

Hello Homemakers! Entertaining to us is what "Hula" means to the Hawailans - 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 sinvole review of cooking hints, which will all

1. Keep your flour fresh by storing tightly covered in a cool place. 2. Replace flour with ontmeal, corn

meal or graham cracker crumbs. 3. Put dry bread to be used as crumbs through the ment chopper. 4. Use smaller portions of ment-

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 coasts; that bran tea blacults 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. grounded beef, 1 lb. ground veal. '- lb. ground pork, 2 thaps. chopped onions, 14 cups sliced apples, 14 tsps. salt, 4 tsp. pepper; I cup bread crumbs, 2 beaten eggs, 1 cup milk.

Mix ingredients (except apples) and out half the mixture into a greased loaf pan, cover with sliced apples then put on remainder of meat. Bake in even for 115 hrs. at 350 degs. F.

POLENTA AND TOMATOES

14 cup cornmeal, 114 cups water 12 tsp salt, 112 cups milk, 1 cup. water, 1 thsp. fat, 1 onion, 1 cup ground meat, 1 cup tomatoes, % tsp. salt and f.g. pepper.

Boil comment in the 112 cups hots water for S minutes. Add meat, continue cooking 5 minutes. Stir in remaining ingredients and then pour in grensed baking dish. Bake in oven at 400 degs for 20 minutes.

PUMPKIN CUSTARD 1 cup cooked pumpkin, 1; cup brown sugar, i, tsp., salt; 14 tsp. cinnamon, 12 tsp. ginger, 14 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-noach in a moderately hot oven, 375 degrees F., until set, about I hour. Six servings. This mixture may be poured into an unbaked ple shell, and makes one medium ple.

APPLESAUCE CAKE 1, cup shortening, 4 cup white sugar, 15 cup corn syrup, 2 egg yolks (unbeaten), 2 cups pastry flour, 4 tsp. salt, 1 tsp. cinnamon. 15 tsp. cloves, 14 tsp. nutmeg, 1 cup thick applesauce tunsweeten-

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 SySy2 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 car.

Robt. R. Hamilton R.O

OPTOMETRIST

will be at

Dr. G. A. Sirrs' Office TUES, EVEN., DEC. 9th COMPLETE EVESIGHT. SERVICE

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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 conbeginning of the 1947 senson. Figures published by the Commonweat! Statistician show a drop in the total 1944 to 95.7 million in 1947, a decline

in three seasons of 22 per cent. This is the lowest sheep populatino in Australla since 1924 and 29.5 million below the high figure of 125.2 million. reached at the beginning of 1942. Forespecially breeding ewes, was halted and then you probably won't want it. after the 1944-45 season but conditions since then have not been such as to encourage any improvement in total Boy Scout leaders are now under way tinued with varying severity until the sheep numbers. Some indications of in various centres in Canada as the the severity of the adverse climatic winter season begins. Several other conditions is gathered from the esti- courses are scheduled for subsequent mate that of 38.4 million sheep died winter months and the season promnumber of sheep from 123.3 million in during the last three seasons 18.6 mil- ises to be an outstanding one from lion represented abnormal losses.

TAKE YOUR TIME

It is fairly easy to become well off financially. Instead of buying on redit something you want, save tunntely the decline in breeding stock enough money to pay cash for it,

> Eight courses for the training of the leadership training viewpoint.

FOR LIGHTER - MORE TENDER PIES, CAKES AND PASTRIES



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-today 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

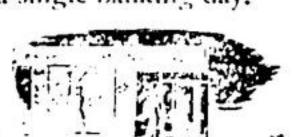
Here is the credit that provides thousands of business enterprises - from the largest company to the smallest one-man show - with the ready money they need to buy raw materials for manufacture, to pay wages while awaiting returns from the sale of finished goods, and to carry out plans for expansion.

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 .

they amount to

fully protected by quickly saleable securities. These

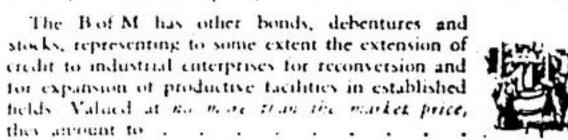
loans appoint to a contract to

advantage of opportunities.

MONEY in the form of notes of, cheques on, and 136,768,245.65

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 mar-Let. Listed on the Bank's books at a figure not greater that their market talue, they amount to . . The Bof M has other bonds, debentures and

957,888,826.81



96,866,538.42

CALL LOANS: The Bot M has call loans which are

- 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 trate . bank away to the public. These 'quick assets' amount to \$1,132,027,658.28

LOANS: During the year, many mille as of dollars have been lent to basiness and indomed enterprises for production of every kind, including housing and construction - to turners, fishernan, fumbermen Alliers and randlers to citizens in all walks of life, and to Provincial and Municipal Covernments and School

421,701,063.46

BANK BUILDINGS: In hamlets, villages, towns and large cities from coast to coast the Bot M serves its customers at more than 500 others. The value of the buildings owned by the Bank, together with furniture and equipment, is shown on its books at .

Districts These loans now amount to .



13,276,623.00

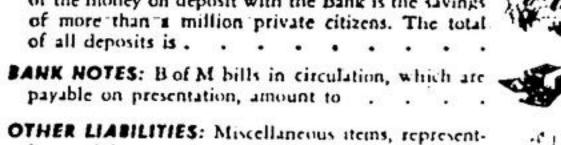
OTHER ASSETS: These chiefly represent liabilities of customers for commitments made by the Bank on & their behalf, covering foreign and domestic trade transactions.

TOTAL RESOURCES WHICH THE BOLM HAS TO MILT

31,396,960.45

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



\$1,784,441,617.31 4,781,548.00

29,100,538.78

OTHER LIABILITIES: Miscellaneous items, representing mainly commitments undertaken by the Bank on behalf of customers in their foreign and domestic

TOTAL OF WHAT THE BOLM OWES ITS DEPOSITORS TO PAY ALL IT OWES, THE B of M HAS TOTAL RE-SOURCES, AS SHOWN ON THE LEFT SIDE OF THIS

WHICH MEANS THAT THE B of M HAS RESOURCES,

OVER AND ABOVE WHAT IT OWES, AMOUNTING TO STREET, 81,009,001 This figure of \$81,079,571 to is made up of money subscribed by the same and, to some extent, of profits which have from time to time been ploughed back rate to business to broaden the bank's services and to give added protection for the deposition

EARNINGS ... After paying all overhead expenses; including staff -salaries, bonuses and contributions to the Pension Lund, and after making provision for contingencies, and for depreciation of Banks premises, furniture and equipment, the Bot M reports carnines for the twelve menths ended October 51st, 1917, of Provision for Dominion Income and Facess Profits Taxes and Leaving Net Lamings of . . .

9,579,281. 1.156,000 c

1,6400,0000

This amount was distributed as follows: Dividends to Shareholders .

BOIM EARNINGS ON THE SHAREHOLDERS' INVESTMENT On each dollar of the shareholders' money invested in the Bank of Montreal, the Bank earned 1181 cents in 1917,

AND HOW THIY WERE DIVIDED

To SHARIHOLDIRS 4.13 cents

FINK OF MONTREAL

S. 131 Canada's First established

EVERY WALK OF LIFE FOR 130 YEARS CANADIANS IN