"Do they?" he asked stiffly, and

her name. "I wonder?"
Her heart cried out in agony to

"Ma thinks you are on the level,"

e reminded her unrelentlessly, pipe

She flinched and lowered her head

whispered. "I am awfully sorry."
"You are afraid of something,"

he continued as if reasoning things

out for her. "I have seen it in your eyes all day. And just now some-

He did not answer her question,

just ignored her interruption. "You want to hide for some reason. All

right." There was firm decision in

and threw it out of the car. "We lost the paper when Ma asks for it.

The wind got it."

"Thank you," she said chokingly, and the tears spilled over the lashes

this time and she did not try to

He put a hand over hers gently,

"You will tell me some time all

about it, Honey, and until then, it is all right. You need a friend and

for a while." He lifted his voice to

a more cheerful note. "Would you

like to go fishing tomorrow?"

being so nice."

am it. Now we will forget troubles

"Oh, Art!" she said forcing a

ghost of a smile. "I'd love to go fishing. And I could kiss you for

He laughed and there was a bit

of amusement in it.
"You may have to do it sooned

than you expect," and he pointed up

on Art's arm as he started to move

"About 80 miles or more. I guess.

14. Staving power

(Continued next week.)

we from San Francisco

stop them for a moment.

is voice. He picked up the paper

look for her.

some things. Honey?"

between his teeth.

tore at your heart."

names wrong now and then, don't she knew instantly that he was wondering why she had lied about attorney. She takes a plane for Prancises but it becomes lost in a foa lands in the sea just off shore. She picked up, the lone surrivor, by a y-lawyer, Art Carey, who lives with mother near by. She gives then came Honey Rice, but that aftermoon we she and Art set the newspaper be-name is listed among the victims. go to Dan, but common sense told

CHAPTER VL

(Continued from last week) "I'll sure be glad to get back, too," he added. "Loafing is fine for a time but then you get fed up with it." He took out his pipe and filled it." "I've had my say. Now, let's hear about you," he suggested

"I'd like to, yes-but I can't," and lit his pipe.

Honey's brow clouded. "There isn't much to tell," she faltered. "I she told him earnestly, feeling terrible that he had caught her in a falsehood when he and his mother had taken her in so gladly and am an orphan since my grand-mother died several years ago. I without asking questions. "Pl believe me, Art," she implored. live by myself and do as I please and have a very good time. Even walking with Art, and lis-"And your name really is Honey Monroe?" he kept on with determitening to his soft, interesting voic ould not erase Dan from her mind. She kept remembering that ation seeking the truth anyway. hought of her as a thief and would

she was still alive. His love would interiere with what he deemed "A penny for your thoughts. They must be interesting to take you so far away." said her companion, recalling her to the present. "I'm sorry," she apologized. "They

have her arrested when he found

aren't for sale." "Ah, a man then. When a girl is secretive abbout what she is thinkthing in the paper made you catch your breath for a moment and it ing, it's always a man." won't argue the point," she "Does nothing escape you?" she asked him softly. laughed, "because lawyers have way of winning their points." We sure try hard."

Honey rode into the village with Art for the mail in the late afternoon. It seemed she had known him always and not just since early morning. While he assorted and opened his letters, he handed her e paper to read. The headlines, of course, were all about the crash. There among the list of victims was her name, Honey Monroe of Los Carey reading the same list over

er shoulder. Surprise crossed his face and he lifted his eyes and met hers square y. There was a hint of inquiry in the depths of his but he said nothing. Honey lowered her gaze quick-ly and continued to read the other captions on the front page while a flush of guilt burned her cheeks. breath and a sob rose to her throat as her eyes fell or an item near the bottom of the page.

CHAPTER VII With hands that shook uncon-

trollably. Honey folded the evening paper carefully, trying to pretend that all was well when her whole world was about to crumble, and handed it back to Art. That last article she had read was about Daniel Brewster. He was in the hos-pital, the paper said, hovering between life and death. His assailant was unknown and there seemed to he a cloak of mystery surrounding the affair. The police, it said were inclined to believe that a woman was involved, since the bedroom door was locked from the inside and escape had been made by sheets

grief that wanted to come out. When she could speak without giving herself away, she said lightly: "Newspapers do get things and

How Can I?

the correct position.

Q. At dinner, how and in which

hand should a maid hold the dist can be used to steady the dish.

Q. Is it proper for a man to assis a woman in putting on her rubber

her to stay under cover until he was well enough to talk to her.
That was her only chance of is proper for a man to perform.

Q. To whom does a prospective Of the whom does a prospective bridegroom usually give a dinner, and how long before the wedding?

A. He usually gives a stag dinner to his ushers and very close men As for Joe, she reasoned, he would see her name among the crash victims and would cease to She was so deep in her own

> her wraps when she has dined with a man and is preparing to leave the A. No: she should wait either for

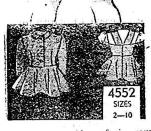
Q. May one use the typewriter for invitations, acceptances, or regrets?

A. No; this is considered in bad

return all letters?

A. Yes, even without being to in shame. Tears stung at the back of her eyes hotly. "I know," she The informal greeting is





to the cottage as he pulled the car to a stop before the garage. "There stands the curious neighbor. I don't know what story Ma has told Mrs. Riba, but we'll have to stand by Honey stepped out of the car and inconsciously dropped her hand in the dress pocket and felt the velvet box. Its presence had been forgotten momentarily, and feeling it now was a distinct shock and it brought her heart right into he throat. Her mission had not been accomplished and she was reminded once again to be cautious.
"Wait." She put a detaining hand

> A. Equal parts of plaster of Paris A. Equal parts of plaster of Farsand powdered sugar make an excellent roach powder. One of the favorite haunts of roaches is around the sink. Watch this place for any signs of them.
> Q. How can I remove scratches

be noticeable after they have been

Q. How can I clean an enameled A. One of the best cleaners for A. One of the best cleaners for white or colored enameled gas stoves is a light coat of paste wax. Allow the wax to set for a few minutes, then polish. A fine gloss will be the result when cleaning a waxed stove if a damp cloth is wiped over it, then rubbed with a



Q. In what colors and where should monograms be engraved on letter paper?

A. They may be engraved in gold, silver, plain white or in colors at the top of the paper, the size and shape of the paper determining

she is serving?

A. The dish should be held on
a folded napkin in the left hand.
Then, if necessary, the right hand or overshoes?

A. This is a courteous act which

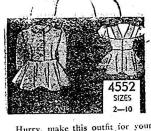
friends an evening or two before the wedding day. Q. Should a girl begin to put on thoughts that she jumped when Art spoke to her.
"You wouldn't care to explain

Q. When an engagement h

Q. What is the difference between a formal greeting and an informal greeting when meeting a friend?

A. The formal greeting is "How





'Pride and Joy"! Pattern 4552 is an entire wardrobe! Jumper with a darling, whirl-away skirt, snug Pattern 4552 comes in sizes 2, 4, STYLE NUMBER.

Send your order to Box 1, 123 Eighteenth St., New Toronto, Ont.

Q. How can I make a good roach

scuffed shoes before they are polished and the scratches will barely

bread crumbs?

A. Mix the crumbs in melted butter over a low flams. This is a much easier method than attempting to butter the crumbs.



By Rev. R. Barday Warren

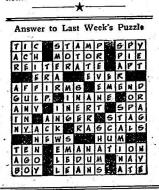
Golden Text: Fear not; for, be-hold, I bring you good tidings of great joy, which shall be to all people.—Luke 2:10.

still news. It is old news, but it is good news. For one day at least itakes the headlines from the latest nakes the headunes from the their murder. Its solemn cheer seems to permeate the atmosphere of factory and home. It is solemn because sacred. The child born in Bethlehem's manger was Immanuel, Gow with us. The Divine One took flesh and was made in the likeness of

serpent's head. The sacrifices pointed to the Lamb of God who would take away the sin of the world. The prophets foresaw Him. They joined in telling the place and time of His birth, His lineage, the manner of His Ministry. They de-

Let us enjoy to the full the spirit of Christmas. As in war opposing armies have made a truce for Christmas Day, so let us relax from the war of nerves. Let us praise God as the choir of angels over the hi as the choir of angels over the hillside and the wondering shepherds.
Let us bring our homage as the wise
men from the East. The south
warmth of the Christmas Spirit can
help to dispel the cold war. Sin
divides us, but Christ unites us.
He removes the divisive factor, sin,
from all those who will let Him. O
these all the peoples of the world would hear anew the song and let it reecho in their souls, "Glory to God in the highest, and on earth peace, good will toward men."

She Said It! "Why, Jane," protested the mist-ress, "that cake is as black as a cinder. Did you cook it according to my instructions?"
"Well, no, mum," replied the cul-



HANDY HINTS

Furnace In Amic-Oil-fired fur-Firmace in Atno-Universe in-man that heats from the atthe for me where cellar space is not avail-able. Unit measuring 6 ft. x 3 ft. weight 490 lbs., hangs from ceiling on four steel eye-blot hangers. A blower draws air in past two filters, four is through the heating unit. forces it through the heating walk. Warm air is pushed into room by

Has Water Control - Thermostatic control for electric heaters in domestic water service tanks that can be installed in combination with a supplementary water heater in the tank as a booster mit for quick supply of hot water.

Squeezed From a Tube-A new Squeezed From a Tube—A new innovation in the packing field is now ready for distribution. Designation of gift wrapping and decorating, this new plastic packaging material is "squeezed" from a tube and affect of the packaging material is "squeezed" from a tube and affect of the packaging material is "squeezed" from a tube and affect of the packaging material is "squeezed" from a tube care and affect of the packaging material is "squeezed" from a tube care and affect of the packaging material is "squeezed" from a tube and affect of the packaging material is "squeezed" from a tube and affect of the packing in the packing is a squeezed from a squeeze fords a novel way to decorate and personalize a gift package. The material will stay on until rubbed off, state company officials.

> heusekeeping position. Nice hem Picasant People. Picase write Mrs. Sair, 44 Ridge Hill Drive, Toronto 10, Ont.

DOES **INDIGESTION WALLOP YOU BELOW THE BELT?**

Relief That Helps Make You Karin' To Gabelow the belt-in your 23 feet of bowels. Sow the midgestion strikes, try something that helps dissertion in the stomach AND belt-in helps dissertion in the stomach AND belt with the properties of the stomach and th





... keeps in the cupboard!



No more dashing down to the store at the last minute! Now-with New Fleischmann's Royal Fast Rising Dry Yeast you can bake any time--in quick time. This new granule form needs no refrigeration-keeps fresh in the cupboard for weeks, always right there when you need it. You can depend on it for quick baking-delicious baking results. IF YOU BAKE AT HOMEorder a month's supply of New Fleischmann's Royal Fast Rising Dry Yeast today:

CHRONICLES OF GINGER FARM y Gvendoline P. Clarke

Do you know what? We are gla

we haven't got any school age chil

dren now because we would hate to have them grow up robbed of their

independence by naving transporter tion provided for them day after day. "They don't need to ride in the bus," did you say? Oh come now, you know children... not one of them likes to be different from

the rest. If one rides the rest mus

ride too. Our children walked one and a half miles to school in every kind of weather and I don't think

Oh well, let's talk about some-

Maybe the Royal Winter Fair

might be a safer topic. The three of us went down on the last Tuesday

to the night performance. Last year

we looked around at all the live-stock. This year we didn't go near them at all. It seems impossible to

do everything in a few hours. We did enjoy the Musical Ride and the

horse jumping, also the showing of the magnificent horses. There was

one part of the programme I haven'

seen mentioned in the papers . . after the heavy six-horse teams had

been in the ring the announcer said

ready when the others came in b

they insist on coming in now-so here they are!" And with lots o

fan-fare in came a miniature dray

drawn by six Shetland ponies which

the announcer called "The Mighty Mites". My, how they raced around

eal-and not the least bit wilted

The Best System

What is "justice" in an economi

system? Is it the equalization of rewards regardless of the contribu-

tion that anyone makes or fails to make to the social product? To

many of us a system under which

the talented and skilled and indust-

rious receive no more than the in-

competent and shiftless and lazy, and which equalize rewards ir-

native, would prefer an enormously

only provides both more liberty and

welfare than any other system, but more economic justice. Under it

most of us, in spite of exceptions

value that we ourselves contribute

to the total social product. That is

how the system provides incentives

espective of effort, would be not

driver needed it.

thing else-my collar is getting a little warm.

they-were ever any the

Nobody is grambling, of course -but isn't this the craziest weather? Here we are, just into the beginning of December and no sign of winter yet. Now for goodness sake don' be a spoilsport and say—"We'll pay up for it later on!" Maybe we shall, but we don't need to let it spoil our present enjoyment, do we? And it won't if we don't set out to meet trouble half-way. And no doubt you have heard that scientists are repeatedly telling us that our seasons are changing.

If that is really so then we might

inst as well get ourselves accustor o thinking of long open falls and late springs. Time was if a farmer didn't sow his fall wheat by September 15 he figured it was no good putting it in. Now wheat sown that early is in danger of having more top than is good for it. I even noticed a farm advertised late in November which read -"Lan ploughed for fall wheat!" Tha seems to be expecting a little too much of Mother Nature, don't you think so? But maybe the agent was just doing a little wishful think-

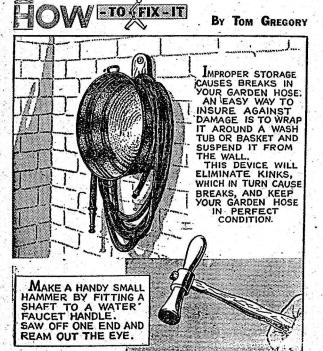
And speaking of wishful thinking -we had been guilty of that too-but along rather different lines. Our wishful thinking concerned taxes Round about this time we generally look for our tax bill, to arrive. Naturally we had been thinking about it and allowing for it on our expense sheet. And since everything else is up we thought the tax-es certainly would be. Oh brother! Were they up! In our own minds we allowed them a boost of aroun \$20. When the bill came in, t our dismay they were \$50 over and above what we paid last year. We haven't recovered vet!

dissect it, as it were, and we fir that over one-third of the total i to see all children given an opport-unity to get a good education. But what is a good education? Isn't education supposed to be a means of training a child to adjust himself to life along with what knowledge he can absorb from the usual school curriculum? But is it good training when children are raised on a spoon-fed system of education? Is it kind to children to relieve them of any trouble or hardship in regard getting to school? Adversity d velops character, then what change have present-day children to develor character—or muscle, or physica ndurance? How can they when a bus comes along, picks them up and drops them at their scho



ones with lights are LAMPPOSTS!"

Willie: "It's alright, Mum. I'm not so small inside as I look out-side."





the ring — and we noticed the dray was fitted with a brake on one back wheel — and I am sure the youngsters, there's probably nothing they enjoy more than gathering in the kitchen to make candy. This Of course we saw the Flower s especially so at this season, when better. There was a beautiful exhere's a spirit of jollity in the air. hibit of roses put on by-several nurseries co-operating to make one big showing instead of individua Here are some recipes they might ry-easy to make but really grand exhibits. It seemed almost im possible such perfect roses could be e eat, I can assure you. Honey Crisp

> 2 cups honey Break or chop the nuts into small pieces and spread them in a medam-sized, well-oiled dripping pan. Put the honey into a saucepan, place over gentle heat and let it boil for five minutes after it reaches the boiling point, stirring occasionally. Pour over the nuts, set aside t serving.
>
> Vanilla Caramels

1 cup sugar 1/2 cup corn syrup (light) 13/2 cups cream small pinch of salt

only unjust but, what is worse, un-productive. Most of us, if we thought that were the only alterproductive if not ideally just system to one which provided a per-fectly "just" distribution of scarcity r. especially at Christmas. an old recipe, using molasses: Molasses Popcorn Balls d cup light molasses

snooping" - elsewhere on this

What does S.P.Q.R. stand for? For daylight saving, are clocks put on or back?

4. What did Mark Antony want to

borrow?

5. In what well-known school story was Flashman the bully?
6. How many sides has a hexagon? Do you notice anything particu-lar about the sentence: "The quick brown fox jumps over the lazy dog"? What is a saraband?

teen men on a dead man's 10. How may stars are there in the

12. Is the age of a racehorse reckoned from the day of its birth?

alphabet; 8 Spanish dance; 9 "Trea It contains all the letters of the Rome (Senatus Populusque, Roman-us) 3. On; 4 "Lend me your ears"; 5 Tom Brown's Schooldays, 6Six; Returns or Senate and People osa; 2 Small Profits and Quick No; from a pithy plant of For-BRAIN TESTER ANSWERS



ing coat fashioned, in this picture, from a worsted type gabar-dine made by blending nylon staple fibre with wool. Addition of the nylon is said to impart greater strength and crease

Hand & Jane Andrews 1/2 tablespoonful of vinegar
1/2 tablespoonfuls of butter

cup shelled walnut meats

Put sugar, corn syrup and ½ cup of cream info saucepan. Stir until sugar dissolves, then boil to softball stage, Add another half-cup of cream and boil again to soft-bal stage, than add remaining cream and boil to firm-ball stage. Do not beat, as candy may become granular. Pour into oiled pan, 8"x8"x2", to become cool, then cut into small squares and wrap in waxed paper.
Popcorn balls are always popular, especially at Christmas. Here

Keep improving it, certainly; but don't "reject" it.—Henry Hazlitt. Appearance Deceptive "Willie, you will make BRAIN TESTER yourself ill if you eat so much pud-

TEST YOUR I. Q.

the flour Sift remaining flour with Here's a quiz that shouldn't give you much trouble. However, in the baking powder. (3) Separate eggs. Beat yolks till thick and yellow. Add yolks to side-down to prevent (4) To the same mixture ad blend of baking powder and flour a little at a time, alternating with milk. Fold in fruits.

(5) Beat egg whites till they stand up in peaks but are not dry. Fold them into the cake batter.

(6) Pour the mixture into two bread tins, which have been greased and lined with paper. The paper should be greased, too. Bake one

hour and a half to one hour and forty minutes in a slow oven (300 degrees F.). Note: Tops of loaves may be decorated with blanched almonds, maraschino cherries, pineapple and so on. In this case, place sheet of paper over the loaves while Where would you look for "fifthey are baking.

American flag?

11. What is the fourth horseman of

sure Island"; 10 Forty-eight; II Death; 12 No; from the 1st January,



But I managed to get some of my own back. Of course every man, deep down inside him, thinks that HE—if he only had a chance would hake the perfect "Hamlet" So when we got home from the show I could hear the Character pacing up and down in another room, muttering to himself, "Tis not alone my inky cloak, good mother hollered out "That should be a reminder for you to take your winter 6 cups of popped corn
Combine molasses, sugar, water,
vinegar and salt. Cook slowly, overcoat to the cleaners tomorrowit's simply filthy." Hamlet's final eech fitted what followed perfectwithout stirring, to the point where ly. It is, as you probably remema small quantity, dropped into co.

regarding the new Laurence Obrier "Hamlet" film. Now, having

seen it. I want to say that it's a

really tremendous thing—which probably sounds like a raindrop sliding down a window-pane at Ni-

agara, and saying that the Falls is a pretty considerable body of water

Anymay when you get a chance.

you owe it to yourself to try and see this version of Mr. Shakespeare's

mighty opus, as doing so is the sort of experience which doesn't-often come to one. Seeing Olivier

2s a blond Hamlet may be some-thing of a shock at first, as I've al-

ways thought of the "gloomy Dane"

However, there's no suiting

veryone. I've spoken sometimes

about a certain Character—to whom I'm slightly-related by marriage—

and on the way out of the theatre,

when I was doing a slight rave

condescendingly remarks, "Shucks

you should have just seen Forbes

But that's how it goes! Whenever

say that hockey players such as

are pretty smart, he always looks

scornful and starts raving about Howie Morenz, Dutch Nighbor and

the like. I suppose when Mothe

Eve used to remark how grand the Garden of Eden was looking, Adam

would take her down by telling

A week or so ago the papers were

fore she came along.

. .

about Olivier's performance,

ger over it.

water, separates into heavy threads Remove from heat, add butter So be sure and see the Olivier stirring only enough to mix well Pour mixture over popped corn, atirring constantly. Shape lightly while-even though I must confess that, for steady fare, I'd prefer Red Skelton or Clark Gable. Whoever and quickly into balls. it was that first tagged The Prince 1/4 cup peanut butter ½ cups shredded cocoanut tainly quite a word-painter. You crumbled cornflakes could clock all the laughs in the

teaspoon vanilla show with an hour-glass. Mix ingredients thoroughly and mold into small balls. Chill until firm and roll in powdered sugar. making quite a fuss over the "dis-(Add more peanut butter if mixtu appearance" of Bobby Breen, who a lot of you will remember as a And I know that some of you "child singing star" twenty years or would like the recipe for this gen-

VORKSHIRE VILLE consin, suddenly vanished and it SPICE CAKE plane, off on a hunting trip in Wiswo-thirds cup lard 3 cup butter Now it looks very much as teaspoon grated nutmeg. Grated rind and juice of one lemon

though it was all a publicity stunt. Breen was discovered comfortably stowed away in a hotel, and the 11/3 cup butter plane found undamaged not far ounces sultanas ounces candied shredded fro peels
43% cups sifted cake flour

away. "The whole thing smells" said the Captain of the State Patrol which had sent parties searching for the missing pair in sub-freezing teaspoons baking powder weather. I sometimes used to think eggs · -When little Bobby was starringscant cup milk that a good spanking wouldn't do (1) Cream shortening, sugar, nut a any harm. Now, maybe he'll meg lemon rind and juice unti light and fluffy. (2) Dredge fruits with some of

When Your BACK Begins to Ache REACH FOR KIDNEY PILLS 4

BECAUSE- & General Manager's Address Backache is often due to Gordon R. Ball, general manager, reported that the bank's assets stood at \$1,991,000,000, total deposits at \$1,877,000,000, both at the highest level in the B of M's history. The volume of banking transactions had continued to expand throughout the

With the Movie and Radio Folks

plaining" says one angry official

Not long ago one of the big radio networks paid "Amos in Andy"

something like two and a half million dollars for the full lifetime

rights to their show-and similar deals are pending with Edgar Ber-

gen and lack Benny, the latter re-

ported to be getting three million for his corporation stock.

. . .

The reason for such deals i

The reason for such deals is generally explained as the stars' trying to escape the very heavy "apper Bracket" income taxation. By forming themselves into corp-

orations, they get off much more

lightly than when working for straight salaries. But there might possibly be something else behind

Here in Canada we have little

idea about the way television is going ahead south of the border; movie people are beginning to rea-

it all—the threat of television.

so far as those hoge salaries at concerned. Within a year there will be plenty of stars, both on the air and in filmland, working for only a fraction of what they receive now-so maybe Messra. Bergen, Benny et al are just "getting out while the getting is good." A few weeks ago I wrote something of what I had heard and read going to take a whole lot of ex-

And although it's pretty late to be telling any gags about the U. S. enction, here's one you might like. Happening to say to the aforemen-tioned Character that I wondered how Dewey was feeling, he told of a man who ran for Reeve in an Onearly small town many years ago. Maybe McCarthy wasn't the name, but we'll call him that.

McCarthy made an intensive personal canvass, and on the eve of turned out that he was very badly beaten—swamped. in fact. When the results were known, somebody asked the defeated candidate how he felt. "There are more liars in Teeswater," said McCarthy sourly, "than there are in hell." So probably Mr. Dewey's feelings are greatly similar to that. So long for now!

Economic Regimentation Threat To All Canadians - B of M Head

FLEXIBLE INTEREST, MORE EQUITY CAPITAL ADVOCATED BY B. C. GARDNER AS STABILIZING FORCES

General Manager, Gordon R. Ball, Reports Record Deposits - Loans Levelling Off

Montreal, Dec. 6.-B. C. Gardner, president of the Bank of Montreal, told shareholders at the 131st annual meeting that doctrinaire socialism was attacking the moral and economic foundations of the nation. No Canadian, he stressed, can hope "that it will be possible to establish in this country some form of selective economic dictatorship that will apply to others but leave him unscathed. The experience of other countries makes it perfectly clear that once regimentation is established, no interest or class in the community can escape its toils.'

Such an attack, Mr. Gardner asserted, was a challenge to all Canadians, but it placed a particular responsibility on business men. "I hold no brief," he said, "for any concern that in this day and age operates without regard to the public interest." Good business practice was the first essential, and, to achieve more effective public relations, business had to tell its story more completely and in terms more readily understood by the man in the street.

year; special services of the war and early post-war years had been replaced by the larger volume of more normal banking business.

The staff of the Bank of Montreal now numbered 9,300. Referring to ionneys he had made across the continent, in the course of which he visited 135 branches in Canada as well as the bank's offices in the United States, Mr. Ball said, "This was a most inspiring experience... I cannot speak too highly of the fine spirit of teamwork, enthusiasment. United States, Mr. Ball said, "This was a most inspiring experience... I cannot speak too highly of the fine spirit of teamwork, enthusiasm and devotion of which I found evidence on all sides."

The rapid increase of personnel in recent years had brought special problems of staff training. Schools for entrants were now operating in Montreal, Toronto, Winnipeg and Vancouver, and senior staff courses had been instituted at head office, while intermediate courses were in

Weapons Against Inflation Weapons Against Inflation
Chief corrective to the present
"wide disparity between the supply
of money and the things that money
buys." Mr. Gardner stated, was increased productivity, which in turn
depended ultimately upon more rapid technical advance. There had
been a boom in capital expenditure
on new plant and equipment in Canada during the past two years, an
encouraging development, but unfortunately this expansion had not
been matched by an offsetting increase in saving. The result was
competing demand for capital and
consumer goods and a strong impet-

competing demand for capital and consumer goods and a strong impet-us to the upward spiral of prices us to the upward spiral of prices and costs.

After expressing his approval of the Government's policy of operating at a substantial fiscal surplus, Mr. Gardner questioned, whether sufficient attention was being paid to the control of expenditure. Governing bodies might well be expected "to give a lead in the climination from the public budget of all but absolutely necessary outlays."

This point, the speaker continued, took on added significance in that existing levels of taxation had a direct, and adverse effect on the saving capacity of the public, particu-

direct, and adverse effect on the saving capacity of the public, particularly that portion of the community which might be regarded as a
substantial source of venture capital.

The president referred to the possibility of using a flexible rate of
interest both to stimulate saving and
to retard the rate of capital outlay.
The policy of easy money had been The policy of easy money had been developed in a period of deflation and unemployment, and he felt that there would be a definite advantage. in introducing a further element of flexibility into the interest rate

Further, he said, it was highly desirable that an increased proportion of corporate financing should be done in equity form than through the issue of additional debt.

while interhedate contests we are contemplation for the coming year.

Mr. Ball noted that the upward trend of commercial loans, which had reached a peak in November, 1947, was now levelling off, and he regarded this as a "constructive development". In view of rising prices and costs many customers were velopment". In view of rising prices and costs many customers were adopting a more cautious attitude in their commitments. Turning to other aspects of the bank's loan policy, he showed that advances to the grain trade, as well as loans to farmers and primary producers, had increased over the past year. The bank found great satisfaction in the fact that loans under the Farm Improvement Loans Act had risen almost 50 per cept.

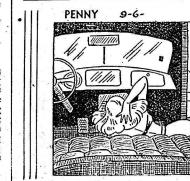
99 of Every 100 B of M Loans Approved Locally In its general lending policy the B of M had been particularly anxious to meet the requirements of small business concerns and individ-

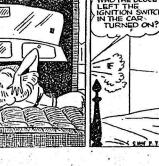
"Despite this," said Mr. Ball, "it and small ones in particular, are a disadvantage in dealing with branch banks in the smaller centres, the inference being that only relatively few have access to credit.
"With this view I emphatically disagree. The full facilities of the entire bank are placed at the cus-tomer's disposal at all of our branchclear indication that our cus

requirements are being properly and promptly met.

"I may say that as at September 30th last, of the total number of loans on the books of this bank, over 99 per cent were made directly by the details of the say that the direction of our broads." and at the discretion of our branch managers and local superintend-ents."









CROSSWORD

SWORD

20. Uncle (Scot.)

12. Encore
21. Comical
21. Encore
22. Comical
21. Chinese
dynasty
24. Express
35. Bother
41. Feligns
45. Filap
26. Kind of cactus
45. Filap
27. Moves slowly
45. Gris name
28. Avert
9. Bowling score
10. Apple seed
11. Still

28. Writing fuld
18. reservoir

38. Unreturnable
47. Rabbit tall
48. Feligns
48. Filap
49. Joshua's fath
a pledge (law) 50. Gereal seed
51. Pheasant
48. Friend
51. Joshua's fath
a pledge (law) 50. Gereal seed
51. Pheasant
51. Pheasant
52. Pheasant
53. Pheasant
54. Pheasant
55. Pheasant
56. Still
57. Pheasant
58. Order
58. Still
58. Still tree

18. Engine
14. Pastry
15. Say again
17. Likely
18. Poriod
19. Constantly
1. Asserts
5. Correct
8. Large swall

Answer to This Puzz'e Will Appear Next Week .

6. 47 48 49 50 51 53 54 57

advise a wife to divorce hers. "Divorce courts are NOT the "Divorce courts are NOT the answer. The answer is: DO SOME-THING TO IMPROVE THE HUSBANDS WE HAVE. "Drinking Is Illness" "IN THE CASE of too much liquor in his life, try the Alcoholics Anonymous existent Cet him over Anonymous system. Get him over his sickness, and be patient with him until he is well. Teach the children

that it is only a sickness, and en-list their aid. (Do this in his pre-sence, when he is sober.) Divided home life never solves the problem.

"I fiad an uncle who made life miserable for everyone else. He drank too much-but he' was just as beastly when he didn't drink, as that couldn't be blamed for his behavior. My aunt had two daughters. They loved their daddy; they thought of him as a uman being, subject to the mitakes of other human beings. He gether.
"He came out of the hospital

Want to perk up your kitchen

on mitts of bright scraps. The are big bazaar or gift items tool

Pretty potholders and mitts for heavy duty! Pattern 510; transferof 4 potholders and 2 oven mitts.

Send TWENTY-FIVE CENTS

NAME and ADDRESS.

"Blue Baby" Doesn't Look Too Blue-Recuperating in hospital

after an operation to correct the dread "blue baby" condition, two-year-old Margaret Dabore registers scepticism at nurse attempt to feed a cloth carrot to a Bugs Bunny doll.

ANNE HIRST your Family Counselor.

"OF ALL THE crackpot advice

you hand out to confused souls,

Anne Hirst," writes an enraged

reader, "the paragraph I quote is

the dumbest I'v.

"Moral courage, my eye! It takes a stiffer backbone, a wiser head and a more patient heart to MAKE IT STICK. There are more women who want a husband than women

who want to get rid of one. You

are probably an old maid who never

got a man, and therefore you freely

ever seen pub-lished. You say,

'It takes moral

courage to break

up one's mar-riage. But where children are con-

cerned. their

welfare must

* not only cured of the habit, but
* a much more patient, kindly and
* understanding man, too. Those
* girls did not build up a neurosis

against marriage, like the woman whose parents' hectic life did. "In our own little family, we

out of what is at hand.

* keep the home intact that they

* spent in hoping for, planning for and building one!"

* and building one!

* (Signed) Mrs. C. R. S.

TO "MRS. C.R.S.": Thank you

for your letter. It reveals a woman of strong character and deep faith,

who refuses to allow material ob-stacles to cloud her objective or diminish her courage. Other read-ers, with myself, will salute you.

Anne Hirst has been married

for over 20 years, and to the

same husband. Out of her own

knowledge, and the experience of observing other people's pro-blems, she has developed a wisdom and inderstanding

which is at theservice of all her

readers. If you want her help, address her at Box 1, 123 Eight-

eenth St., New Toronto, Ont.

6. 8. 10. Size 6 jumper, 11/4 yds. 39-in.; blouse, % yd. 35-in.
- Send TWENTY-FIVE CENTS (25c) in coins (stamps cannot be accepted) for this pattern. Print plainly, SIZE, NAME, ADDRESS,

> Modern Etiquette By Robert: Lee

from shoes?

A. Rub Vaseline jelly into the

O. How can I prevent the whites of eggs from falling after whipping? A. Add a pinch of cream of tartar to the whites while they are being whipped, and this can be

dry, soft cloth.
Q. How can I make buttered in coins (stamps cannot be accepted) for this pattern to Box 1, 123 Eighteenth St., New Toronto, Ont. Needlecraft Dept. Print platney PATTERN NUMBER. your



GOOD NEWS IN THE BIBLE

It is a very old story; but it

and was made in the likeness of men. It is cheer because it is good tidings to all men; to Jew and Gentile, rich and poor, high and low. He brought salvation for all.

This was the child for which forty centuries had waited. When man fell, the promise was given that the seed of the woman should bruise the second.

picted in amazing detail His suffering, death and resurrection. Now, after nineteen centudies, we look back to this event as the greatest o

* "In our own little family, we have no liquor problem. My husband has a Government position."—on a pittance, compared to other worker's earnings. There are times when I wonder how we are going to pay the bills, eat and going to pay the bills, eat and going to pay the bills. * get along.

* "But you don't see me grumbling over the scheme of things.

* You don't see me fumbling a way * out of the imaginary mess a per-* son can make of things by writ-* ing to someone who never thinks * of telling her readers to get down * on their kness and PRAY FOR * HELP, for courage and stamina * to MAKE A BETTER LIFE * "And don't stop there. Advise them to make the same efforts to

GIRL OR WOMAN WANTED

