

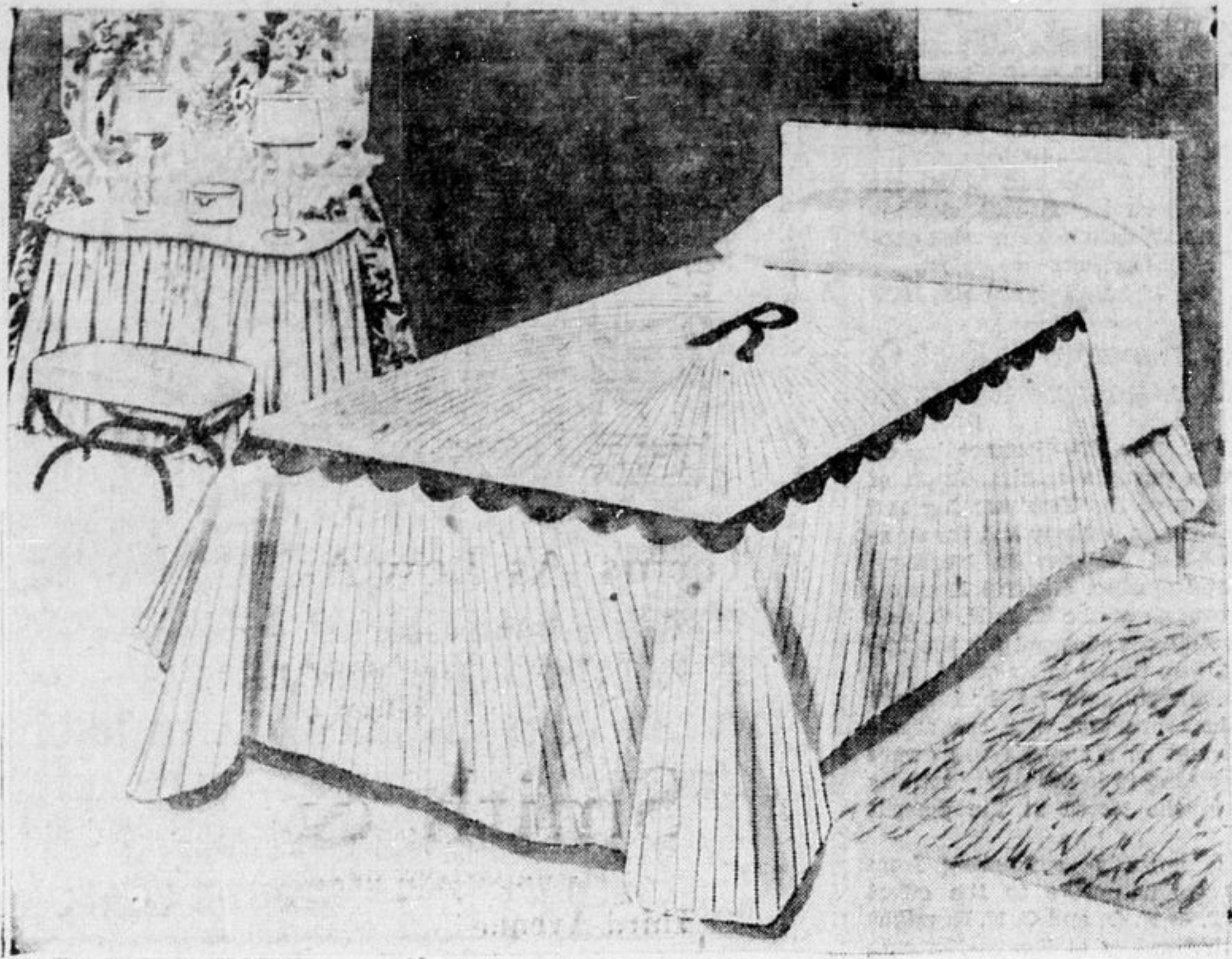


PLEASANT HOMES

by Elizabeth MacRea Boykin

MAKE YOUR CHRISTMAS GIFTS THIS YEAR

Beautiful Things for the Home Are Welcome Gifts—Lamp Shades, Table Linen, Afghans, Quilts Suggested.



Something new for bed-time glamour is this attractive bedspread-quilt that's made so easily with modern sewing machine equipment. The huge applique medallion and scalloped border are applied quickly and easily with the proper attachment in the sewing machine kit. The spread, made of

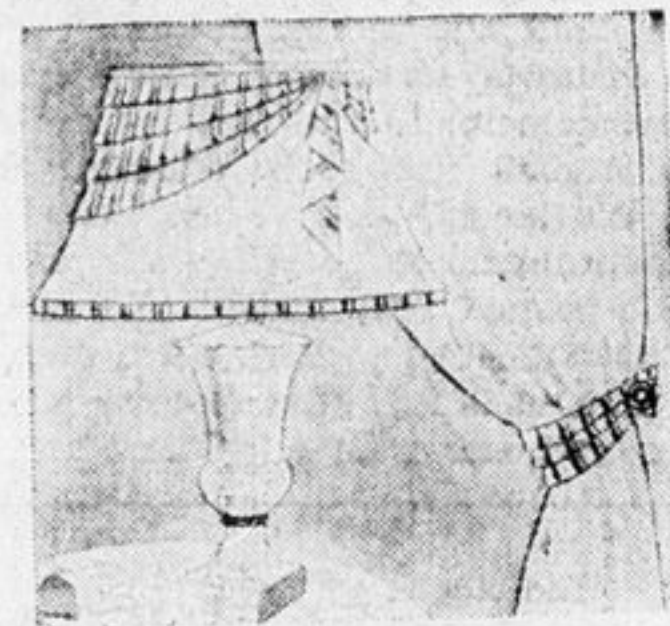
yellow glazed chintz, is mounted on warmth-giving lamb's wool padding and quilted in radiating sunburst pattern with the quilt attachment. Your local sewing center will advise you about "the hows" help with tips for that professional finish.

stops, book-ends, and a variety of charming small pictures in needlepoint, many of these in pairs. They likewise are offered in packages with all the materials necessary, including frames, and they are very quick and easy to make and not expensive to buy.

More ambitious needlepoint gifts, of course, are chair seats, but these are not impossible to finish either before Christmas providing you select a large sized design with not so much background to fill in and providing that you have considerable time to give it. Another suggestion for a real heirloom type of needlepoint gift would be to start a needlepoint rug which is made in squares. You can add a square each special holiday anniversary or birthday gift. There is time to finish one square before Christmas.

With Flowered Chintz

The sort of quilt that it is possible to start now and finish in time for Christmas is machine quilted, and this can have a lot of style. For instance a flowered chintz quilt to match the chintz in a pretty bedroom would be a thoughtful and welcome gift. Or a spread-coverlet of plain colored chintz quilted with a sun ray design with a big monogram in the centre could be finished easily by the holiday with the aid of your quilt attachment on your machine—if you don't know just how this is done, see your local sewing centre for more specific directions and help. Bedspreads made of plain material with applique designs of chintz cutouts are very pretty and practical. More ambitious a gift of a bedspread would be a crocheted or knitted one—there's something that will be treasured for generations. Another very particular type of bedspread would be a hand quilted one and don't forget if you decide to undertake this that figured fabrics by the yard as well as patchwork are charming for quilts. We are devoted to the idea of using flowered nightgown satin lined with plain colored satin or crepe for a bed quilt or a



—This lamp shade for a mere formal room has a swag and jabot finish of striped silk. Not hard to make if you are handy with your needle. If you have never sewed enough to feel like tackling a job like this, drop into your local sewing center and they will give you suggestions for such a job.

chaise longue throw—if you like the idea but can't quilt yourself, you can tack it. If you don't have time to embark on any sort of ambitious quilting job before Christmas, consider smaller quilted gift such as boudoir cushion and baby throws, large sachet folders for lingerie and handkerchiefs.

An afghan is one of the loveliest of Christmas gifts if you are in a really generous mood with your time and talent. The afghan pattern books this year offer more interesting varied suggestions than ever with styles both tailored and dainty, or make up your own design with squares or stripes in contrasting tones and wool embroidery for design interest. Wool embroidery in a lazy daisy stitch requires no pattern and goes very fast. You can plan delightful color effects in the squares or stripes. Or if you don't mind the extra hard work, you will find cross stitch embroidery designs in various of the afghan pattern books. Intricate stitches lend infinite variety to the effects you may achieve in afghans.

TEACHERS MEET

About Thanksgiving time, a little girl came home from school and announced that she didn't have to go back for the next two days. When her mother asked her why that was, she explained: "The teachers are having a convulsion."



This afghan in blocks of beige and cream yarn has the white blocks embroidered with pastel flowers in the simple lazy-daisy stitch. These are done with a large darning needle and wool yarns. They go quickly and require no pattern—all you need is an eye for combining colours. This afghan has been lined with pink crepe and tacked at the corners of the square. The edges are finished with crocheted scallops.

Abitibi Paper Co. Earnings Increase Over Last Year

Toronto, Nov. 27—Earnings of Abitibi Paper and Paper Company Limited for the month of October, 1940, prior to audit and charges for depreciation of \$1,487,750 and bond interest of \$286,585 (including interest on overdue and unpaid interest) amounted to \$702,460 as compared on a similar basis with \$731,764 in September, 1940, and \$544,827 in October 1939.

Shipments of newsprint in October, 1940 amounted to 37,210 tons also compared with 36,679 tons in September, 1940 and 37,246 tons in October 1939. Present indications are that shipments of sulphite pulp in November 1940, will amount to about 6,000 tons as compared with 5,195 tons in November, 1939.

Earnings prior to bond interest and depreciation for the first 10 months of 1940, amounted to \$6,528,897, as compared with \$2,466,235, \$2,307,733 and \$3,907,500 for the corresponding periods of 1939, 1938 and 1937, respectively.

Official statement of G. T. Clarkson, receiver and manager, notes that included in October, 1940, earnings is \$131,393 received as premium on United States exchange. Bond interest of \$286,585 for such month is exclusive of

the premium which would have to be paid to permit payment of such interest to be made in the United States as can be required.

RIGHTEOUS INDIGNATION

After inspecting his stock of provisions, the lodger sought his landlady. "Look here, Mrs. Simpson," he said sternly, as he held up a jar. "I'll bet you've been at my marmalade again." "Pardon me, sir," replied Mrs. Simpson, in dignified tones, "you insult me. I never bet!"—Exchange.

SAWING WOOD
Whifflebotham—My, that was a wonderful sleep I had last night. I slept like a log. Mrs. W.—Yes—a log with a saw going through it.—Exchange



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A presentation, in easily understandable form, of the 'Bank's

ANNUAL STATEMENT

31st October, 1940

LIABILITIES

LIABILITIES TO THE PUBLIC

Deposits	\$848,865,349.96
Payable on demand and after notice.	
Notes of the Bank in Circulation	19,816,520.50
Payable on demand.	
Acceptances and Letters of Credit Outstanding	11,677,303.17
Financial responsibilities undertaken on behalf of customers (see off-setting amount in "Resources").	
Other Liabilities to the Public	3,892,125.64
Items which do not come under the foregoing headings.	
Total Liabilities to the Public	\$884,251,299.27

LIABILITIES TO THE SHAREHOLDERS

Capital, Surplus and Undivided Profits and Reserves for Dividends	77,083,656.50
This amount represents the shareholders' interest in the Bank, over which liabilities to the public take precedence.	
Total Liabilities	\$961,334,955.77

RESOURCES

To meet the foregoing Liabilities the Bank has

Cash in its Vaults and Money on Deposit with Bank of Canada	\$ 83,034,576.56
Notes of and Cheques on Other Banks	32,254,269.70
Payable in cash on presentation.	
Money on Deposit with Other Banks	61,382,283.44
Available on demand or at short notice.	
Government and Other Bonds and Debentures	461,827,040.63
Not exceeding market value. The greater portion consists of gilt-edge securities which mature at early dates.	
Stocks	196,182.87
Industrial and other stocks. Not exceeding market value.	
Call Loans outside of Canada	19,552,470.11
Secured by bonds, stocks and other negotiable securities of greater value than the loans and representing moneys quickly available with no disturbing effect on conditions in Canada.	
Call Loans in Canada	4,606,348.55
Payable on demand and secured by bonds and stocks of greater value than the loans.	
Bankers' Acceptances	332,264.27
Prime drafts accepted by other banks.	
TOTAL OF QUICKLY AVAILABLE RESOURCES	\$663,185,436.13
(Equal to 75% of all Liabilities to the Public)	
Loans to Provincial and Municipal Governments including School Districts	35,313,063.39
Other Loans	233,560,368.24
To manufacturers, farmers, merchants and others, on conditions consistent with sound banking.	
Bank Premises	13,900,000.00
Two properties only are carried in the names of holding companies; the stock and bonds of these companies are entirely owned by the Bank and appear on its books at \$1.00 in each case. All other of the Bank's premises, the value of which largely exceeds \$13,900,000, appear under this heading.	
Real Estate, and Mortgages on Real Estate Sold by the Bank	974,202.89
Acquired in the course of the Bank's business and in process of being realized upon.	
Customers' Liability under Acceptances and Letters of Credit	11,677,303.17
Represents liabilities of customers on account of Letters of Credit issued and Drafts accepted by the Bank for their account.	
Other Assets not included in the Foregoing	2,724,581.95
Making Total Assets of	\$961,334,955.77
to meet payment of Liabilities to the Public of	
leaving an excess of Assets over Liabilities to the Public of	\$ 77,083,656.50

PROFIT and LOSS ACCOUNT

Profits for the year ended 31st October, 1940, after making appropriations to Contingent Reserve Fund, out of which Fund full provision for Bad and Doubtful Debts has been made, and after deducting Dominion and Provincial Government Taxes amounting to \$1,927,824.40	\$3,435,941.59
Dividends paid or payable to Shareholders	\$2,880,000.00
Appropriation for Bank Premises	500,000.00
	\$ 55,941.59
Balance of Profit and Loss Account, 31st October, 1939	1,265,700.56
Balance of Profit and Loss carried forward	\$1,521,642.15

HUNTLY R. DRUMMOND, President JACKSON DODDS, G. W. SPINNEY, Joint General Managers

The strength of a bank is determined by its history, its policy, its management and the extent of its resources. For 123 years the Bank of Montreal has been in the forefront of Canadian finance.

No doubt there are plenty of conscientious souls who have Christmas all wrapped up in bright ribbons by now. So they can be smug all through this last gay and glittering month and relax while the rest of us are deep into the dear bustle. For our part we'd hate to miss the flurry of the Christmas season and the coming weeks of getting ready.

For Generous Readers

Those who don't really get the proper spirit of the holiday until Thanksgiving is tucked away will even have time to start handmade gifts and finish them before the great day. Today we suggest gifts to make — mainly for our generous readers who care enough about their friends and relations to spend time and affection over gifts of hand work. The same idea will be of interest to the rest who like pick-up work on winter evenings and are casting about for suggestion for things to make for their home.

If you have only spare time to give to your efforts, better not attempt anything too ambitious to finish for Christmas. Among the things you will be able to finish easily are lamp shades to match special rooms. These may be gayly informal — of gingham, chintz,

homespun, eyelet embroidery, wall paper. Or they may stand on their dignity for a more formal room and be made of taffeta, satin, velvet, damask or some of the new intricately woven fabrics of silk, glass, fibers, synthetic materials or gleaming metallic paper. Finish with interesting braid swags and jabots fringe cartridge pleat bands appliques of chintz motifs, ruching, sprays of metal foil, leaves, bases, feathers or shells. You'll want to make your shade for a certain base your lucky recipient has or else present



Needlepoint gifts always have facilities welcome. This telephone book with inset of needlepoint is easy and quick to make for Christmas giving. You buy a package which contains the motif all worked, a telephone book cover, needle, yarn and instructions.

the lamp complete with base and shade.

Painstaking

Table doilies and napkin sets can be started now and finished in plenty of time for Christmas. These will preferably be of linen, and with a shortage of linen facing us any home maker will bless you for such a thought. If you chose colored linen you can finish the edges with inch wide bias bands of white linen, then applique in

white linen one huge initial the full depth of the doilie, repeating the initial in somewhat smaller size on the napkin. This job isn't tedious to do as it can be stitched on the machine, but it must be precise and painstaking — nothing slapdash, please. Another effective and simple design for table doilies and napkins is to applique cut-out motifs of chintz, printed linen or costume on a plain ground; be sure the figured material selected is washable and pre-shrunk if it's not linen. You can use the zig-zagger attachment on your sewing machine for this job, though hand-whipping will be much more fastidious for this. Finish the edges with bias bindings or hand rolled hems. Simpler table sets can be made of checked gingham with fringed edges and appliques of fruit in plain colors. Then, of course, crocheted doilies of fine design are really lovely and make extra special gifts.

In this same category might come gifts of pillow cases and sheets with hand-embroidered monograms or with hand-appliqued monograms. These may be given a flair of novelty by using a fine flowered printed linen or washable chintz for the appliqued monograms, or if you are clever at designing, have a graceful scroll or gay unusual pattern to applique which will give this pillow case and sheet set a gift air.

Finish in Few Evenings

Don't be afraid of a needlepoint, even though there is only one month to finish it in. There are ever so many small bits of needlepoint which don't require a great deal of work. A Moire desk pad with an insert panel of needlepoint is a charming gift and one that can be easily finished in a few evenings of work. Another smaller gift that can be equally quickly done is a telephone book cover with an insert of needlepoint. You can buy either of these in packages at your art needlework departments of your favourite store. They come complete with all the materials required. Other needlepoint articles for quick-to-make gifts include door

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