Of Year — Decrease Of 11,780 Noted In Ottawa Figures

Ottawa—Car loadings on Canadian railroads for the week ended December 29 amounted to 29,334 cars, as against 29,360 cars for the last week of 1933 and 41,114 cars for the previous week, the Dominion Bureau of Statistics reports. This decrease of 11,730 cars was considerably greater than the normal and the index number dropped from 71.29 to 63.98. It is possible that the Christmas holiday falling on Tuesday had a greater reducing effect than in 1933 when the holiday was on Monday.

Total loadings for the 52 weeks amounted to 2,319,936 cars in 1934, 2,031,970 cars in 1933, 2,175,625 cars in 1932 and 2,575,450 cars in 1931.

Total loadings of grain and coke were lighter than in 1933 by 107,451 cars, or 26.5 per cent., coal was up by 52,199 cars, or 19.6 per cent., merchandise by 36,501 cars, or 6.0 per cent., ore by 22,092 cars, or 47.3 per cent., pulp and paper by 18,158 cars, or 23.1 per cent., other forest products by 17,368 cars, or 21.0 per cent., lumber by 15,959 cars, or 24.3 per cent., pulpwood by 15,742 cars, or 32.7 per cent., and livestock by 5,418 cars, or 7.4 per cent.

A Law Every Mother Should Know and Observe

Never Give Your Child An Unknown Remedy without Asking Your Doctor First

According to any doctor you ask, the only safe way is *never* to give your child a remedy you don't know *all* about, *without asking him first.*

When it comes to "milk of magnesia," that you know everywhere, for over 60 years, doctors have said "PHILLIPS' Milk of Magnesia for your child."

So—*always* say *Phillips'* when you buy. And, for your own peace of mind, see that your child gets this; *the finest men know.* Made in Canada.

Safety for You and Yours
You can assist others by refusing to accept a substitute for the genuine Phillips' Milk of Magnesia. Do this in the interest of yourself and your children—and in the interest of the public in general.

PHILLIPS' *Milk of Magnesia*

Sees Great Wealth In Arctic Circle

Canadian Club Speaker Paints Vivid Picture Of Far North

Toronto.—Smashing the popular illusion that the North Pole is nothing but a barren waste of ice and snow and prophesying that Canada's dream of a rich and powerful Empire in the far north is going to come true, Richard Finnie, F.R.G.S., spoke at a recent meeting of the Canadian Club.

The speaker, who was born in the Klondike, within a stone's throw of the Arctic Circle, painted a vivid picture of a country, which, he believes, is going to offer a tremendous source of wealth and power to the Dominion. Within a few years, he prophesied, villages and towns will spring up right across the entire polar circle and these will form the nucleus of a new Empire with endless possibilities due to its natural resources and undiscovered mineral wealth.

Describing the recent and remarkable mineral discoveries in the Great Bear Lake district, Mr Finnie strongly denied that transportation still offers an insolvable problem in this district.

"The popular belief has been that the only way to get the minerals out of this district is by airplane," he said, "and mining experts have figured this cost to be too expensive. But this summer the Hudson's Bay Company and the Northern Transportation Company, have been arranging new and modern methods of river transportation."

Paralysis

Its Control Or Prevention Is Still Believed Far Away

No means of controlling of preventing infantile paralysis or poliomyelitis has yet been found, Dr W. Lloyd Aycock of Harvard reports. He thinks little of protective vaccination. Even with an effective vaccine there is no satisfactory method of determining which children should be vaccinated.

Most of us are immune to infantile paralysis because we have had imperceptibly mild doses of it. Dr. Aycock would like to select the susceptible. Tests would have to be made among the very young. Even here there would be uncertainty. Few children would prove to be immune, yet many would develop immunity without contracting a violent case of the disease.

Dr. Aycock believes that the key may lie in heredity. By studying family histories it might be possible to learn more about the nature of transmitted susceptibility. Ultimately the relatively small portion of the population most likely to acquire the disease could be selected. To this small portion preventive measures not feasible for the entire population might be applied.

One Exception

Cincinnati Enquirer)

Mr. Swear and Mr. Swanke were business enemies, but chance had placed them on the same board of directors.

One day after a meeting Mr. Swear was holding forth.

"There are hundreds of ways of making money," he said, provocatively.

"Yes," put in Mr. Swanke, "but only one honest way."

"What way's that?" asked Mr. Swear, sharply.

"Ah!" retorted Mr. Swanke. "I thought you wouldn't know it."

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PLUS ADDED DIGESTIBILITY

All babies need the anti-rachitic value of Vitamins A and D, found in pure cod liver oil. Scott's Emulsion is rich in these Vitamins, PLUS the easy digestibility that results from Emulsification. PLUS the body-building aid of hypophosphites of lime and soda. Pleasant to take, Scott's Emulsion is tremendously more effective.

SCOTT'S EMULSION

THE COD LIVER OIL WITH THE **PLUS** VALUE

For Sale by Your Druggist

Royal Bank of Canada Presents Strong Statement

Morris W. Wilson, President and Managing Director, Notes Distinct Improvement in Business — Looks Forward to 1935 With Confidence

Sydney G. Dobson, General Manager, Reviews Financial Statements — Reports $50,000,000 Increase in Deposits

At the Sixty-Sixth Annual Meeting of The Royal Bank of Canada, held in Montreal, Morris W. Wilson President, and Managing Director, paid tribute to the distinguished service rendered to the bank by Sir Herbert Holt, who had presided at successive Annual Meetings for over a quarter of a century, and whose outstanding ability and prestige have been important factors in the sound and consistent growth of the bank during his regime.

In commenting on the strong Statement presented to the meeting, Mr. Wilson said that it reflected a year of operations under distinctly improved conditions, both at home and abroad.

Referring to the recent revision of the Bank Act and the Act incorporating the Bank of Canada, he stated that at the public hearings preceding these enactments the bankers were able to justify their administration. He warned that the curtailment of earning power resulting from restrictions upon interest rates chargeable by banks and the withdrawal of note-issuing privileges will inevitably reduce the ability of banks to maintain unproductive branches in small communities. Banking profits have never been excessive, and if an efficient banking system is to be maintained, there is a point beyond which enforced economies to meet falling revenues on one hand, and increased taxation on the other, cannot safely be carried.

Referring to taxation, Mr. Wilson said:—

"For every dollar paid in dividends last year we paid sixty-seven cents to the Canadian tax-gatherer. This does not take into account the income tax paid by our shareholders themselves on dividends received from the Bank. Surely these figures require no comment."

In discussing the improved conditions in Canada, Mr. Wilson pointed out that during the past year manufacturing and employment have approximated the levels of 1926; iron and steel production, the output of automobiles, textiles and electrical energy had increased and the value of exports notably lumber and minerals, had advanced substantially. The wheat crop was no larger, but fortunately, higher prices prevailed. The value of field crops had increased over $100,0000,000 and the enhanced purchasing power of the farmers had stimulated trade throughout the country. There has been increased demand for Canadian mineral products abroad and it is anticipated that the output of Canadian gold mines will exceed $100,000,000, as compared with $85,000,000 in 1933. The building boom in Great Britain created unprecedented demand for Canadian lumber and a record volume of shipments has been made during the past year. He mentioned the importance of the tourist trade to Canada, which had amounted to over $300,000,000 a year and for several years brought more money into Canada than our wheat exports.

Newsprint.

"Demand from the United States for newsprint has been strong, with the result that the output of the Canadian mills in 1934 was more than twenty-five per cent. higher than in the previous year. In fact, it was within five per cent. of the peak year of 1929. Prices however, were even lower than in economies operations have contin- 1933 and, despite the most rigid ued on an unprofitable basis.

The Railway Situation

"The railway situation continues to be the most important economic problem in Canada. Obviously, the Canadian people cannot stand indefinitely a weekly drain of over $1,000,000 for railway deficits, and the time is rapidly approaching when more drastic and effective action will have to be taken if we are to maintain national credit and solvency."

Referring to world affairs, the President said that in spite of tense political situations during the past year, business has continued to improve. Production in Great Britain and several other countries was greater than in 1928.

"It is only in the countries of the gold bloc where business has become materially worse during the year. World trade, however, must be released from the multitude of new restrictions which were among the worst products of the depression, if it is to regain healthy vigor. Excessive economic nationalism has proved a dangerous boomerang, striking down home industries as well as those of foreign countries. I believe that the pendulum of opinion has begun to swing toward better economic relationships between countries, and I look upon this new attitude as a happy augury of further favorable developments during the coming year.

The Capitalistic System

"It is not surprising that new social experiments should have been undertaken in many countries in the hope of mitigating the suffering incidental to violent booms and depressions. Undoubtedly, the war placed a great strain upon the capitalistic system. That system has been the result of a process of evolution and as such has been subject to modifications from time to time to meet changing conditions. Further modifications and changes may be a necessity if we are to be rid of the evils of major depressions. The difficulties in the distant past were the outcome of shortages. At the present moment the major difficulties have to do with the distribution of an increasing surplus which tends to exceed purchasing power. Increasing attention must be given to measures which will provide for a freer and more even flow in the exchange of goods and services. Insofar as the "New Deal" in the United States, or economic experiments in other parts of the world, may provide a workable answer to this problem, we should not hesitate to profit by that solution. Social and economic experiments which fail, however, are usually costly and it is prudent and wise to "make haste slowly" in changing fundamental principles of the existing system.

The Outlook

"For more than a year and one-half there has been a distinct upward trend in business activity; improvement has been general in practically all branches of agriculture, industry, mining and trade. At the beginning of the new year conditions, both at home and abroad, favor a continuation of this uward trend. It is true that in Canada there remain a number of difficult problems for which practical solutions are necessary, but I believe that the Canadian people have the courage and ability to solve such problems in a rational manner. It is upon the basis of past performance that I look forward to 1935 with renewed confidence."

General Manager's Address

In his remarks, Mr. S. G. Dobson, newly appointed General Manager, referred to the very satisfactory nature of the Annual Report and Balance Sheet presented. He said in part: —"After several years of declining figures, due to general conditions, I am glad to say the trend has not only been arrested, but under most headings has been reversed, in some instances to a substantial degree."

In reviewing the Financial Statement, he said:—"Perhaps the most gratifying feature of the Balance Sheet is the increase of over $50,000,000 in total deposits by the public. The total is now $612,579,453. Canadian branches contributed $41,000,000 of this total increase, of which $11,000,000 is in the Savings category. It is interesting to note that an increase in deposits was shown by every province in the Dominion.

"Current loans in Canada show an increase for the first time since 1929, and are up over $10,000,000. This is a significant change, reflecting, as do other items in the Balance Sheet, a heartening increase in Canadian business activities."

Mr. Dobson pointed out that all banks in Canada, because of their easy cash position, are looking for desirable loaning business, and the comparatively small increase under this heading reflects a lack of demand for loans, rather than a restriction of credit.

"Profits for the year were $4,398,217, but are not properly comparable with published profits for the previous year because heretofore they were reported after deducting Provincial taxes, but before Federal taxes. For the sake of uniformity, and the fuller information of shareholders, both classes of taxes are now disclosed in the published report. Making allowance for the resulting increase under this heading, profits are lower by $268,448, leaving $1,506,804 to be carried forward in Profit & Loss Account, after the usual deductions for dividends, taxes, etc.

"In keeping with the downward trend in interest rates and the resulting difficulty in employing funds profitably, the bank and most other institutions accepting deposits reduced their rates on interest-bearing accounts ½ of 1% from November 1, 1934. This has had a beneficial effect upon bond prices, and has helped to reduce the cost of Dominion and Provincial financing."

Mr. Dobson made special reference to the satisfactory results achieved by the branches outside of Canada and the valuable assistance they have given to exporters in the development of their trade in the countries where the bank is represented. In conclusion, he said:—

'On the whole, 1934 may be regarded as a year of substantial recovery for Canada. While we still have many problems to solve, we have, I believe, every justification for looking forward with confidence to a further improvement in conditions during 1935."

Canada's Parks

Ottawa, Canada—Means of travel and communication in the eleven National Parks in Western Canada, have been steadily increasing. According to the annual report of the Department of the Interior there are 628 miles of roads in these parks; 2,481 miles of trails, and 1,094 miles of telephone lines.

"The only way to wage a successful war is to have an absolute monarchy."—Irenee duPont.

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Spells "Olibanum" And Wins Contest

(New York Times.)

High school teachers, economists, business executives and an editor were spelled down in Town Hall by Sam Pope Brewer, a reporter on the New York Herald Tribune, in a spelling bee between college and non-college teams.

John H. Cowie of the Town Hall Club, which has been staging the contests annually for three years, gave words from Phyfe's "5,000 Words Often Misspelled," and after they seemed too easy he turned to a special list culled from Webster's unabridged dictionary.

There were about twenty contestants on each side, about the same number of men as women.

"Apparel" tripped a woman on the non-college side as the first victim. Then Miss Mabel Goodrich, an editor at Macmillan's, went down on "beleaguer."

"I'd have sworn there were two 'l's' just as in 'vellum,'" she said as she came out of line.

"Chevron" eliminated another woman. She spelled it "cheveron." Then Ted Brannigan, an engineer for the Public Service Company of New Jersey, blushed and said "pass" when he got "diocese." He was out.

In the audience women trying to be helpful were making signs with their mouths in attempts to save floundering contestants, but they gave the wrong letters as often as they gave the right ones.

Mrs. Doris Webster, who wrote "I've Got Your Number," a book on self-analysis, and whose husband is a grandnephew of Mark Twain, went out on "aberration"; she spelled it with two "b's". A. E. Goodhue, vice president of the Chicago Pneumatic Tool Company, put an "e" in luxuriant and went to the sidelines.

The New York Times reporter spelled "dominoes" without an "e" and was counted out.

Mrs. Maud Nathan, a cousin of Justice Benjamin N. Cardozo of the United States Supreme Courts, who had stayed through a long list of the more difficult words, stumbled on "bivouac," but she recovered in time to pull through. She went down eventually though, on "xylophone."

Joseph Alsop, who was reporting the match for the Herald Tribune, slipped on "dyeing"; he left out the "e". "Frolickling" eliminated Victor Whitlock, a lawyer—he left out the "k"—and "myrmidon" eliminated another contestant on the college side.

By this time only college entries were in the bee—Mr. Brewer, representing Yale; Miss Lou Helmuth of the University of California, who teaches in a New York high school; Miss C. R. Trowbridge, a graduate of Smith College, who teaches at George Washington High School and wrote, "Constructive Spelling," a school textbook; Miss Martha Allen, a graduate of Syracuse University who teachers English at Julia Richman High School, and O. P. Pearson, an economist employed by the Automobile Manufacturers Association.

They took some staggering words without a quiver, but after a while Miss Trowbridge went out for omitting the second "i" in vinaigrette." Mr. Pearson misspelled "vivisepulture" and Miss Allen spelled "venous" with an "i" after the "e".

Neither Mr. Brewer nor Miss Helmuth could spell "planxty," which is "an Irish melody for the harp." But that was explainable, for every one in the room thought the reader was calling out "planked steak." On a vote the word was eliminated from the contest.

"Opiphagism" was easy for Mr. Brewer, and Miss Helmuth took "opodeldoc" in her stride. Both missed on "oneirocritic," although Mr. Brewer got it on his second try. "Olibanum" was too much for Miss Helmuth. She spelled it with an "e." Mr. Brewer spelled it properly and the match was over.

Catarrhal Deafness May Be Overcome

If you have catarrhal deafness or head noises go to your druggist and get 1 oz. of Parmint (double strength) and add to it ¾ pint of hot water and a little sugar. Take 1 tablespoonful four times a day.

This will often bring quick relief from the distressing head noises. Clogged nostrils should open, breathing become easy and the mucous stop dropping into the throat. It is easy to prepare, costs little and is pleasant to take. Anyone who has catarrhal deafness or head noises should give this prescription a trial.

ARE YOU TROUBLED WITH NERVES?

Do you find it hard to go to sleep at night? Do you feel poorly rested in the morning, "jumpy" all day, and "ragged" by evening?

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Over 20,000 medical men have proved in practice the value of Wincarnis in cases of jumpy nerves, insomnia, anaemia, debility and general indisposition. Get Wincarnis from your druggist.—Sales Agents: Harold F. Ritchie & Co. Ltd., Toronto. 18

Issue No. 4—'35

Enjoy a really fine hand-made cigarette by rolling your own with GOLDEN VIRGINIA

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Quebec To Extend Mortgage Holiday

Quebec—Because of the serious state in which Quebec property owners are the Quebec Government has decided to extend its moratorium on mortgages for another year, it was announced from official sources last week.

It was rumored that besides making this decision the cabinet had discussed the imposition of a tax on chain stores. It was impossible, however, to obtain confirmation of the rumor.

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NEXT SPRING

Sap — Syrup — Sugar

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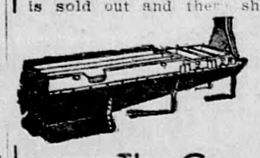

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