How Can I?

BY ANNE ASHLEY

Q. How can I prevent woolen garments from scratching the skin?

A. This can be prevented by adding a few tablespoons of glycerine to the last rinse when washing them. Also be sure that each water is the same temperature when washing woolens, as it is the change from warm to cold water that shrinks them.

Q. How can I relieve toothache?

A. One remedy which has often proved very effective is as follows: Take a fresh cabbage leaf and roll it with the rolling-pin to crush all the veins. Then hold it to the fire until it is as hot as can be borne. Tie to the face before retiring.

Q. How can I remove old stains from leather furniture?

A. Coat the stain. with a mixture of powdered pipe clay and water mixed to a paste. Allow this to remain for several hours, and then brush off and repeat the process if necessary.

Q. How can I wash corduroys successfully.

A. Wash the corduroys carefully, then rinse until the water is clear. Do not squeeze out the water at the last rinsing, but throw the garment over the line in a shady place while dripping wet. This keeps the material soft and fluffy.

Q. What can I use instead of a trowel when digging into small flower pots?

A. A metal shoe horn can be used to better advantage than a trowel when dipping into small flower pots. It has much the same shape as a trowel and will make less dirt in a small space.

Climate Gives Canadians Pep

Hollywood Photographer Is Impressed by Canadian-born Stars

Stanley Cortez, a director of photography in Hollywood, said in a newspaper interview at Toronto recently that the Canadian climate may have something to do with the success of Canadian screen stars.

After sniffing the cold, clear air on leaving his train Mr. Cortez said the atmosphere in Canada accounted for the fact that such stars as Norma Shearer, Deanna Durbin, Gloria Jean and Mary Pickford were not temperamental and that "they seem to have so much more pep."

The director was accompanied by his wife, the former Mildred Rehn of Vancouver, whom he met when she was in pictures in Hollywood.

THE ROYAL BANK OF CANADA

General Statement, 30th November, 1940

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	3,198,146.37	
	$ 23,198,146.37	
Dividends unclaimed	29,000.19	
Dividend No. 213 (at 8% per annum), payable 1st December, 1940	700,000.00	23,927,146.56
		$ 58,927,146.56
Deposits by and balances due to Dominion Government	$ 20,462,766.89	
Deposits by and balances due to Provincial Governments	15,065,374.51	
Deposits by the public not bearing interest	399,085,358.54	
Deposits by the public bearing interest, including interest accrued to date of statement	405,521,189.16	
Deposits by and balances due to other chartered banks in Canada	215,956.83	
Deposits by and balances due to banks and banking correspondents in the United Kingdom and foreign countries	12,047,550.38	
		$852,398,196.31
Notes of the bank in circulation		25,103,351.64
Bills payable		43,013.95
Acceptances and letters of credit outstanding		18,003,678.07
Liabilities to the public not included under the foregoing heads		1,094,939.72
		$955,570,326.25

ASSETS

Gold held in Canada	$ 16.86	
Subsidiary coin held in Canada	1,746,027.54	
Gold held elsewhere	336,173.74	
Subsidiary coin held elsewhere	2,011,482.62	
Notes of Bank of Canada	17,066,558.25	
Deposits with Bank of Canada	65,020,125.17	
Notes of other chartered banks	774,981.70	
Government and bank notes other than Canadian	20,078,000.42	
		$107,027,366.30
Cheques on other banks	$ 29,171,678.91	
Deposits with and balances due by other chartered banks in Canada	2,832.62	
Due by banks and banking correspondents elsewhere than in Canada	70,389,511.25	
		99,564,022.78
Dominion and Provincial Government direct and guaranteed securities maturing within two years, not exceeding market value		201,132,212.09
Other Dominion and Provincial Government direct and guaranteed securities, not exceeding market value		110,700,896.65
Canadian municipal securities, not exceeding market value		7,314,592.51
Public securities other than Canadian, not exceeding market value		9,421,620.56
Other bonds, debentures and stocks, not exceeding market value		32,155,514.15
Call and short (not exceeding 30 days) loans in Canada on bonds, debentures, stocks and other securities of a sufficient marketable value to cover		10,243,943.49
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		7,394,239.19
		$584,954,407.72
Current loans and discounts in Canada, not otherwise included, estimated loss provided for	$229,451,217.53	
Loans to Provincial Governments	999,795.25	
Loans to cities, towns, municipalities and school districts	18,374,596.54	
Current loans and discounts elsewhere than in Canada, not otherwise included, estimated loss provided for	79,277,395.82	
Non-current loans, estimated loss provided for	1,783,249.36	
		329,886,254.50
Bank premises, at not more than cost, less amounts written off		14,446,007.98
Real estate other than bank premises		2,109,633.74
Mortgages on real estate sold by the bank		717,489.46
Liabilities of customers under acceptances and letters of credit as per contra		18,003,678.07
Shares of and loans to controlled companies		3,482,865.20
Deposit with the Minister of Finance for the security of note circulation		1,340,000.00
Other assets not included under the foregoing heads		629,989.58
		$955,570,326.25

NOTE:—The assets and liabilities of The Royal Bank of Canada (France) are not 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, 1940, 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, 1940, and it is as shown by the books of the Bank.

JAS. G. ROSS, C.A., of P. S. Ross & Sons; W. GARTH THOMSON, C.A., of Peat, Marwick, Mitchell & Co. — Auditors.

Montreal, Canada, December 23, 1940.

PROFIT AND LOSS ACCOUNT

Balance of Profit and Loss Account, 30th November, 1939	$ 3,096,252.21	
Profits for the year ended 30th November, 1940, after providing for Dominion and Provincial Government taxes amounting to $1,823,950.19 and after making appropriations to Contingency Reserves, out of which Reserves provision for all bad and doubtful debts has been made	3,526,894.16	
		$ 6,623,146.37
APPROPRIATED AS FOLLOWS:		
Dividend No. 210 at 8% per annum	$ 700,000.00	
Dividend No. 211 at 8% per annum	700,000.00	
Dividend No. 212 at 8% per annum	700,000.00	
Dividend No. 213 at 8% per annum	700,000.00	
	$ 2,800,000.00	
Contribution to the Pension Fund Society	325,000.00	
Appropriation for Bank Premises	300,000.00	
Balance of Profit and Loss carried forward	3,198,146.37	
		$ 6,623,146.37

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

Montreal, December 23, 1940

What Science Is Doing

NEW WOOD MOULDING PROCESS

A new method of treating wood has made it possible to mould oak, and even to weld two pieces of this, or other kinds of timber, together. The wood is soaked for a week in a concentrated water solution of urea. At any time later the wood can be moulded under pressure at a temperature of 175 degrees, Fahrenheit. W. K. Loughborough, of the United States Forestry Products Laboratory, developed the process.

—o—

COLUMBIUM IN NEW ALLOY

A new alloy which possesses great strength at high temperature has been developed at the General Electric Research Laboratories by Dr. E. R. Parker. It consists of iron with a small amount of Columbium, a relatively rare element for which but few uses have been found.

Modern Etiquette

BY ROBERTA LEE

1. If a person asks you how old you are, or what your salary is, or some such personal question, what should you reply?

2. When a man has taken a girl to the theater, should she thank him?

3. When invited for a week-end visit, isn't it all right for a guest to take his dog along?

4. When mailing wedding invitations to a man and wife, two sons and two daughters, may one invitation be addressed to Mr. and Mrs. James R. Taylor and Family?

5. What should a girl stenographer say or do when her employer shows her an error she has made in typing a letter?

6. Who is really the "head" of the table, the host or the hostess?

Answers

1. "There are some questions that I prefer not to answer." It is only a very rude, tactless person who would ask such questions. 2. No; but she should tell him how much she has enjoyed the evening. 3. Not unless the dog was also invited. 4. Not unless the children are very young. Each adult member of the family should receive a separate invitation. 5. Merely say, "I am sorry," and offer to rewrite it. 6. The hostess.

HEALTH TOPICS

THE FOOD DOLLAR

The Quebec Provincial Health Department recently turned budget-maker and advised housewives of the province seeking balanced diet for their families that each dollar for food purchases should be spent as follows:

Milk and cheese, 20 cents; fruits and vegetables, 20 cents; meat, fish and eggs, 20 cents; bread and cereals, 20 cents, and sweet foods and butter and other fats, 20 cents.

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PERIODICAL EXAMINATIONS

Periodical medical examinations are urged by the Health League of Canada for persons who believe they have a tendency to diabetes. Prompt control of the disease by means of diet and insulin may be imposed if the condition is discovered early, it was stated.

Fat people especially are subject to diabetes, acording to recognized experts, and usually between the ages of 40 and 60 years. More women than men are affected by the disease.

Early symptoms of diabetes were said to be excessive hunger and thirst with loss of weight. Accompanying these usually are irritability and tiredness. Older sufferers often are troubled with boils and carbuncles.

There is no fruit richer in vitamin and mineral content than the Canadian apple.

FEATHERS WANTED
GOOSE AND DUCK
Highest Prices Paid
Immediate Remittance
CANADA COMFORTER CO.
738 Dundas St. E. — Toronto

"MIDDLE-AGE" WOMEN
NEED THIS ADVICE!!
Thousands of women gosmiling thru "trying times" with Lydia E. Pinkham's Vegetable Compound—famous for over 60 years in relieving female functional troubles. Try it!

Competition For Musical Scholars

Young Canadian Composers Are Afforded Opportunity to Prove Their Ability—Top Scholarship Award $750

The nationwide interest in the annual competition for young Canadian composers drew more entries in 1940 than at any time during the history of the contests and prompted the addition of a junior division with an additional series of prizes for youngsters whose work was not of a quality to compete with the works submitted for the $750 scholarship which is top award, H. T. Jamieson, president of the society which sponsors the contest said in announcing that the competition would be held again this year.

Conditions of competition are the same as last year, he continued, except that contestants in the junior division must be under 16 years of age at the date the contest closes, March 1, 1941. Senior contestants must be under 22 years of age at that date.

OTHER CASH AWARDS

In addition to the major award, there will be three cash awards in the senior division and three cash awards in the junior division.

The Board of Adjudicators includes Sir Ernest MacMillan, conductor of the Toronto Symphony Orchestra; Prof. Leo Smith of the Faculty of Music in the University of Toronto; Capt. J. J. Gagnier, leader of His Majesty's Guards band, Montreal; Godfrey Hewitt, organist Christ Church Cathedral, Ottawa; Hector Charlesworth, well known critic and journalist; and H. T. Jamieson, president of the Canadian Performing Right Society, Royal Bank Building, Toronto, to whom applications for entry forms should be addressed.

Steady Eyes Mean Deceit, Is Claim

Old Theory About Shifty-Eyed Crooks Has Now to Be Revised in Light of Latest Experiments

In the next poker game, try being suspicious of the player with the steady-looking eyes. He is likely to be the fellow who is bluffing. Or, in the more serious game of life, look for that kind of eye in the person you suspect of deceitfulness and lying.

This goes contrary to the common belief that a deceitful person has shifty eyes. The belief may be true for professional crooks, but some new eye tests by Dr. Frederick K. Berrien, Colgate University psychologist, show that about 75 per cent of ordinary persons steady their eyes when trying to deceive.

Forty persons have taken the tests. Half of them committed a "laboratory crime." The other half were innocent. The crime consisted either of killing a rat in the laboratory or sneaking out to commit fictitious burglary.

Both guilty and innocent were questioned as suspects in one or the other of misdeeds. They were quizzed while in front of an ophthalmograph, an instrument which makes a photographic record of eye movement.

Electric railways in Canada carried a total of 632,533,152 passengers in 1939 compared with 629,778,738 in the preceding year.

- HAVE - YOU HEARD?

A little girl was put into an upper berth in a Pullman for the first time. She kept whimpering until her mother told her not to be afraid because the angels would watch over her.

"Mother, are you there?" she cried, plaintively.

"Yes, dear."

And a few minutes later, "Daddy, are you there?"

"Yeah?"

A fellow passanger lost all patience after so long a time, and bellowed forth: "We are all here. Your daddy and mother and brothers and sisters and aunts and uncles and cousins. All here; now go to sleep, little one!"

There was a pause, then very softly: "Mother."

"Well?"

"Was that one of the angels?"

—o—

Visitor: So you run a duck farm. Business picking up?
Farmer: No, picking down.

—o—

An elderly lady living in the country had a son in the Navy. On one of her rare visits to a neighboring town she saw a sailor. Trembling with excitement she asked him if he knew her boy. She told him his name.

"Well, what ship is he on?" asked the sailor.

"What ship?" exclaimed the old lady. "Are there two?"

—o—

Teacher: "Now, Freddy, why does a polar bear wear a fur coat?"
Freddy: "Oh-er, I suppose he would look funny in a tweed one."

—o—

Traveler: "Which platform for the New York train?"

Station Attendant: "Turn to the left and you'll be right."

Traveler: "Don't be impertinent, my man."

Station Attendant: "All right, then, turn to your right and you'll be left.

—o—

Mother (reprovingly): "When I was young, girls never thought of doing the things they do today."
Daughter: "That's why they didn't do them!"

HOW TO RELIEVE PILE TORTURE QUICKLY & EASILY

If you are troubled with itching piles or rectal soreness, do not delay treatment and run the risk of letting this condition become chronic. Any itching or soreness or painful passage of stool is nature's warning that proper treatment should be secured at once.

For this purpose get a package of Hem-Roid from your druggist and use as directed. This Hem-Roid formula which is used internally in the form of a small, easy to take tablet, will quickly relieve the itching and soreness and aid in healing the sore tender spots. Hem-Roid is pleasant to use, is highly recommended and it seems the height of folly for any one to risk a painful and chronic pile condition when such a fine remedy may be had at so reasonable a cost.

If you try Hem-Roid and are not entirely pleased with the results, your druggist will gladly return your money.

Canadian National Railways Revenues

The gross revenues of the all-inclusive Canadian National Railways System for the week ending December 21, 1940, were $5,584,110
as compared with 4,475,346

for the corresponding period of 1939, an increase of $1,108,764
or 25%

Wearability Marks Midseason Mode

A retrospective glance over the mid-season collections shown in the custom-made department of seven of New York's specialty shops reveals that while each developed individual characteristics, all kept within the framework of thorough wearability.

DETAIL, DESIGN, FABRIC, COLOR

No exaggeration of silhouette emerged from the collections. New York's designers have not felt that the hour has struck to ring in any important change. They have exhibited an infinite amount of good taste and creative ability in the evolving of details, the encouraging of design in fabrics and the endorsing of colors.

Gun Replaces Boxing Champ's Fists

Aircraftsman H. Lacelle of the Royal Canadian Air Force, fired a burst from the cockpit of an army co-operation aircraft. Winner of 275 out of 300 boxing contests, Lacelle, then amateur bantam-weight champion of Canada, represented his country in the 1936 Olympics in Berlin.

...CLASSIFIED ADVERTISEMENTS...

AGENTS WANTED

LOCAL MAN - GOOD PAY WEEKly. Full or spare time. Book orders for Canada's finest trees, plants. Experience unnecessary. Sales outfit free. E. D. SMITH'S NURSERIES, Winona, Ont.

AUTOMOTIVE PARTS

Car and Tractor Parts
NEW AND USED AT LOWEST prices. Used electric motors all sizes. Satisfaction or money refunded. General Auto Supply, Kitchener.

BABY CHICKS

YOU CAN SAVE MONEY BY ORdering your Baden Government Approved Chicks from blood-tested breeders now. Liberal discount for early delivery. Also older pullets. Baden Electric Chick Hatchery Limited, Baden, Ontario.

GOOD NEWS FOR POULTRYMEN. On December 1st there were approximately 30,000 dozen less fresh eggs available than a month ago. A third less storage eggs, a half less broilers, a half less chickens and a third less dressed poultry than a year ago. Nearly 8,000,000 dozen Canadian eggs were exported during the first nine months of 1940 compared to 703,000 dozen the corresponding nine months of 1939. This all spells extra poultry and egg profits for 1941, and especially if you start with good Tweddle Chicks. Discounts up to $3.00 per hundred for early booking and early delivery. Buy now before prices advance. Free catalogue. Tweddle Chick Hatcheries Limited, Fergus, Ontario.

TOP NOTCH CHICKS ARE RIGHT at the top when it comes to quality and at the bottom when it comes to price. Free catalogue. Top Notch Chickeries, Guelph, Ontario.

OFF TO A GOOD START — WITH Bray Chicks. Order this month and get Bray Free Chick Guard. List of Daily Specials is interesting. Catalogue. Bray Hatchery, 130 John St., Hamilton, Ont.

JOB OPPORTUNITIES

WE COACH FOR GOVERNMENT positions on deferred payment, paying after appointment. List of openings, particulars free. Rodd Training School, 582 Burrows, Winnipeg, Man.

LEGAL

J. N. LINDSAY, LAW OFFICE, CAPitol Theatre Building, St. Thomas, Ontario. Special Department for farmers collections.

MACHINERY FOR SALE

PLANER EQUALIZER CORNER Rounder and Table Saw for manufacturing basket bottoms, also two sawmills, for sale cheap. David B. Ritchie, Parry Sound, Ontario.

MEDICAL

STOP SUFFERING: CANCER, Rheumatism, Paralysis, Consumption, Heart Trouble, other ailments relieved. Particulars stamped envelope. Box 303, Edmonton.

NEURITIS SUFFERERS

SATISFY YOURSELF — EVERY sufferer of Rheumatic Pains or Neuritis should try Dixon's Remedy. Sold only at Munro's Drug Store, 335 Elgin, Ottawa. Postpaid $1.00.

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.

TRY IMPERIAL
FOR FINE QUALITY PHOTO FINishing. Any 6 or 8 Exposure film developed and printed, with enlargement, 25c. Careful processing by experts who know how, assures satisfaction. Imperial Photo Service, Dept. A., Station J., Toronto.

PULLETS

FREE RANGE PULLETS. CASH IN now on the high egg prices. We have several real choice laying pullets and pullets just ready to lay. Tweddle Chick Hatcheries Limited, Fergus, Ontario.

RHEUMATIC SUFFERERS

IT'S PROVEN — EVERY SUFFERer of Rheumatic Pains or Neuritis should try Dixon's Remedy. Sold only at Munro's Drug Store, 335 Elgin, Ottawa. Postpaid $1.00.

SHINGLE MILL

SAW FIRST CLASS SHINGLES. Build Shingle Mill. Small cost. Stamped envelope for particulars. L. Lundy, New Sarepta, Alberta.

SKATING OUTFITS

SKATING OUTFITS, NEW YOUTHS $2.85; Adults, $3.30; Reconditioned Youths, $1.85, $2.15; Adults, $2.35, $2.85. Send money order plus 20c postage. Sport Centre, King & East Ave., Hamilton.

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, Dept. J., Toronto.