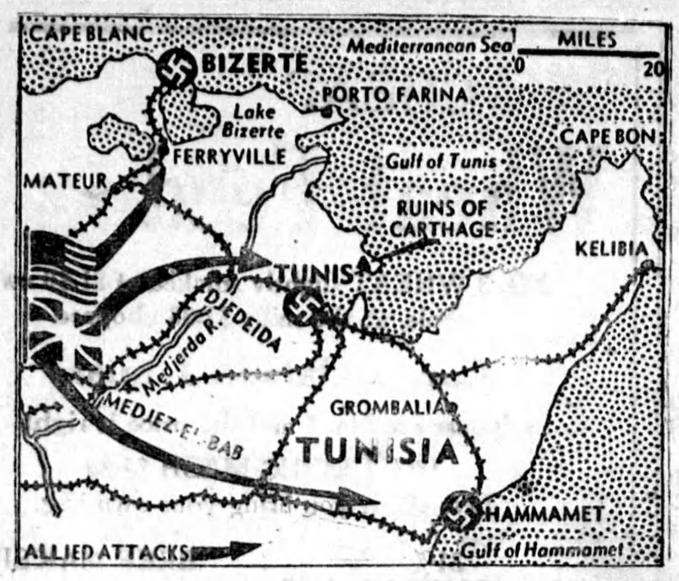
SIEGE OF TUNIS



Important Allied blow against Axis was the cutting of the Tunis-Bizerte railroad, as shown on the map. British, Fighting French and American forces pushed 12 miles past Djedeida, thus severing rail link between Axis forces holding coast strongpoints.

HOW CAN I? ? ?

By Anne Ashley

Q. How can I clean oil paintings?

A. Make a thin paste of raw potatoes and clear water. Add fine pumice stone and rub on the paintings gently with a sponge. Then wipe off with clear water and a clean cloth. It is often advisable to apply a coat of clear varnish when the painting dries.

Q. How can I keep candles firm in their holders?

A. Melt some paraffin, pour into the sockets of the candlesticks, and, while hot, set the candles into the holders.

Q. How can I remove gasoline odor from my hands?

A. Rub the hands with moistened salt.

Q. How can I clean the furniture thoroughly before applying the furniture polish?

A. Use a cloth wrung out in slightly warm water, add a touch of vinegar, and wipe the wooden furniture carefully before using furniture polish. The wood will then be thoroughly clean and will take the polish better.

Q. How can I keep an angora wool sweater fluffy?

A. Long-fibred wool, such as angora, should be brushed thoroughly while it is drying. It will then be fluffy and the original appearance restored.

The Japanese, as a race, are a mixture of Mongol, Ainu and Malay.

BANK EXECUTIVES SUPPORT WARTIME TAXES, PRICES AND TRADE CONTROLS

Huntly R. Drummond, Bank of Montreal President, Suggests that High Taxation and Controls Are Justified for Duration Only — Sees Need for Freedom of Enterprise With Return of Peace

G. W. Spinney, General Manager, Reviews Bank's 125th Year—Discusses War Finance—Says Government Financing Through Chartered Banks Being Kept Within Reasonable and Manageable Proportions

Efforts by the Government to prevent the effects of inflation as experienced in the aftermath of the last war — including price and wage controls and pay-as-we-go taxation — were commended by Huntly R. Drummond, President of the Bank of Montreal, at that institution's 125th annual meeting. Such efforts, he said, "merited the support of every thinking Canadian". At the same time he urged, as he did at the annual meeting a year ago, that controls and regulations be removed with all possible speed after the war so that private enterprise might have the opportunity to convert war factories to the production of peace-time goods.

Wide expansion in industrial production having been financed by taxation and borrowing, under government direction and control, with the government guaranteeing the overhead and providing the market for the output, he emphasized that "these conditions will not, and cannot, obtain after the war".

Describing the income tax, company and individual combined, as "probably the highest in the Allied Nations", and covering practically every individual, the president said that nevertheless, the cheerful acceptance of hardship by all Canadians had been notable and was an encouraging sign for the future. In this connection, however, he pointed out that "we have gone a long way toward sacrificing everything but liberty itself.

Nor let us forget that on the shoulders of free enterprise stand those other freedoms that go to make up democracy — freedom of conscience, freedom of speech, freedom of labour and equality before the law".

Bank Earnings Restricted

During the year the bank's assets and deposits reached new high levels; the average assets were $1,091 million compared with $1,032 million in the preceding year, while deposits — the safety of which "is our first consideration"—amounted to $1,064,645,000. Earnings showed a small increase, but taxes at $2,540,000 were considerably higher, because of the government's policy of restricting net earnings to 70% of pre-war-standard profits. The incidence of this increase was felt only in the last four months of the fiscal year, he explained, and warned that taxes for the coming year would be sharply higher.

Dealing further with the bank's position, he said that this year even a larger proportion of assets was represented by short-term and immediately realizable investments, which placed the bank in a stronger position than ever before. However, the earning power of all banks had been reduced by such investments, higher taxes and the government policy of keeping interest rates low — "which we commend".

At the same time he gave credit to the banks in supporting to the full the Government in its stupendous task of financing the war, observing: "We can fairly claim that in Canada our banking system has more than justified its existence, and, with irrefutable facts, answer those who talk of the State taking over the banks".

General Manager's Review

G. W. Spinney, general manager, reviewed, in his address to the meeting, the accounts of the bank for the year and referred to the increase in total assets to $1,175,319,000 from $1,046,551,000 at the end of the previous fiscal period. Total quick assets, he pointed out, amounted to $896,935,000 and were equivalent to 81.65 per cent of all liabilities to the public.

He referred to the reduction in current loans during the year and the wide expansion in investments.

In this connection he said: "The increase in investments is mainly under the heading of Dominion of Canada securities and resulted almost wholly from our purchase of Deposit Certificates. These Certificates are a new type of instrument devised to provide flexible short-term financing for the Dominion Government, and are similar to the Treasury Deposit Receipts used in Great Britain during the War of 1914-18 and reintroduced by the British Treasury at the beginning of July 1940.

"During the year ended October 31", said Mr. Spinney, "new and refunding issues of the Dominion Government, exclusive of Treasury Bill financing but adjusted to include the approximate total of the Third Victory Loan, which was issued in the latter part of October and the early part of November, aggregated approximately $3,150,000,000. This figure includes $645,000,000 of the new Dominion of Canada ¾% Deposit Certificates, sold to the Chartered Banks from July to October, some of which have since been retired. In the light of the Dominion Government's heavy borrowing requirements, I feel that the amount of war financing through the Chartered Banks has so far been kept within reasonable and manageable proportions. The extent to which this type of borrowing can be kept in check will depend largely upon the success of the public distribution from time to time of Government loan flotations."

Closing of Branches

The general manager spoke of the necessary closing down of branches in keeping with the war policy of the Government, but stated that care is being exercised to see that no area is left without adequate facilities. The policy followed has been to close down branches where overlapping exists.

He concluded by commending the staff of the bank on the manner in which it had undertaken added duties and thanked the customers for accepting cheerfully any unavoidable relaxation in service.

Have You Heard?

Comes a story about a Tennessee hillbilly who went down to the county seat one day recently, encountered two recruiting officers and before he knew it he was in the army.

Returning home, his old father looked him over and said: "Son, what you got them thar strange clothes on fur?"

"Paw," replied the young mountaineer, "Do you know that's a war on?"

"Dad blame my hide, I hain't heered a word of it," answered the old man. "Who's a fightin', son?"

"I don't know much about it, Paw. Roosevelt and Churchill are fighting two fellers named Hitler and Mussolini. An' from what I larned down at the county seat it appears to be over a gal named Pearl Harbor."

"You're a failure," nagged the wife. "When you courted me, you said I should always be the flower of your life, and now—"

"You're still the flower," said the henpecked one, "but no rose — I should say 'snapdragon.'"

Mrs. Jones was very proud of her son, who showed promise as an athlete.

"Yes, he must be a very fast runner," she explained proudly to a neighbor. "Look at this newspaper report of the sports yesterday. It says he fairly burned up the track.

"And it's quite true," she added confidentially. "I went to see the track this morning, and it's nothing but cinders."

Recalling scenes in the last war one veteran said: "I was lucky. I went through it all without a scratch."

"You were lucky, pal," said another. "In the trenches where I was we did nothing else."

The local railway was very leisurely. The train rumbled along at a snail's pace. The passenger started a conversation with the guard to kill time.

Guard: "Yes, I've been traveling on this train for 20 years."

Passenger: "Gosh! And what station did you get in it?"

"I like that dress you're wearing."

"I got it for my twentieth birthday."

"Really! tI has worn well, hasn't it?"

"Now remember, Pat," said a sergeant to an Irish soldier, "the password is Saxe—after Marshal Saxe, you know."

"Shure," said Pat, "Oi'll never forget it. Wasn't my father a miller and my uncle a coalman?"

Later in the day, the Irishman was challenged. "Bags," he replied.

"What would you suggest for a man who's a little hoarse?"

"How about a little cart?"

SCOUTING . . .

The four British "Blitz Scouts" who toured Canada and the United States during the past summer are now on a tour of Great Britain and Ireland telling of their visit and something of the war effort seen by them on this side of the Atlantic. Upon completion of the tour, Stanley Newton, leader of the group, will join the Air Force; Roy Davis the Royal Engineers, and Hugh Bright the Royal Navy. John Bethell is not yet of service age.

* * *

A Ceylon Boy Scout, A. Ramaswamy, has been awarded the Scout Certificate for Gallantry. The youth rescued another lad in heavy seas off the coast, and returned to rescue two of three other lads who had gotten into difficulties. The Scout was practically exhausted by the time he had brought the third boy to safety.

* * *

A South African Cubmaster now on service in Great Britain is operating an English Cub Pack (Junior Scouts). The English Cubs have opened correspondence with their new leader's former Pack in South Africa.

* * *

Boy Scouts of St. Catharines, Ont., recently had the unique experience of acting as "guinea pigs" at the St. Catharines General Hospital, when they were "patients" for a whole day as nurses demonstrated a new method in the treatment of infantile paralysis.

* * *

Boy Scout Bob Kemp of Hamilton studied first aid at a Scout meeting, and learned the use of a tourniquet to stop bleeding. He had not long to wait to put his new-found knowledge into practice. The next night he was present at the scene of an automobile accident and applied a tourniquet to one of the victims who was bleeding profusely. A doctor who later handled the case said that the prompt treatment applied by Scout Kemp saved the patient from a very serious loss of blood.

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ISSUE 51—'42

As Churchill Warned

So it happened. RAF bombers, using "triple block buster" bombs, smashed at Turin, as mapped above, for second successive night. Map indicates how much closer to Italy Tunisian bases would bring Allied bombers, emphasizing the Prime Minister's warning to Italy to sue for peace or watch its cities blasted to bits.

There have been more than a thousand systems of shorthand since the days of Julius Caesar.

British buildings must not be painted except when necessary for preservation.

Modern Etiquette

By Roberta Lee

By Roberta Lee

1. Is it all right, in conversation, for one to use the words phone, wire, photo, ad, etc., instead of telephone, telegram, photograph, and advertisement?

2. When a hostess asks a guest to take another helping of some dish, isn't it all right to say, "I couldn't possibly eat another bite"?

3. Whose duty is it to see that corsages are sent to the mothers of the bride and the bridegroom?

4. Should the theatre party invitation be acknowledged promptly?

5. What is the birthstone for November, and its significance?

6. What should a person do when entering a pay-as-you-enter conveyance and he finds it necessary to have a bill changed?

ANSWERS

1. These colloquial abbreviations, so commonly used in the commercial world, should really be avoided in our social life, where we are not so rushed. It is just as easy to say **photograph** as **as photo, advertisement** as **ad**, etc. 2. No. Merely say, "No, thank you." Such expressions as "I am already too full," or "I feel as though I would never want to eat again," are not good form. 3. The bridegroom should do this. 4. Yes. This invitation should be acknowledged immediately, as the host or hostess cannot procure the tickets until it is known how many guests there will be. 5. The topaz, meaning fidelity and friendship. 6. Either be the last one to enter, or step aside and allow the other passengers to drop their coins first.

Greetings To Sailors At Home and Abroad

The British Sailors' Society has made provision for the entertainment of the Sailors at Christmas and New Year not only in Canada but in ports throughout the world.

Since the War started, new centres and suitable Clubs have been put into commission. With the thought in mind that wherever there is a need, a Club will be opened for the use of our sailors. Two of the most interesting are at Reykjavik in Iceland and at Haifa in Palestine.

In addition to its well known work in London and elsewhere on the seven seas, the Society has undertaken to give Service to the Lighthouses and Lightships around the British Isles; also to the Minesweepers and the Fishing Fleets.

Give him a load of the famous brand that's chuck full of smoking pleasure.

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DYEING & CLEANING

HAVE YOU ANYTHING NEEDS dyeing or cleaning? Write to us for information. We are glad to answer your questions. Department H, Parker's Dye Works Limited, 791 Yonge Street, Toronto.

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