



Hello Homemakers! Entertaining to us is what "Hula" means to the Hawaiians—a specialty. Canadian women are noted for their hospitality and during the festive season they will be very busy hostesses. But the limits of the family budget must still be observed and one way to help is to conserve left overs. Here is a simple review of cooking hints, which will all save money.

1. Keep your flour fresh by storing tightly covered in a cool place.
2. Replace flour with oatmeal, corn meal or graham cracker crumbs.
3. Put dry bread to be used as crumbs through the meat chopper.
4. Use smaller portions of meat—larger amounts of vegetables.
5. Use standard recipes and simple menus—and skip evening snacks for awhile.
6. Clarify and use meat dripping.
7. Keep leftover egg yolks covered with water in refrigerator; egg whites just covered in small deep dish.
8. Use a rubber scraper to clean out all cooking, baking and serving dishes.
9. Remember that pork liver is cheaper and more nutritious than other kinds; that stews are more economical than soups; that bran tea biscuits are cheaper than muffins; that milk dishes are recommended in preference to rich desserts; that open faced pies are less expensive than French pastries.
10. You can carve more servings pork cold than hot.
11. Wrap left-over foods and store in electric refrigerator to maintain colour and freshness.
12. Keep wedges of cheese wrapped in a cloth moistened with vinegar and packaged in waxed paper.
13. Do not go on buying sprees with out checking list of goods that are still under price control.

APPLE MEAT LOAF

1 lb. ground beef, 1 lb. ground veal, 1/2 lb. ground pork, 2 tbsps. chopped onions, 1 1/4 cups sliced apples, 1 1/2 tbsps. salt, 1/4 tsp. pepper, 1 cup bread crumbs, 2 beaten eggs, 1 cup milk.

Mix ingredients (except apples) and put half the mixture into a greased loaf pan, cover with sliced apples then put on remainder of meat. Bake in oven for 1 1/2 hrs. at 350 degs. F.

POLENTA AND TOMATOES

1/2 cup cornmeal, 1 1/2 cups water, 1/2 tsp. salt, 1 1/2 cups milk, 1 cup water, 1 tsp. fat, 1 onion, 1 cup ground meat, 1 cup tomatoes, 1/2 tsp. salt and 1/4 tsp. pepper.

Boil cornmeal in the 1 1/2 cups hot water for 8 minutes. Add meat, continue cooking 5 minutes. Stir in remaining ingredients and then pour in greased baking dish. Bake in oven at 300 degs. for 20 minutes.

PUMPKIN CUSTARD

1 cup cooked pumpkin, 1/4 cup brown sugar, 1/4 tsp. salt, 1/2 tsp. cinnamon, 1/4 tsp. ginger, 1/4 tsp. nutmeg, 1 egg, 1 cup milk.

Mix sugar, salt and spices with pumpkin. Beat egg, add milk and combine the two mixtures. Pour into custard cups set in a pan of hot water and oven-broil in a moderately hot oven, 375 degrees F., until set, about 1 hour. Six servings. This mixture may be poured into an unbaked pie shell, and makes one medium pie.

APPLESAUCE CAKE

1/2 cup shortening, 1/4 cup white sugar, 1/2 cup corn syrup, 2 egg yolks (unbeaten), 2 cups pastry flour, 1/4 tsp. salt, 1 tsp. cinnamon, 1/2 tsp. cloves, 1/2 tsp. nutmeg, 1 cup thick applesauce (unsweetened).

Cream shortening; add sugar and syrup. Add egg yolks; blend well. Sift together flour, soda, salt and spices. Add to the creamed mixture alternately with applesauce. Pour in to pan 8x8x2 lined with waxed paper and greased. Bake in oven at 350 degs. for 1 hour.

Jet plane engine noises are pitched so high that they cannot be heard by the human ear.

Sheep Raising Hit by Drought

Sheep raising in Australia has been considerably hampered by protracted drought conditions which have prevailed since late in 1943 and have continued with varying severity until the beginning of the 1947 season. Figures published by the Commonwealth Statistician show a drop in the total number of sheep from 123.3 million in 1944 to 95.7 million in 1947, a decline

in three seasons of 23 per cent. This is the lowest sheep population in Australia since 1923 and 29.5 million below the high figure of 125.2 million reached at the beginning of 1942. Fortunately the decline in breeding stock especially breeding ewes, was halted after the 1944-45 season but conditions since then have not been such as to encourage any improvement in total sheep numbers. Some indications of the severity of the adverse climatic conditions is gathered from the estimate that of 38.4 million sheep died during the last three seasons 18.6 million represented abnormal losses.

TAKE YOUR TIME

It is fairly easy to become well off financially. Instead of buying on credit something you want, save enough money to pay cash for it, and then you probably won't want it.

Eight courses for the training of Boy Scout leaders are now under way in various centres in Canada as the winter season begins. Several other courses are scheduled for subsequent winter months and the season promises to be an outstanding one from the leadership training viewpoint.

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Everywhere in Canada—in villages, towns, metropolitan centres—you can find them.

They are the people—1,500,000 strong—in every walk of life who are building their futures and doing their day-to-day financing by saving or borrowing at the Bank of Montreal.

Every member of this B of M family has a hand in building the resources of the Bank while he builds his own future. These resources, which amount to nearly two billion dollars, exist almost entirely because of the balances these people can show you in their B of M passbooks.

This money does not stand idle... it works constantly for the building of the nation.

Here is the money that makes the wheels of commerce turn... that helps the farmer garner his crops... that helps the lumberman buy equipment and pay his men.

Here are the dollars that enable the Bank to make more than 500 personal loans every business day of the year to men and women who need money to meet emergencies and take advantage of opportunities.

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To citizens on salaries... to farmers with seasonal incomes... to merchants, manufacturers and businessmen in every worthwhile line of endeavour... to municipalities, school boards and governments... to churches, hospitals and all types of public institutions... hundreds of millions of dollars are being lent by B of M managers at more than 500 branches from the Atlantic to the Pacific.

These millions of transactions add up to a billion-dollar story that makes interesting reading—not so much on account of the figures involved, but because of the human stories behind them.

For 130 years Canadians have put their trust in the B of M. Never in that time has the Bank failed to repay a dollar left in its care... never has it failed to open for business on a single banking day.

THE FACTS BEHIND THE FIGURES

WHAT THE B of M HAS TO MEET ITS OBLIGATIONS:

CASH: The B of M has cash in its vaults and money on deposit with the Bank of Canada amounting to . . .	\$ 203,696,837.69
MONEY in the form of notes of, cheques on, and deposits with other banks.	156,768,245.65
INVESTMENTS: The B of M has close to one billion dollars invested in high-grade government bonds and other public securities, which have a ready market. Listed on the Bank's books at a figure not greater than their market value, they amount to	957,888,826.81
The B of M has other bonds, debentures and stocks, representing to some extent the extension of credit to industrial enterprises for reconversion and for expansion of productive facilities in established fields. Valued at no more than the market price, they amount to	96,866,538.42
CALL LOANS: The B of M has call loans which are fully protected by quickly salable securities. These loans amount to	36,807,209.71
QUICKLY AVAILABLE RESOURCES: The resources listed above, all of which can quickly be turned into cash, cover 78.79% of all present Bank obligations to the public. These "quick assets" amount to	\$1,132,027,658.28
LOANS: During the war, some millions of dollars have been lent to business and industrial enterprises for production of every kind, including housing and construction—to farmers, fishermen, lumbermen and ranchers—to citizens in all walks of life, and to Provincial and Municipal Governments and School Districts. These loans now amount to	421,704,063.46
BANK BUILDINGS: In hamlets, villages, towns and large cities from coast to coast the B of M serves its customers at more than 500 offices. The value of the buildings owned by the Bank, together with furniture and equipment, as shown on its books at	13,276,623.00
OTHER ASSETS: These chiefly represent liabilities of customers for commitments made by the Bank on their behalf, covering foreign and domestic trade transactions.	\$1,926,944.48
TOTAL RESOURCES WHICH THE B of M HAS TO MEET ITS OBLIGATIONS	\$1,898,405,405.19

WHAT THE B of M OWES TO OTHERS:

DEPOSITS: While many business firms, manufacturers, merchants, farmers and people in every type of business have large deposits with the B of M, the bulk of the money on deposit with the Bank is the savings of more than a million private citizens. The total of all deposits is	\$4,784,441,647.51
BANK NOTES: B of M bills in circulation, which are payable on presentation, amount to	4,783,548.00
OTHER LIABILITIES: Miscellaneous items, representing mainly commitments undertaken by the Bank on behalf of customers in their foreign and domestic trade transactions.	29,100,538.78
TOTAL OF WHAT THE B of M OWES ITS DEPOSITORS AND OTHERS	\$1,817,425,734.09
TO PAY ALL IT OWES, THE B of M HAS TOTAL RESOURCES, AS SHOWN ON THE LEFT SIDE OF THIS STATEMENT, AMOUNTING TO	1,898,405,405.19
WHICH MEANS THAT THE B of M HAS RESOURCES, OVER AND ABOVE WHAT IT OWES, AMOUNTING TO	\$ 81,079,671.10
This figure of \$81,079,671.10 is made up of money subscribed by the public, and, to some extent, of profits which have from time to time been ploughed back into the business to broaden the Bank's services and to give added protection for the depositors.	
EARNINGS —After paying all overhead expenses, including staff salaries, bonuses and contributions to the Pension Fund, and after making provision for contingencies, and for depreciation of Bank premises, furniture and equipment, the B of M reports earnings for the twelve months ended October 31st, 1947, of	\$ 9,579,283.22
Provision for Dominion Income and Excess Profits Taxes and Provincial Taxes	1,156,000.00
Leaving Net Earnings of	\$ 8,423,283.22
This amount was distributed as follows:	
Dividends to Shareholders	\$ 5,600,000.00
Balance to Profit and Loss Account	1,823,283.22
B of M EARNINGS ON THE SHAREHOLDERS' INVESTMENT	
On each dollar of the shareholders' money invested in the Bank of Montreal, the Bank earned 11.81 cents in 1947:	
To TAXES	5.12 cents
To SHAREHOLDERS	4.43 cents
To SURPLUS	2.26 cents
AND HOW THEY WERE DIVIDED	

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