39,137,268.36 37,156,111.72 \$348,630,551.82 Current Leans and Discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful debts.

surrent Leans and Discounts elsewhere than in Canada (less rebate of interest) after making full provision for all bad and doubtful debts.

Kon-Current Leans, estimated loss provided for..... Bank Premises at not more than cost, less amounts written off....

Bank Premises at not more than cost, less amounts written off....

Mortgages on Real Estate sold by the Bank.

Labilities of Customers under Letters of Credit as per contra...

Shares of and Loans to Controlled Companies.

Deposit with the Minister for the purposes of the Circulation Fund..

Other Assets not included in the foregoing...

AUDITORS' CERTIFICATE

We have examined the above Statement of Lishlities and Assets at 30th November, 1531 with the books and accounts of The Royal Bank of Canada at Head Office and with the certifier returns from the branches. We have verified the cash and securities at Head Office at the close of the Eank's fixed year, and during the year we counted the cash and examined at account of the important branches.

W. GARTH-THOMSON, C.A., of Prex. Married, Mitchell & Co. A. B. BRODE, C.A. & B. BRODE, C.A. Montreal, Canada, 28th December, 1931. of Price, Waterbouse & Co. PROFIT AND LOSS ACCOUNT Balance of Profit and Loss Account, 29th Nove Profits for the year ended 30th November, 1931 \$9,555,105.61

APPROPRIATED AS FOLLOWS:
Dividends Nos. 174, 175, 176 and 177 at 12% per annum
Contribution to Officers' Pension Fund
Appropriation for Earle Premises
Reserve for Dominion Government Taxes, including
Tax on Bank Note Circulation.
Balance of Profit and Loss carried forward.

4,155,105.61 \$9,555,105.61 Montreal, 28th December, 1931.

Latest Radio Device Guides Unmanned Fleet in Air or Water

In an interview he said: "My method

London. — A radio invention, by which it would be possible to control is absolutely new. On one wave a fleet of airplanes or ships, is said to have been perfected by n young radio engineer. The inventor also declares that by his device radio signals cannot be jammed—that even if another radio station is operating on the same wave length, it will not affect the controlling instrument.

These revolutionary claims in restaffly and without a human hand mote radio control are made by Chales touching the controlled.

Heeling, of Buckhurst Hill, Essex, a

Mote radio control are made by Chales
Keeling, of Buckhurst Hill, Essex, a
London suburb. The system is so extensive that anything from a typewriter to an airplane can be controlled
by a person miles away, Keeling declared.

Treight vessels could be controlled
either from the shore, or, if in a group,
from one master ship. They would require no crew, every operation of the
boat would be mechanical and would
be controlled by radio."

Better Living Standard

Attributed To Advertising New York.—The influence and immas Eve a suitable time to propose to portance of modern advertising was his lady love.

the average family, from \$350 annually ally, "you're too extravagant!"

fluence of advertising.
"Advertising is a sure-fire method of placing the goods of merit before the buying public," said Mr. Muller "America is advertising conscious, and "America is advertising conscious, and Ottawa.—Canada is compensated for the desert. From there the expediand federations, vigorously protect the limitless supply of "white coal," or the will go to Niamy, on the Niger, to Air and to Lake Chad, where the coal of the African locust the limitless of the African locust the limitless of the African locust the limitless are not seen to the African locust the limitless are not seen to the African locust the limitless are not seen to the locust the limitless are not seen to the limitless are not se

Good Company That is good company where wis dom, and truth, and love prevail.-E.

To serve man's necessity is charitable; to serve his conveniency is warrantable; to serve his iniquity is terial, it is spiritual as well, a certain blameable; but to serve his purity is ethical and in

His Mistake

The young suitor thought Christ

Canada Well Supplied With "White Coal"

standard of advertised goods by pro-secuting where fake ads try to sell entire energy requirements of the poorly made products," he added. steam railways and automobiles.

> Steadiness is a point of prudence as well as of courage.—L'Estrange.

The vital force that keeps man going is not solely physical and maitellectual attitude to life. -Sir Reginald Blomfield.





ARTICLE NO. 4.

Arction is a game of contrasts. One dealer bid two no trump. When his hand will play well and the next one partner bid three hearts, the dealer all the "breaks," and on the next, had a justifiable three-heart bid, they derived they can ever hope to master all its quirks no sure game in hearts and bid and turns. Even the best of players and turns. Even the best of players and turns. Even the best of players and an as a result, he went down three with judgment at times and allow and, as a result, he went down three bidding to their disadrantage when they points on a hand that would have should realize that their partner has scored game at hearts. His partner's hand was as follows:

Atter passing of a cloud, When a bit of sunshine hits you.

Auction bidding to the contract the look of for the unread or freak hand. The other highly the writer noticed two examples that their passing of a cloud, When a bit of sunshine hits you.

Auction bidding to the collection blate passed without a high was as follows:

The dealer, with the following the contracts and bid have should realize their judgment at times and allow and, as a result, he went down three bids in time. We all like our friends to be perfectly frank about other people. Things people give you may cost you more than they gare worth. It's an easy thing for a married man to understand women.

As the collection plate passed without a judgment and turns. Even the best of players and as a result, he went down three was for credit for delivering a splendid sermen," said Sandy McBagpipe.

When a bit of sunshine hits you.

After passing of a cloud, When a fit of laughter gits ye and yer spine is feeling proud the collection plate passed without a fit of sunshine hits you.

As the collection plate passed without a fit of sunshine hits you.

As the collection plate passed without a fit of sunshine hits you.

As the collection plate passed without a fit of sunshine hits you.

As the collection plate passed without a fit of sunshine hits you.

As the collect

The dealer, with the following hand:

Hearts—A, 7.
Clubs—A, 9, 4, 2.
Diamonds—A, Q, J, 8.

Spades—5

Don't allow 160 Aces to impair your
fudgment.

CONTRACT BIDDING:
The dealer.

The dealer.

Hearts—A, 7.
Clubs—A, 9, 4, 2.
Dlamonds—A, Q, J, 8.
Dlamonds—A, Q, J, 8.
Dlamonds—A, Q, J, 8.
Dlamonds—A, Q, J, 8.
And his periner four hearts.
As a contrast to his had bidding, the bid one no trump. Second hand passed player whose bid has just been critically and the dealer's partner bid two cized played the following hand very hearts. Fourth hand passed and the eleverity:

Hearts—K, Q, 7, 6 Clubs—10, 4, 2 Diamonds—K, 9, 3, Spades—A, 6, 4

Hearts—8, 2 Clnbs—J, 8, 3 Diamonds—Q, J, 10, 7, 2 Spaces—K, Q, 10

Hearts—A, J, 10, 9 Clubs—K, 9, 6 Dlamonds—A, 8, 5 Spades—J, 9, 3

Spades—J, 9, 3

Z, the player in question, was play- forcing A to win the trick, who thereing the hand at three no trump. A upon led two more rounds of clubs, opened the five of clubs. Z won the B was now forced to make another trick with the king and led four discard. He could have discarded rounds of hearts, winning the last either a spade or diamond. If the heart in Y's hand. B discarded two former, Z would discard a diamond diamonds on the last two rounds of and make two spade tricks. If the hearts, Z was now in a position latter, Z would discard a spade and where he could make two odd, but make three diamond tricks. It is a figured that if he could force B to perfect example of the "squeere" play, make another discard, he might possibly make three odd, by making three ly, for it was cleverly thought out, diamonds or two spades. At trick six, it is very unusual to win a game by therefore, he led Y's ten of clubs, leading your opponent's suit.

Hearts—5, 4, 3 Clubs—A, Q, 7, 5 Diamonds—6, 4

\$825,702,436.82

Notes From Paris New Port of Pantin

anal, on the northeastern side of New York Herald. aris, has just been opened by the Minister of Commerce, M. Louis Rol-lin. Several concrete buildings have been constructed on the wharves to house cargoes of cotton, flour, motor-cars and so forth, which are lifted out of an endless stream of barges by the newest hoisting machinery. Other

been widened and the Pont du la Tournelle has been completely reconstructed, allowing ample room for boats to pass beneath its arches. The two bridges of Billancourt also have been widened, and this work has been of work on the roads. or tramways which use these bridges

from the vest variety of date palm, eaten your vegetables.' This latter known as deglet-nour—finger of light has taken the place of 'You can't are being taken by the expedition, have dessert until you have eaten A permanent botanical garden is to of the desert. From there the expedibreeding places of the African locust will be investigated. The party will eturn to France by way of the French

Sudan and Senegal. Putting the Alps to Work Once upon a time a little boy watchd the wheel of his father's paper mill investigation by Gino Massano, stream coming down from the snowy of ancient Roman shorthand writers.

Alps in the valley of Gresivaudan, near The symbols are, in some respects.

Grenoble. This little boy loved me similar to those employed today. chanics and before he was twenty he Several centuries before Christ, had taken the course at the Polytech- when Rome was extending her provnic School, in Paris, and was back inces into every part of the world, the suggesting new ideas to his father for need for speed brought forth several the running of the paper mill. But forms of abbreviated writing by symfor making a change. His son went letters of Roman firms were written away, and started building railways in in shorthand without transcribing, as Andalusia, Spain. When he returned the recipient was always familiar home, he bought a paper mill, but in- with the code employed, stead of being content to run it with the old water wheel, he built pipes The machinery of conciliation is cre 660 feet long, longer than any pipes ated by public opinion; and with its was Aristide Berges. He had set the Jordan.

Alps to work, and had discovered white coal." The little wooder The little wooden structure which he built can still be seen at Lancey, writes Mrs. Gilber The new port of Pantin on the Ourcq Hirsch, in the Paris edition of the

Young Paris Barristers Pay Taxes by Digging Paris-Some young barristers in Montpellier have found a humorous

of an endless stream of barges by the newest holsting machinery. Other wharves deal with coal and grain. These are equipped with vacuum tubes which suck the grain up from the whar! to a distributing tower. From the tower it is conveyed to machines which put it into sacks.

Preparing to Widen Bridge

Pedestrians crossing the Pont du Carousel have noticed lately a fiatbottomed boat anchored a few yards downstream near the northeastern pile of the bridge. Many have speculated as to the reason for its being there are in the bridge. Many have speculated as to the reason for its being there are mining the bed of the Seine, for it is now the turn of the Pont du Carousel have be demolished, and a wider bridge is to receive expert attention. It is to be demolished, and a wider bridge is to everhauling of all the Paris bridges. The Pont de la Concorde has been widened and the Pont du la Tournelle has been completely reconsist tructed, allowing ample room for the Pasde-Calals Departway of protesting against the heavy

Dealing With Spinach

City.

The public learns many things through printed and broadcast advertising, Mr. Muller said, pointing out that more than \$2,000,000,000 is spent annually in advertising. He attributed the rise in the standard of living for the average family, from \$350 annually in 1916 to \$12.00 in 1920 to \$1.00 in 1920 to first, and after a study of their vege-first, and after a study of their vege-the tation, the expedition will determine other foods. Another idea in opera-whether new plants can be introduced. tion at our house is, 'Of course you'll it is for this purpose that cuttings have your dessert when you have

your vegetables."

First Use of Shorthand Traced to Early Romans ancient Roman origin, a recent archeological study has revealed. Romans were widely using a uniforn, system of shorthand writing 200 years before

Christ. Such are the declarations in a recent being pushed round by the mountain has brought to light the full alphabet

is father had always run the mill ac- bols which were swiftly adopted for cording to the old method, had done commercial enterprises. Ancient rec-very well, and did not see any reason ords show most of the accounts and was always familiar

660 feet long, longer than any pipes ated by public opinion; and with its that had ever been built for such a more perfect adjustment the force of purpose, and sent the mountain public opinion behind it, will grown stream rushing down these to work steadily more and more insistent, the turbines with more regularity and Little by little war will be erased with greater speed. This man's name from the possibilities—David Starrwas Aristide Berres. He had set the Lordan.

Owl Laffs

Wise or otherwise, it's an excellent lea not to want the things you can't get. The largest bone in the human frame is the wish-bone. Fish bite, but Deware of a woman who always agrees with you; she doesn't. We may fool others occasionally, but we all get

Wife-"Several men proposed to me efore I married you."
Hubby-"Why cidn't you marry the

On page 617, volume 10, 11th edition Encyclopedia Britannica, the page heading reads: "Foot-and-Mouth Dis-ease—Football." After listening to the conversation of certain inspired old-grads during the late football sea-son, we heartly subscribe to this highy illustrative and illuminating head-

Shoemaker-"Hide." Boy—"Why should I hide?"
Shoemaker — "Hide! Hide! The
ow's outside."

Boy-"Let the ol' cow come; I'm not

Clara-"It is; I love money."

Hi-"Fair amount, but my neighbor had more."

Bill—"How could he have more?"

On Australian Farms over to horses from mechanical transport has been noted throughout Aus

Two or three years ago very few horses were being sold at auction but

When the action is natural and

You cannot dream yourself into character; you must hammer and

Turn BLACK

forge yourself one .- J. A. Fronde

Mrs. H. E. Swanzey Considers that Dr. Williams' Pink Pills (tonic) Saved Her Life.

"Feeling Like walk across the room," writes Mrs.

a Different H. E. Swanzey, R. R. No. 1, Collingwood, Ontario, wood, Ontario, wood, Ontario wood aturn black and I would become so dizzy I would have to rest. I thought I would never be strong—when I was advised to

never be strong—when I was advised to get Dr. Williams' Pink Pilks. I used them until I had taken six boxes. Soon I was feeling like a different person. I am now the mother of six strong, healthy children."

children."

The iron and other elements in Dr.
Williams' Pink Pills (tonic) increase the
amount of haemoglobin, or oxygencarrying agent, in blood. The result is a
better appetite, a feeling of well-being,
restful sleep, and the ability to do your
work happily.

Begin now to take Dr. Williams' Pink
Pills. 50 cents a package

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obody seems to want them muzzled.

After passing of a cloud,
When a fit of laughter gits ye
And yer spine is feeling proud,
Don't forget to up and fing it
At a soul that's feelin' blue, For the minute that ye sling it It's a boomerang to you.

first fool that came along?"
Wife—"I did."

Are you a thoroughbred? It has been well said that the cart horse goes until he can't go another inch and then gives up; that the thoroughbred goes until he can's go another inch and then goes the other inch.

Boy (visiting a shoemaker)-"Wha o you make shoes from?"

Dealer-"How do you like your new Scotchman-"The music is fine, but the lights are too dim to read by."

Helen-"You say you are going to Helen—"You say you are going to oped culture in which no traces of arry a man with an income of \$10,000 Aryan influence are discernable. The year and try to persuade me it is a two principal sites which have remarks are match?" a year and try to persuade me it is a ove match?"

Bill-"Have much snow this year,

H!--"He has more land."

Horses Ousting Machines

Adelaide, S. Aust.—A decided swing-ter to horses from mechanical trans-least 1,800 miles in width.

It is particularly noticeable on the

South to Western Australia, and there Isle of Shetland. is a keen demand in the markets for Clydesdales.

at present about 6000 a year are being put through the ring. Riding hacks and ponies are almost unprocurable.

graceful, it is eloquent in a preeminent degree.—Dr. Davies.

Everything Would

A Resolution for 1932 "I will try Red Rose Tea."

E A "is good tea,"

2 CHOICE QUALITIES - Red Label & Orange Pekoe

Snow At Twilight

A prisoner of pain, 1 he can The delicate magic you may set at prisoner of pain, I lie and wait Beyond my windows, though the sullen

With clouds low-hanging seeks as if To muffle up your beauty and to

drowse too late. of trees
Blends with a heaven of ashes, then

beauty frees—
othic vision flowering on hie Gothic night. -Amelie Rives Troubetzkoy, in The Virginia Quarterly Review.

Amazing Discovery in the Silt of the River Indus

Silt of the River Indus

The Toronto Mail and Empire.—
With reference to the amazing discovery of an unsuspected civilization, made by Sir John Marshall, late director general of archaeology in being studied by a commission headed india, among the silt of the River by M. Etienne Riche, Under-Secretary, Indus, the results of the work carried of State for Air. Modernization of ton by him during the past nine years field facilities and purchase of additional land as well as the construction Grandmother (to granddaughter)—
when I was your age we girls all thur Probsthain, £12 12s net.)
Granddaughter — "Even then boys would be boys, wouldn't they grand was your age we girls all thur Probsthain, £12 12s net.)
The common conception of the early history of India has been revolutions are would be boys, wouldn't they grand ized by these excavation. Until 1922 Although one overter in grand administration buildings are being examined by the group.

Most Prolific But Most Doomed Although one overter in grand administration buildings are being examined by the grand is all though one overter in grand administration buildings are being examined by the grand is all though one overter in grand administration buildings are being examined by the grand in the Most Doomed buildings are being examined by the grand in the Most Doomed buildings are being examined by the grand in the Most Doomed buildings are being examined by the grand in the Most Doomed buildings are being examined by the grand buildings are being examined by the grand

There is no question but what Eve had the best husband in the world—at that time. If, as is said, it was necessary to use a man's eye to perfect television, do you suppose it was a woman's tongue that yielded the secret of the old-fashioned talking machine? In speaking of a neighbor, old Ragson Tatters said: "He's one of the fellows who can be depended upon to learn the third century BC.—and the failure to trace any vestiges of the Vedic Age had been aftirbuted to the fact that the light wattle and is daub structures supposed to he typical of that culture had failed to survive the ravages of time. The discoveries in the findus Valley now make it plain that five thousand years ago, before even the Aryans were heard of, the no structural remains in India could fellows who can be depended upon to sign a petition or second a motion.

Has one of the linar five thousand years 2go, before even the Aryans were heard of, the Punjab and Sind, at least, were enjoying an advanced civilization closely akin to and, in some respects, even superior to that of contemporary Mesopotamia. Moreover, these Indus people though still in the Chalcolithic Age ere in possession of a highly deve two principal sites which have 100 Street Ottawa Canada Celeved continuous exploration are Mohenjo-daro in the Larkana District of Sind and Harappa in the Montgomery District of the Punjab, but Sind Crates Joaned Write for queta-tions and sire us a trial. ROSENFIP. By John Marshall's work deals princip-

These discoveries seem to have more than a local interest. Seals of characteristic "Indus" type have been found in Mesopotamia. Human civil ization 5,000 years ago apparently stretched from India through Mesopo-

Prehistoric Village

portance of modern advertising was his lady love.

Sahara Calls Botanists

A mother whose children all eat spinch, carrots and other such the J. P. Muller, president of the J. P. Muller Advertising Agency, talking, she shook her head.

"No, John," she replied.

The young man looked crestfallen.

"But why not, Betty?" he said. "I've through printed and hand the botany at the public learns many things given you a car. Pre sent you a car. Pre sent young a car. Pre sent young man looked crest spinch, carrots and other such sp in Shetland Islands

The discoveries promise to be of the greatest importance and already there have been unearthed an ancient Broch—dry-built circular towers—of which there are some 400 or 500, in northern Scotland. They were originally built during the first three cenname built during the first three ven-turies of the Christian era as place of refuge. The particular Broch that has been found is so old that only half remains, the other half having sufferd through sea erosion.

The average diameter at the base 6 feet. The walls are-hollow and at the bottom are 15 feet thick, while h y vary in length from 28 to 34 feet. ome of the best preserved specime are to be found in the Island of Mousa

'Pals Abroad" Declared

"Truly Delightful Booklet" One of the most delightful little coks of travel to appear recently comes from the pens of Mr. J. M. Den holm, editor of the News-Tribune Blenheim, and Rev. W. H. Roberts,

rector of Trinity Church in the same place. "Pals Abroad" is the title of this interesting volume, and well in licates the nature of the contents These two enthusiastic Rotarians were on the way to attend that or ganization's convention in Vienna, and being keen observers, made the most of their opportunities. There bright and witty stories of travel by land and water, descriptions of places and individuals, and comments on the infinite historic charms offered by the Old World. A truly delightful book-

The weakness of the social affect tions and the strength of the private desires constitute selfishness. James Mackintosh

let.—Toronto Globe

Women in Chile May Get Vote

Santiago, Chile.-Deputy Don Francisco Melvilu has presented a bill to Congress demanding votes for women throughout Chile. Supporters are working hard to obtain preferential

Your one brief hour of sovereignty. | consideration for the measure. So gray, So gray,
So dark it is, you well might cast the bill, says: "We believe female suffrage would be an excellent thing for this country. We do not know what draws too late. drowse too late.

Now evening hovers; the ashen web girls at school may be, but not long

ago there were many more girls than boys receiving state education. "It is a matter of common observa-Blends with a nearer, or ables, the fades from sight,
When, swift! the magic; in foam-frail traceries,
In skiey curves of cold ethereal a wider range of ideas, they are more as wider range of ideas, and it is a matter of common of ideas. white
enchanted wood its nidden practical when it is a question of the
beauty frees—
little things that make up daily life and upon them rests at all times a responsibility that they accept with good humor and philosophy. For in many country places, especially in the neighborhood of big towns with their cor-rupting influences, it is invariably the women who do the work and keep the

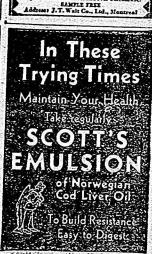
Although one oyster in one season may have 500,000,000 children, yet so nany and so efficient are its enemies that one of Nature's most prolific creztures is threatened with extinction in spite of man's best efforts to protect it. The jellyfish, comparatively a new comer to the oyster beds, is now des-troying oysters in rapidly increasing

Argentine Railway Electrified Branos Ayres.—The Central Argen-tine Railway celebrated recently, the completion of the electrification of its

suburban system, totaling 100 miles. Classified Advertising

N OFFER TO EVERY INVENTUR. List of wanted inventions and full formation sent free. The Bamsay Com-ny, World Patent Attorneys, 273 Back reet. Ottawa, Canada.





TOO FAT AT 22

Lost 19 lbs.—And Backache

I am 22 years of age, and I weighted 163 lbs. I had pains in the back and head, I didn't care about anything. When my friend told, me to try. Kruschen Salts, I would not at fir,—I was sick of taking stail. But since I tried Kruschen Salts, sir months ago, I have lost 10 lbs., and feel a different woman, so I am very thankful to Mrs. — who recommended Kruschen Salts :—Mrs. P.

¡The condition which caused this woman to put on weight was also the cause of her backache and headaches. The whole trouble was due to the internal organs failing to expel from the body, regularly and completely, the waste products of digestion.

The six salts of Kruschen assist the internal organs for perform their furnation organs for perform their furnations and the content of the conte

The six salts of Kruschen assist the internal organs to perform their functions properly—to throw off each day the wastage and poisons that encumber the system. Then, little by little, that ugly fat goes—slowly, yes—but surely. The backache and head-aches disappear. You feel woaderfully healthy, youthful and energetic—more so than eyer before in your life.

ISSUE No. 2-32