THE ROYAL BANK OF CANADA

General Statement, 30th November, 1943

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	3,815,487.77	
	$ 23,815,487.77	
Dividends unclaimed	48,391.38	
Dividend No. 225 (at 6% per annum), payable 1st December, 1943	525,000.00	24,388,879.15
		$ 59,388,879.15
Deposits by and balances due to Dominion Government	$211,399,141.17	
Deposits by and balances due to Provincial Governments	18,927,734.21	
Deposits by the public not bearing interest	650,405,984.64	
Deposits by the public bearing interest, including interest accrued to date of statement	500,036,292.49	
Deposits by and balances due to other chartered banks in Canada	2,973.04	
Deposits by and balances due to banks and banking correspondents in the United Kingdom and foreign countries	19,119,072.51	1,399,891,198.06
Notes of the bank in circulation		12,851,348.37
Acceptances and letters of credit outstanding		35,135,037.13
Liabilities to the public not included under the foregoing heads		1,831,108.93
		$1,509,097,571.64

ASSETS

Gold held in Canada	$ 91.51	
Subsidiary coin held in Canada	1,656,538.43	
Gold held elsewhere	28,503.42	
Subsidiary coin held elsewhere	1,304,002.47	
Notes of Bank of Canada	33,824,111.25	
Deposits with Bank of Canada	87,977,394.64	
Notes of other chartered banks	301,969.74	
Government and bank notes other than Canadian	54,538,164.13	$ 179,630,775.59
Cheques on other banks	$ 53,535,963.61	
Deposits with and balances due by other chartered banks in Canada	4,641.01	
Due by banks and banking correspondents elsewhere than in Canada	90,054,607.39	143,595,212.01
Dominion and Provincial Government direct and guaranteed securities maturing within two years, not exceeding market value		415,240,179.87
Other Dominion and Provincial Government direct and guaranteed securities, not exceeding market value		226,658,440.40
Canadian municipal securities, not exceeding market value		10,446,954.62
Public securities other than Canadian, not exceeding market value		59,013,288.08
Other bonds, debentures and stocks, not exceeding market value		23,426,379.78
Call and short (not exceeding 30 days) loans in Canada on bonds, debentures, stocks and other securities of a sufficient marketable value to cover		8,759,088.12
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		37,933,121.08
		$1,104,703,439.55
Current loans and discounts in Canada, not otherwise included, estimated loss provided for	$277,921,237.00	
Loans to Provincial Governments	2,479,527.83	
Loans to cities, towns, municipalities and school districts	13,472,816.54	
Current loans and discounts elsewhere than in Canada, not otherwise included, estimated loss provided for	55,225,770.78	
Non-current loans, estimated loss provided for	794,368.42	349,893,720.57
Bank premises, at not more than cost, less amounts written off		12,762,442.13
Real estate other than bank premises		1,224,534.20
Mortgages on real estate sold by the bank		724,089.56
Liabilities of customers under acceptances and letters of credit as per contra		35,135,037.13
Shares of and loans to controlled companies		2,995,461.60
Deposit with the Minister of Finance for the security of note circulation		900,000.00
Other assets not included under the foregoing heads		758,846.90
		$1,509,097,571.64

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, 1943, 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, 1943, and is as shown by the books of the Bank.

A. BALLANTYNE, C.A., of Peat, Marwick, Mitchell & Co.
M. OGDEN HASKELL, C.A., of Haskell, Elderkin & Co.
} Auditors.

Montreal, Canada, December 24, 1943.

PROFIT AND LOSS ACCOUNT

Balance of Profit and Loss Account, 30th November, 1942	$ 3,259,198.23	
Profits for the year ended 30th November, 1943, after providing $2,281,952.60 for Dominion Government taxes and after making appropriations to Contingency Reserves, out of which Reserves provision for all bad and doubtful debts has been made	3,426,289.54	$ 6,685,487.77
APPROPRIATED AS FOLLOWS:		
Dividend No. 222 at 6% per annum	$ 525,000.00	
Dividend No. 223 at 6% per annum	525,000.00	
Dividend No. 224 at 6% per annum	525,000.00	
Dividend No. 225 at 6% per annum	525,000.00	
	$ 2,100,000.00	
Contribution to the Pension Fund Society	370,000.00	
Appropriation for Bank Premises	400,000.00	
Balance of Profit and Loss carried forward	3,815,487.77	$ 6,685,487.77

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

Montreal, December 24, 1943.

WHAT SCIENCE IS DOING

Altitude Efficiency For War Planes

In the race for ever higher altitude efficiencies for bombers and fighters more emphasis necessarily has been placed on the study of conditions in the upper atmosphere, states The New York Times. If battles are to be fought and bombing raids successfully completed at levels of 25,000, 30,000 and 40,000 feet, we must learn more of the effects of oxygen deficiency, reduced pressures and extremes of low temperture not only on the pilot and his crew but on the pilot-airplane-instrument team which goes to make up the efficient combat weapon.

At the great service technical centres, such as Wright Field, and in the plants of engine and aircraft manufacturers, apparatus is being multiplied for the study of high-altitude phenomena. In the remarkable laboratory at Great Neck, L.I., conditions encountered in the stratosphere up to an altitude of 60,000 feet can be simulated Temperatures can be lowered to minus 100 degrees Fahrenheit.

Long before these extremes are reached as man climbs above the empire of the eagle, the blood bubbles, all reflexes slow down, even life can only be sustained by breathing pure oxygen. To fight a 400-mile-an-hour airplane at any altitude calls for the highest skills and co-ordination. To fight it at 30,000 feet and upward imposes additional handicaps upon the pilot, engine, instruments and airplane which can only be overcome by the patient research of the scientist and the physiologist in the pressure chamber and the refrigerated cell. Here they are helping not only to win the war but to blaze new trails for the safety of sky commerce in the days to come.

How Can I ??

By Anne Ashley

Q. Hw can I make windows stay clean for a longer time?

A. Add a little vinegar to the water when cleaning the windows and they willl remain clean much longer. And a litle bluing added to the water will produce more brilliancy.

Q. How can I make a good cleanser for oilcloth?

A. By dissolving five ounces of melted paraffin in one pint of turpentine. Use a sponge and rub the oilcloth with this solution.

Q. How can I make a salve for chapped hands?

A. A remedy can be made by mixing ten drops of carbolic acid in one ounce of glycerine. Rub a small quantity into the hands and allow to dry.

Q. How can I make black putty.

A. Mix whiting and antimony sulphide (the latter finely powdered) with soluble glass. It is claimed that after hardening, this putty can be polished with a burnishing agate.

Q. How can I remove scratches from furniture?

A. Unless too deep, they can be removed by rubbing sweet oil into the scratches with a finger tip, then polishing with a soft cloth.

Q. How can I remove a cork that has been pushed down into a bottle?

A. Put enough ammonia in the bottle to float the cork and put away for a few days. The ammonia will eat or destroy the cork enough to permit its removal.

Modern Etiquette

By Roberta Lee

1. Is it good form for a man to refer to his wife as "the missus"?

2. Should wedding invitations be sent to friends of the bridegroom, who are unknown to the bride?

3. What kinds of food may be placed on the table before the guests are seated?

4. Is it correct to say, "I haven't had time to write to you because I have been so busy" when answering a letter after a long delay?

5. Does the family of the bride or that of the bridegroom, send out the wedding invitations and announcements?

6. Is it all right to break bread or crackers into the bowl when partaking of soup?

Answers

1. No; to acquaintances he should refer to her as "my wife" or as "Mrs. Blank." and to friends he should call her by her Christian name. 2. Yes; invitations should be sent to them even though the bride doesn't know them. 3. Olives, radishes, salted almonds, or any other similar relishes. 4. No, if you are embarrassed about the delay merely say that you are sorry. 5. This is the duty of the bride's family. 6. No; this is not good manners.

Have You Heard?

The bus was full, and the condustress was about to ring the bell, when the usual last man, puffing and blowing, jumped on board and started to climb to the upper deck.

"Here, you!" said the conductress curtly. "You can't go up there!"

"Why not?" retorted the passenger. "Isn't the top going?"

—o—

Jones: "I hear you bought a car cheap the other day. How are you getting on with it?"

Smith: "I'm just realizing how hard it is to drive a bargain."

—o—

Teacher: "Johnny, who was Anne Boleyn?"

Johnny: "Anne Boleyn was a flat iron."

Teacher: "What on earth do you mean?"

Johnny: "Well, it says in the history book, 'Henry, having disposed of Catherine, pressed his suit with Anne Boleyn'."

—o—

"I've had all sorts of help this year,' 'sighed the first farmer. "Good, bad, and indifferent."

SAFES

Protect your BOOKS and CASH from FIRE and THIEVES. We have a size and type of Safe, or Cabinet, for any purpose. Visit us, or write for prices, etc. to Dept. W.

J. & J. TAYLOR LIMITED
TORONTO SAFE WORKS

145 Front St. E., Toronto
Established 1855

HOW TO RELIEVE
PILE TORTURE
QUICKLY AND 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 and proper treatment should be secured at once.

For this purpose get a package of Hem-Roid from any druggist and use as directed. This formula which is used internally is 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 such a small cost.

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

ITCH STOPPED *in a Jiffy* -or Money Back

For quick relief from itching of eczema, pimples, athlete's foot, scales, scabies, rashes and other externally caused skin troubles, use fast-acting, cooling, antiseptic, liquid D. D. D. Prescription. Greaseless, stainless. Soothes irritation and quickly stops intense itching. 35c trial bottle proves it, or money back. Ask your druggist today for D.D.D. PRESCRIPTION.

PILES Sufferers of bleeding and protruding piles should know Bunkers Herbal Pills treat the cause at its source. Money back if the first bottle does not satisfy. Buy from your druggist.

Relieves distress from MONTHLY
FEMALE WEAKNESS
Lydia E. Pinkham's Vegetable Compound not only helps relieve monthly pain but also weak, nervous feelings—due to monthly functional disturbances. It helps build up resistance against distress of "difficult days." Made in Canada.

"Mine's been all one kind," replied the second tiller of the soil. "Different!"

—o—

At Northampton, Mass., overrun with the WAVE trainees, a young navy officer went swinging down the street.

"O, look!" shouted a little girl to her playmates, "A man WAVE!"

And was that future admiral peeved!

—o—

And there was the Indian rope trick performer who was discharged from the navy because every time he climbed the rigging he disappeared.

—o—

She: "Here's a story of a man out west who bartered his wife for a horse. You wouldn't swop me for a horse, would you, darling?"

He: "Of course not (pause), but I'd hate to have anyone tempt me with a good motor car."

—o—

"Is Mary your eldest sister?"

"Yes."

"And who comes after her?"

"You and two other fellows."

Welcome Awaits British Brides

More than 16,000 Canadian soldiers will bring English and Scottish girls home with them as wives after the war, Canada's High Commissioner to Britain, Vincent Massey, said in an address in London's Guildhall recently.

"A true welcome awaits these new Canadians," he said.

PIMPLES
CURBED 1st DAY

Are you embarrassed by ugly, disfiguring pimples and skin blemishes? No matter how long you have suffered or what you have tried you can now start curbing Pimples, Itching, Eczema-like rash, Ringworm, and other skin irritations with the very first application of a new treatment called **Nixoderm.** It stops the itching in 7 minutes and should help make your skin clearer, softer, smoother the very first few days—in fact it must satisfy you completely or cost nothing. Just get **Nixoderm** from your druggist today under the money-back trial offer. See how fast it works and how much better you look.

CLASSIFIED ADVERTISEMENTS

BABY CHICKS

EIGHTEEN WEEK OLD AND 20 week old pullets at bargain prices while they last, also older White Leghorn, Barred Rock and Hybrid pullets. Send for complete pricelist. Also day old chicks for immediate delivery. Tweddle Chick Hatcheries Limited, Fergus, Ontario.

TOO LATE — TOO LATE

NEXT SPRING DON'T LET IT BE said "too late." Send for our price list and order your baby chicks now. One dollar books your order. Goddard Chick Hatchery, Britannia Heights, Ont.

BRAY CHICKS IN BIG DEMAND. Fully booked for months ahead in many breeds. We'd recommend you order now what you need. Hatching limited quantities for January delivery. Bray Hatchery, 130 John N., Hamilton, Ont.

LOOK AT THESE PRICES FOR White Leghorn pullets 18 weeks old $1.20, 20 weeks old $1.40. Also older White Leghorns, Barred Rock and Hybrids. Send for catalogue and pricelist. Also day old chicks. Top Notch Chickeries, Guelph, Ont.

MAKE NO MISTAKE ABOUT IT Great Britain is still going to need every bit of food that we can send her. Some of these days we are going to have an ever-increasing amount of the continent of Europe to feed. They are going to be hungry—more hungry than you and I have ever been or we hope ever will be. And in our own country we are eating more poultry and eggs than ever before. We can get ready to supply eggs and more eggs—and at prices that will be attractive. Plan now to take advantage of this unlimited market. Send for catalogue and pricelist. Also ready-to-lay and laying pullets for immediate delivery. Tweddle Chick Hatcheries Limited, Fergus, Ontario.

DAHLIAS

BE SUCCESSFUL IN GROWING exhibition dahlias. Our catalogue and instructions on Dahlia Cultur will be mailed free to you on request. Lovegrove Dahlia Gardens, Galt, Ont.

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.

ELECTRICAL EQUIPMENT

ELECTRIC MOTORS, NEW, USED, bought, sold, rebuilt; belts, pulleys, brushes. Allen Electric Company Ltd., 2326 Dufferin St., Toronto.

FOR SALE

ONE OF THE MOST PROFITABLE rural businesses today is the FEED, MIXING AND GRINDING Business. We have several good mills offered for sale in different sections of the province. No agent's fee charged. If you can, get into this rapidly growing business now. Box 73, 73 Adelaide St. W., Toronto.

FOOT BALM

BAUMEEKA FOOT BALM destroys offensive odor instantly, 45c bottle. Ottawa agent, Denman Drug Store, Ottawa.

FARM FOR SALE

42-ACRE FRUIT FARM, 30 ACRES bearing fruit, mostly apples. 2 acres bush, 10 acres flue Tobacco. 2 Kilns, packing-shed, barn, small house, hydro. Revenue from farm last year $8,000. R. H. Wigle, Kingsville, Ontario.

HAIR GOODS

Only firm in Canada manufacturing ladies' and gentlemen's hair goods exclusively. Write us for particulars.

WHITE'S HAIR GOODS
258 Yonge St., Toronto, Ontario

HAIRDRESSING SCHOOL

LEARN HAIRDRESSING THE Robertson method. Information on request regarding classes. Robertson's Hairdressing Academy, 137 Avenue Road, Toronto.

MEDICAL

NATURE'S HELP—DIXON'S REMedy for Rheumatic Pains, Neuritis. Thousands praising it. Munro's Drug Store, 335 Elgin, Ottawa. Postpaid $1.00.

"NOW AVAILABLE"

Letz Combination Feed Mills—Canada's most profitable farm feed processing unit. Useful all year round. Fills silos, chops hay into mow, grinds grain for hogs, cattle and poultry, and does many other feed preparing jobs. 3 sizes. Write for free literature.

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Distributors John Deere Tractors and Tractor Equipment.

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PHOTOGRAPHY

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Get finer "snaps" at lower cost — Prompt Mail Service. Send your film rolls to Star Snapshot Service to be developed and printed. This is Canada's largest finishing studio, serving customers all over Canada. You'll like our work, too.

Any Size Roll—6 or 8 Exposures
DEVELOPED AND PRINTED 25c

Praising Star Snapshot Service, a customer at Windsor, Ont., writes: "I suppose it's hard to give your usual quick service with help so hard to get, but as long as you turn out such fine pictures, I'll wait—if I have to wait."

3 MOUNTED ENLARGEMENTS 25c
Size 4x6" in Beautiful Easel Mounts

Enlargements 4x6" on ivory tinted mounts; 7x9" in Gold, Silver, Circassian Walnut or Black Ebony finish frames, 59c each. If enlargement colored, 79c each.

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Print Your Name and Address Plainly on All Orders.

MAIL YOUR FILMS

TO IMPERIAL FOR QUALITY, service and satisfaction. 6 or 8 exposure films 25c, reprints 8 for 25c. Imperial Photo Service, Station J, Toronto.

POULTRY GRIT

POULTRY GRIT; WHITE LIMEstone in 100 lb. bags. Immediate delivery in carloads or smaller quantities, write for samples and prices. STINSON REEF SUPPLY Co., Limited, 5585 Delorimier Ave., Montreal.

PRACTICAL NURSE

PRACTICAL NURSE WOULD CARE for elderly woman for rent of farm, best care assured; husband would work farm. Mrs. F. Taylor, Hyde Park, Ontario.

PATENTS

FETHERSTONHAUGH & COMPANY Patent Solicitors, Established 1890; 14 King West, Toronto. Booklet of Information on request.

PERSONAL

"ELIJAH COMING BEFORE Christ", wonderful book free. Megiddo Mission, Rochester 11, N.Y.

RAW FURS WANTED

ONE SKIN OR THOUSANDS — IT will pay you to ship to Ontario's rancher-owned Fur Co-operative to receive the highest market price. Write for shipping tags and advice forms. Ontario Fur Farmers' Co-operative, Limited, 50 Yorkville Street, Toronto.

RHEUMATIC PAINS

GOOD RESOLUTION — EVERY sufferer of Rheumatic Pains or Neuritis should try Dixon's Remedy. Munro's Drug Store, 335 Elgin, Ottawa. Postpaid $1.00.

STUDENT NURSES

WOODSTOCK GENERAL HOSpital School for Nursing will admit a class of student nurses for three years' training in MARCH, 1944. High School Graduates wishing to enroll in this class kindly address application to the Superintendent of Nurses, Woodstock General Hospital, Woodstock, Ontario.

STAMPS WANTED

WANTED, OLD POSTAGE STAMPS, best cash price paid. Send your lots to A. Stern, 2001 St. Catherine St. East, Montreal.

TRINIDAD STAMPS SPECIAL; $1.60 value for 30c to approval customers. Stamps bought. Colonial, Box 554, Place d'Armes, Montreal.

TAPEWORM

STOMACH AND THREAD WORMS often are the cause of ill-health in humans all ages. No one immune! Why not find out if this is your trouble? Interesting particulars—Free! Write Mulveney's Remedies, Specialists Toronto 3, Ont.

LANDING BOATS DODGE BOMBS IN NEW BRITAIN INVASION

This was a moment of tense drama on Bougainville, Jap snipers had ambushed this party of Marines in the jungle. The commander of the leading tank had been shot, and so had another Marine whose legs are visible in left foreground. Covered by three other men including Pfc. John V. Mahoney (whose face is visible) of Clinton, Conn., Pfc. Robert E. Lansley of Syracuse, N.Y. (crouching near tank) has crept ahead and picked off one of the snipers. Lansley, Mahoney and a trained dog also are credited with wiping out two strnog Jap positions.