# Have You Heard ?

The country correspondent of a well known daily newspaper had one great fault in the sub-editor's eyes, which was, that he would neglect to furnish all the names concerned in his accounts of local events. Things got to such a pitch that he was finally told that his services would be dispensed with unless he supplied the missing details.

His first report thereafter ran as follows:—

"This countryside was the centre of a violent thunder and rain storm this morning, and the farm buildings in the occupation of George Henry Brown and his good wife, Mary Ellen Brown, were struck by lightning. Three cows which had taken shelter under an oak tree were killled, their names being Bessie, Mary, and Buttercup."

—o—

**Of course, few people believe in signs, but a Hartford, Conn., hearse has a license plate bearing the designation "U-2."**

—o—

A London vicar was trying to console an elderly woman parishioner who was apprehensive of air raids.

"Perhaps London won't be bombed at all," was his encouraging conclusion.

"What!" protested the indignant old lady; "after all the expense we've been put to!"

—o—

**A schoolboy, asked to write about the Arctic region, said "An Eskimo is one of God's frozen people."**

—o—

"So that's the baby," said Uncle John. "Yes," said the proud father. "I hope you'll bring him up to be a conscientious, upright young man." The father shook his head. "I'm afraid that'll be rather difficult," he replied. "Pshaw!" snapped Uncle John; "as the twig is bent the tree is inclined." "Yes, but the twig is bent on being a girl, and we are inclined to let it go at that."

—o—

**Slowly the raft drifted with the flow of the sea. One of the shipwrecked sailors looked into the sky.**

**"Cheer up," he called, "we can't be far from civilization 'cos a couple of bombers have just gone over."**


**Feathers Bought**

Canadian Feather & Mattress Co.

41-47 SPRUCE ST., TORONTO


## Will Lead First Canadian Airmen Overseas

Squadron Leader W. D. Van Vliet, of Winnipeg, has been appointed to command No. 110 Army Co-operation Squadron, selected for dispatch overseas as the air force component of the first Canadian division, C.A.S.F.

## Spaniel's Potion Mighty Expensive

Sparky, a Cocker spaniel, got a mighty expensive drink of water from his master, Thomas J. Hounihan, of Richmond, Va., last week.

Mrs. Hounihan, occupied with baking, put her diamond ring and wedding band into a glass Hounihan came in and gave the pup water from the glass. Something clinked against the pup's teeth.

A veterinary X-rayed Sparky, spotted the rings and recovered them.

## Modern Etiquette

BY ROBERTA LEE

1. What kinds of Christmas gifts should young men and girls exchange?

2. When a man is dancing with a girl who is wearing a backless gown, where should he place his right hand?

3. Should every personal letter and note be dated?

4. Is it necessary to acknowledge Christmas cards?

5. Wouldn't it be all right to insist upon giving a tip in a restaurant that has a "no tipping" rule, when some special service has been rendered?

6. Is it necessary to answer a wedding invitation that includes an invitation to the reception?

**Answers**

1. Books, flowers, candy, cigarettes, cigars, but never anything such as clothing or jewelry. 2. The hand should be placed at the girl's waist, not on her bare back. 3. Yes. Many misunderstandings have arisen because the date was omitted. 4. It is not necessary to write a note of acknowledgement, but one should try to remember when next coming in contact with this person to acknowledge receipt of the card. 5. Not when "no tipping" is requested. However, one may say, "Thank you very much for your kindness." 6. Yes.

## How Can I?

BY ANNE ASHLEY

Q. How can I make a good duster for wicker furniture?

A. Use a dish mop for dusting all the crevices of wicker furniture. It makes an excellent duster for this purpose.

Q. How can I make thin hands plump?

A. First wash the hands in very warm water and rub in cocoa butter, or any good skin food, for five minutes. Then hold the hands an instant in ice cold water and wipe dry. The cold water closes up the pores while filled with the skin food, and new tissue is built.

Q. How can I clean a white felt hat?

A. Cover the hat with a mixture of one quart of cornmeal, one cup of salt, and one cup of flour, and allow to remain for 24 hours; then brush off. This treatment will remove only the soil, not spots.

Q. How can I cause croquettes to keep their shape better?

A. Form the croquettes about two or three hours ahead of time, and thoroughly chill them before cooking.

Q. What treatment san I give to a person who has fainted?

A. Lay the patient flat on the back, if possible with the head a little lower than the feet, and give plenty of fresh air. Smelling salts may be held to the nostrils, but not too near.

## What Science is Doing

**EXPERIMENTS AT 29,300 FEET**

Two scientists aboard an air liner seeking to photograph cosmic rays reached an altitude of 29,300 feet above the City of Chicago, and found ideal weather conditions for the experiments.

The scientists said the temperature was 38 below, with no sign of snow, and that they had obtained 400 pictures which would greatly facilitate studies of the cosmic rays.

**MENINGITIS CURE REPORTED**

Succes in their war upon the disease of influenzal meningitis, long considered incurable, was reported by doctors attending at the annual convention of the Canadian Public Health Association.

Dr. L. N. Silverthorne, of Toronto, told of treatment which had saved the lives of 15 to 65 infants and children treated by the Connaught laboratories.

**MAGNETIC FALSE TEETH**

Magnetic false teeth, a new step in dentistry, designed to hold false teeth plates in place, particularly in the wagging lower jaw, are announced. The magnets, set so that they oppose each other in upper and lower jaws, repel the plates with a force of about two ounces. The magnetic force begins when the teeth are an inch apart, and as the magnets are all set in the back, or double teeth, where the opening is never wide, the force presses the plates in position all the time.


ITCH STOPPED QUICKLY by D.D.D.

Quick relief from itching eczema, rashes and other externally caused skin troubles

35c Bottle, at druggists proves it or money back


# Classified Advertisements


**BABY CHICK CONTEST**

ASK ABOUT THE BRAY CHICK Contest. You may win a flock of Bray Chicks free. Costs nothing to enter. January chicks should be ordered now. Bray Hatchery, 180 John St. N., Hamilton, Ont.

**CUSTOM . TANNING**

WE DO CUSTOM TANNING OF Deerskins, Beef and Horsehides into Robes, Harness and Garment Leather. J. C. Henry & Son, Markdale, Ont.

**EDUCATIONAL**

STUDENTS NOW ENROLLING FOR courses in Matriculation, Short Story, Journalism, Shorthand and Speech Culture. Make use of your spare time. Write today. Canadian Correspondence College, (established 1902), 229 Yonge Street, Toronto.

**FOR SALE**

PACKING PLANT SITUATED IN the centre of the city of Ottawa, completely equipped modern packing plant, 2-storey brick building and outbuildings, 11 refrigeration rooms, Lindy refrigeration equipment, electric hoist, slicers, scales, etc. First-class condition; reasonable. Apply — J. T. Guerin, 125 Rideau Street, Ottawa. Telephone 6-0764.

**FERRETS FOR SALE**

FERRETS — SURE HUNTERS ON rats and rabbits. Males $2.50, females $3.00, yearlings $3.50. Armstrong Bros., Route 1, Paris, Ont.

**FINANCIAL**

MORTGAGES OR AGREEMENTS of sale purchased for cash, prompt attention. North Shore Realty Co. Ltd., Oshawa. Phone 81.

**HARDY APPLE TREES**

HARDY APPLE TREES — 50 CTS. each. Canada's Lowest Priced Nursery, growing leading varieties Fruit Trees, Ornamentals. Write immediately requesting sensational offerings. Tobe's Treery, Niagara-on-the-Lake, Ontario.

**FURNITURE FOR SALE**

CHESTERFIELDS
$1 WEEKLY

3-PIECE CHESTERFIELD SUITES in velours and repp covers, factory reconditioned, originally expensive suites, better than a cheap, new one. 3 pieces complete, $24.50. Three piece chesterfield suites, newly recovered in choice repp fabrics, just like new, at half the price. Three piece complete $39.00 $5.00 down, $1.00 per week. We pay freight to your station. Dept. W., Royal Chesterfield Manufacturers, 66 Richmond St. E., Toronto.

**OFFER TO INVENTORS**

AN OFFER TO EVERY INVENTOR List of inventions and full information sent free. The Ramsay Co. Registered, Patent Attorneys, 273 Bank Street, Ottawa, Canada.

**MEDICAL**

THIS IS WHAT MRS. NEILSON, OF Tecumseh, Ontario, says: for 12 years I suffered with swollen legs and broken veins. Could not wear shoes or stockings. For months I could not leave my home. After using Crouchman's Liniment, I can go out and enjoy life where it left off 12 years ago. Demand it from your druggist or write J. R. Crouchman Co., Ltd., Windsor, Ontario.

YOUR STOMACH BOTHERING ? Hughes' Mineral Remedy Builds weakened stomachs. Wonderfully successful Try it! $1.75; two bottles, $3.00. Johnston Products, Postal Station C, Vancouver, B.C.

**PRIVATE HOSPITAL**

DUFFERIN NURSING HOME, 739 Dufferin Street, Toronto. Cosy, licensed Private Hospital. All cases taken. Maternity Specialist — bock early. Waiting mothers accommodated. Registered nurses. Moderate cash charges. Telephone MElrose 4355.

**PERSONAL**

QUIT TOBACCO, SNUFF, EASILY, inexpensively. Home remedy. Testimonials. Guaranteed. Advice free. Bartlett's, Box 1, Winnipeg.

**TRAINED DETECTIVES**

AMBITIOUS MEN 17 AND OVER wanted immediately for secret-service and detective work, complete training course by correspondence. Free information. Write to C. M. Julien, Box 25, Station T, Montreal.

**USED CAR AND TRUCK PARTS**

PARTS FOR EVERY MODEL AND make. All taken down ready to ship. Every part guaranteed or money refunded. No order too big. No order too small. Osler Auto Parts, 96 Osler Avenue, Toronto.

Guaranteed
**CAR AND TRUCK PARTS**
Used — New

SPECIALIZING IN REBUILT MOTORS, POWER-UNITS, Hydraulic Hoists, Winches, Generators, Starters, Magnetos, Carburetors, Radiators — Exchange Service, Glass — Satisfaction or refund. Levy Auto Parts, Toronto.

**FURNITURE FOR SALE**

LYONS
STOCK - TAKING SALE
RECONDITIONED FURNITURE

This is a splendid opportunity to buy really high-class reconditioned furniture at a fraction of the real value. Every article thoroughly cleaned, reconditioned and sold with a positive money-back guarantee of satisfaction.

12.50 Chesterfield Suite, 3 pieces, upholstered in brown figured repp material, reversible Marshall spring cushions.

19.50 Smart 3 piece Chesterfield Suite, upholstered in Jacquard velour, reversible Marshall spring cushions.

24.50 Beautiful 3 piece brown mohair Chesterfield Suite. Perfect, reversible Marshall spring cushions.

35.00 High class 3 piece brown mohair Chesterfield Suite, cost new approximately $185. Perfect condition.

6.95 Large assortment of odd Chesterfields and chairs, in various covers.

14.50 Kroehler Chesterfield Bed upholstered in figured velour. Complete with new mattress.

17.50 Oak Dining Room Suites, buffet, table and 6 chairs.

24.50 Beautiful quarter-cut Oak Suite, large buffet, extension table and 6 leather upholstered chairs, completely refinished.

45.00 Solid Oak Dining Suite, 9 pieces, buffet, china cabinet, extension table and 6 leather upholstered chairs, like new.

69.00 Large walnut finish Dining Room Suite, completely refinished, buffet, china cabinet, extension table and 6 leather upholstered chairs.

59.00 Floor sample English Oak Dinette Suite (new) reg. $89.00 value. Buffet, extension table with jack-knife leaf and 4 chairs in red leather.

89.00 Large solid walnut Dining Room Suite (cost new $325) beautiful buffet, china cabinet, extension table, and 6 leather upholstered chairs, completely refinished.

129.00 Magnificent large walnut Dining Room Suite (10 pieces, cost new $650), buffet, china cabinet, extension table, serving cabinet, and 6 chairs with seats and backs upholstered in blue mohair.

6.95 Several odd buffets, china cabinets and extension tables.

18.50 Complete Bed Room Suite in walnut finish, dresser, chiffonier, full size bed, sagless spring and new mattress.

39.00 Modern Bed Room Suite with Venetian mirror in two-tone walnut finish, completely refinished.

49.00 Beautiful modern Bedroom Suite, in bleached walnut finish, dresser with Venetian mirror and chiffonier, full size bed, sagless spring and new mattress.

59.00 Floor sample Bedroom Suite, in waterfall design, dresser, round mirror, chiffonier, full size bed, sagless spring and new mattress, perfect.

Large assortment of stoves, kitchen cabinets, breakfast suites, tables, sewing machines, dressers, beds, etc. at amazingly low prices. Special attention to mail orders. All goods carefully crated for safe shipment on receipt of money-order.

Money-back Guarantee of Satisfaction

LYONS
TRADE - IN DEPARTMENT
478 Yonge St., Toronto


## Prisoners Of War Bureau Set Up

The Prisoners of War Information Bureau (Canada) is now functioning under the direction of Lieut.-Col. H. Stethem of Ottawa.

The new bureau is receiving inquiries concerning Canadian prisoners of war in Germany; Canadian nationals resident in Germany; Canadian nationals interned in Germany; Canadian members of the United Kingdom forces who are prisoners of war in Germany, and Canadian soldiers interned or Canadian civilian refugees stranded in neutral countries.

Letters addressed to Canadian prisoners of war may be mailed in the ordinary way and will be directed through the proper channels by Canadian postal authorities in co-operation with the United Kingdom postal authorities.


ISSUE NO. 1—'40



# THE ROYAL BANK OF CANADA

*General Statement, 30th November, 1939*

**LIABILITIES**

| | | |
|---|---|---|
| Capital stock paid up | | $ 35,000,000.00 |
| Reserve fund | $ 20,000,000.00 | |
| Balance of profits carried forward as per Profit and Loss Account | 3,096,252.21 | |
| | $ 23,096,252.21 | |
| Dividends unclaimed | 16,674.29 | |
| Dividend No. 209 (at 8% per annum), payable 1st December, 1939 | 700,000.00 | |
| | | 23,812,926.50 |
| | | $ 58,812,926.50 |
| Deposits by and balances due to Dominion Government | $ 60,167,410.92 | |
| Deposits by and balances due to Provincial Governments | 8,692,003.88 | |
| Deposits by the public not bearing interest | 404,373,018.96 | |
| Deposits by the public bearing interest, including interest accrued to date of statement | 428,024,304.00 | |
| Deposits by and balances due to other chartered banks in Canada | 261,321.25 | |
| Deposits by and balances due to banks and banking correspondents in the United Kingdom and foreign countries | 30,001,150.30 | |
| | | 911,519,209.31 |
| Notes of the bank in circulation | | 26,028,237.87 |
| Bills payable | | 194,243.13 |
| Acceptances and letters of credit outstanding | | 17,642,135.39 |
| Liabilities to the public not included under the foregoing heads | | 511,590.89 |
| | | $1,014,708,343.09 |

**ASSETS**

| | | |
|---|---|---|
| Gold held in Canada | $ 13,252.58 | |
| Subsidiary coin held in Canada | 1,094,904.37 | |
| Gold held elsewhere | 378,408.34 | |
| Subsidiary coin held elsewhere | 3,583,493.69 | |
| Notes of Bank of Canada | 13,874,748.50 | |
| Deposit with Bank of Canada | 63,628,454.31 | |
| Notes of other chartered banks | 882,121.58 | |
| Government and bank notes other than Canadian | 24,413,598.77 | |
| | | $107,868,982.14 |
| Cheques on other banks | $ 32,813,192.71 | |
| Deposits with and balances due by other chartered banks in Canada | 1,043.05 | |
| Due by banks and banking correspondents elsewhere than in Canada | 93,800,232.62 | |
| | | 126,614,568.38 |
| Dominion and Provincial Government direct and guaranteed securities maturing within two years, not exceeding market value | | 179,351,641.32 |
| Other Dominion and Provincial Government direct and guaranteed securities, not exceeding market value | | 136,083,788.50 |
| Canadian municipal securities, not exceeding market value | | 9,696,232.55 |
| Public securities other than Canadian, not exceeding market value | | 23,205,372.24 |
| Other bonds, debentures and stocks, not exceeding market value | | 39,250,803.96 |
| Call and short (not exceeding 30 days) loans in Canada on bonds, debentures, stocks and other securities of a sufficient marketable value to cover | | 14,618,275.64 |
| Call and short (not exceeding 30 days) loans elsewhere than in Canada on bonds, debentures, stocks and other securities of a sufficient marketable value to cover | | 10,532,872.41 |
| | | $647,302,936.54 |
| Current loans and discounts in Canada, not otherwise included, estimated loss provided for | $212,627,311.73 | |
| Loans to Provincial Governments | 1,393,774.90 | |
| Loans to cities, towns, municipalities and school districts | 20,392,896.38 | |
| Current loans and discounts elsewhere than in Canada, not otherwise included, estimated loss provided for | 89,275,904.85 | |
| Non-current loans, estimated loss provided for | 2,693,841.76 | |
| | | 326,583,731.37 |
| Bank premises, at not more than cost, less amounts written off | | 14,833,769.63 |
| Real estate other than bank premises | | 2,195,915.07 |
| Mortgages on real estate sold by the bank | | 832,776.40 |
| Liabilities of customers under acceptances and letters of credit as per contra | | 17,642,135.39 |
| Shares of and loans to controlled companies | | 3,951,499.91 |
| Deposit with the Minister of Finance for the security of note circulation | | 1,380,000.00 |
| Other assets not included under the foregoing heads | | 906,076.07 |
| | | $1,014,708,343.09 |

NOTE:—The Royal Bank of Canada (France) has been incorporated under the laws of France to conduct the business of the Bank in Paris, and the assets and liabilities of The Royal Bank of Canada (France) are included in the above General Statement.

M. W. WILSON, President and Managing Director. S. G. DOBSON, General Manager.

AUDITORS' REPORT

To the Shareholders, The Royal Bank of Canada:

We have examined the above Statement of Liabilities and Assets as at 30th November, 1939, with the books and accounts of The Royal Bank of Canada at Head Office and with the certified returns from the branches. We have checked the cash and the securities representing the Bank's investments held at the Head Office at the close of the fiscal year, and at various dates during the year have also checked the cash and investment securities at several of the important branches.

We have obtained all the information and explanations that we have required, and in our opinion the transactions of the Bank, which have come under our notice, have been within the powers of the Bank. The above statement is in our opinion properly drawn up so as to disclose the true condition of the Bank as at 30th November, 1939, and it is as shown by the books of the Bank.

M. OGDEN HASKELL, C.A., of Haskell, Elderkin & Company
JAS. G. ROSS, C.A., of P. S. Ross & Sons
} Auditors.

Montreal, Canada, December 21, 1939.

**PROFIT AND LOSS ACCOUNT**

| | | |
|---|---|---|
| Balance of Profit and Loss Account, 30th November, 1938 | $ 2,721,409.82 | |
| Profits for the year ended 30th November, 1939, after providing for Dominion and Provincial Government taxes amounting to $1,204,867.09 and after making appropriations to Contingency Reserves, out of which Reserves provision for all bad and doubtful debts has been made | 3,724,842.39 | |
| | | $ 6,446,252.21 |
| APPROPRIATED AS FOLLOWS: | | |
| Dividend No. 206 at 8% per annum | $ 700,000.00 | |
| Dividend No. 207 at 8% per annum | 700,000.00 | |
| Dividend No. 208 at 8% per annum | 700,000.00 | |
| Dividend No. 209 at 8% per annum | 700,000.00 | |
| | $ 2,800,000.00 | |
| Contribution to the Pension Fund Society | 300,000.00 | |
| Appropriation for Bank Premises | 250,000.00 | |
| Balance of Profit and Loss carried forward | 3,096,252.21 | |
| | | $ 6,446,252.21 |

M. W. WILSON, President and Managing Director. S. G. DOBSON, General Manager.

Montreal, December 21, 1939.


## New High Made By Royal Bank

**Assets of $1,014,000,000 Are Highest in Bank's History — Deposits Up Over $100,000,000 to Establish New Record**

Marked growth in all departments of the bank's business is reflected in the Annual Balance Sheet and Profit and Loss Account for the year ending November 30, 1939, being issued by The Royal Bank of Canada to its shareholders.

Total assets amount to $1,014,708,000, an increase of $160,648,000 over last year's figures, and the highest in the bank's history. Only in the Annual Balance Sheet of 1929 has The Royal Bank of Canada previously shown assets in excess of one billion dollars.

**Deposits Up Over $100,000,000**

Total deposits including deposits by Governments, banks, and the public amount to $911,519,210, an increase of over $107,000,000, as compared with the corresponding figures last year. Deposits stand at the highest point in the history of the Bank. To the extent of $39,000,000 the increase is accounted for by larger balances due to the Dominion Government. Non-interest-bearing deposits increased approximately $48,000,000.

**Current Loans Increase**

The upward trend in current loans in Canada which began in 1937 has been maintained, the increase for the year amounting to over $16,000,000. Loans outside of Canada, however, have fallen by approximately $10,000,000.

**Strong Liquid Position**

As might be expected under existing conditions, the bank's liquid position is particularly strong, immediately realizable assets amounting to no less than 69 per cent. of the bank's total liabilities to the public. Cash assets alone, including bank balances, amount to no less than $234,483,550 Government and Provincial securities amount to $315,000,000, of which approximately $130,000,000 mature within two years.

The Annual General Meeting of the shareholders is being held at the Head Office of the bank at eleven a.m., on January 11th, 1940.

Before the Great War, a giraffe cost $2,000 or less; but after the war the price went up to $5,000 and even higher.

Sixty thousand species of butterflies and 15,000 species of moths have recently been added to the collection of the Uyeno Museum of Science in Tokyo.