Beauty and You

by PATRICIA LINDSAY

IS YOUR SMILE A BEAUTY ASSET OR LIABILITY?

and others.

vent overweight.

to overweight."

such as anemia, colitis, constipation,

What about heredity and over-

weight? Overweight seems to run in

shown that in the majority of these

cases when one or more members of

allow themselves to become overweight

foods, excessive intake of starch foods-

balanced dietaries and overeating in

some families but experience



(By Patricia Lindsay)

How foolish is the girl or woman who neglecus her teeth!

One cannot go about with mouth closed all of the time to hide a neglect which is careless, foolish and which could be avoided easily.

Pretty teeth add beauty to a smile Everything within a girl's means should - be done to make her teeth beautiful.

Basic care begins at home, of course, with night and morning brushings, the daily use of dental floss and antiseptic

Intellgent care begins with a visit to the dentist every six months for a professional cleaning and examination. Work needed to be done should not be postponed. Better to sacrifice entertainment or some beauty aids to pay a necessary dentist's bill. That is the better investment in beauty and in your future!

After-War Promises

The dental profession promises us some excellent post war innovations in tooth repair work. Fillings will be near the same shade as your teeth; lighter metals and plastics which will available will make bridge work and other repair jobs less costly, more comfortable and durable. Most research is being done now to establi h a diet which will prevent rapid tooth decay. In fact, most of us will be able to flash a pretty set of teeth when we smile even though nature originally did not endow us with mouth beauty

But from now until that happy day you should do something you can to preserve the health of your teeth. In case your dentist has not instructed you, here are a few good pointers on tooth care:

Avoid eating many sweets.

Loop dental floss in five or six inch lengths. Draw a fresh length through each two teeth - the loop coming through last.

Keep at least three tooth brushes in use. Brush only with a dry, clean brush If you smoke much, get more frequent professional cleansings or use a

Massage gums with a finger covered with a rubber finger so you will not cut the flesh. Massage every day after you brush your teeth.

Do not use your teeth to crack hard substances, bite threads or as a substitute for a pair of scissors, can opener, nut cracker or cork screw. People do, you know!

(Released by the Bell Syndicate



Body Dours

By James W. Barton, M.D.

Ninety To Ninety-Five Percent Of Overweight Is Caused By Overeating

I write at times about the gland type of overweight because there is a certain percentage of cases where even faithful following of a reducing diet fails to reduce weight. Naturally these overweight individuals become discouraged and go back to a regular or full diet. If they had consulted a specialist in weight reducing and, in addition to their reducing diet, he had prescribed according to their need in each casethyroid, pituitary, adrenal, sex-a reduction in weight would have followed. On the other hand because the use of gland extracts gives such excellent results in cases where gland defects are the cause or partly the cause of the overweight, many overweights, whose excess fate is not caused by gland defects or deficiencies, take or ask their physiclans to prescribe gland extracts. And unfortunately, where gland extracts are not the cause of the overweight, the use of them does considerable

harm in the body. Physicians of the Lahey Clinic, Boston, reported some years ago several cases where individuals who were of normal weight, or slightly overweight from overeating, developed goiter from the daily use of thyroid extract to re-

duce weight. In their book, "The Failing Heart of Middle Age," Drs. Albert S. Hyman and Aaron E. Parsonnel, New York, state that the attempt to correct the gland type of obesity by the admiration of the several glandular preparations without attention to other factors-exercise, diet, rest-is not only deceptive but may actually render the patient; more likely to contract other diseases

dividuals readily take on weight which soon becomes excessive.

In many of these cases where all the members of the family seem to run to overweight, Drs. Hyman and Parsennet Potato Salad states that the physician could find the cause of the overweight by visiting the patient's home where a well-meaning Noted Chef Gives Advice on but ill-informed mother or housewife is often found to be the culprit. The current belief that health and overweight go together has led many a good mother into pitfalls of deliberate and intentional overfeeding of the growing family. "Habits cultivated in such a household are not easily changed or abandoned and it is small wonder at the "tea room" type of potato salad little as possible before peeling -runthat even after children leave home such habits persist and are carried well into the middle age period.

the family determine that they will not they can, by watching their daily ha- are some cases of overweight that re- "boughten" mayonnaise, huddled m s- slices - much better than dicing them. bits as to food, rest and exercise ,pre- quire gland extracts to reduce weight, erably on a wilted lettuce leaf, has no Have ready a well mixed bowl of the great majority, not less than 90 reason or right to even exist, let alone olive oil, tarragon vinegar, minced "Overindulgence in rich and heavy to 95 percent, can prevent overweight by eating more meat, eggs, and fish

sugar, potatoes, bread, cakes, -badly and less fats, starches, and liquids. Overweight And Underweight

general, not infrequently pave the way Coupled with this overeating, disin- those who are too thin and those who and Underweight," - mentioning the coat each slice of warm potato - not clination for physical activity, and the are fat, including diet suggestions, ex- name of this paper. dislike for all forms of sport involving ercise, various types of underweight (Registered in accordance with the bowl and cause the potatoes to become competitive muscular effort, these in- and overweight. To obtain it just send Copyright Act.)

Don't Serve "Tea Room" Type of

Home Style of Salad

(By Arthur H. Deute) You ladies who wish to please us ing it to cold spuds won't work. men, should study up on the finer

served all too often by lady cooks who ning cold water is good, because it should know better. The thought, then, is that while there barely greased with an innocuous they are peeled, cut them into thin

This handy booklet by Dr. Barton 99, Station G, New York, N.Y., and if you like them. Then pour over the contains many helpful suggestions for ask for booklet No. 105-Overweight oil mixture using only enough

hail with pleasure.

The secret of this dish, of course, lies in the seasoning- and the secret of the seasoning lies in applying it to the potatoes themselves while they are still hot. Spicing up the dressing and add-

First of all, of course, boil the popoints of potato salad. You will find tatoes in their jackets - they stay that many a masculine palate rebels stay firmer that way. Cool them as tends to firm them up a bit, and keep

onion or a bit of garlic, salt, pepper, your name and address and Ten Cents powdered mustard and celery salt. to cover cost of handling and mailing Sprinkle the slices of potato with lemto the Bell Library, Post Office Box on juice, cayenne and caraway seeds, so much that it will "puddle" in the

be served forth as a piece de resistance Let all this sit in the refrigerator spoons of vinegar are mixed with And a splash of canned pimento does until you are ready to serve it. Then tablespoons of sugar. When the potanot cover up its deficiences one bit, turn it into a bowl lined with crisp toes are ready, add them to the egg But a good potato salad, prepared lettuce leaves, which have been and the onion and pour the sweetened with care and imagination, is some- sprinkled lightly with vinegar, lemon vinegar over all. Toss lightly until the thing that the fussiest gourmet will juice, salt, cayenne and a dash of wor- slices are evenly coated with the vincestershire sauce. And that's real po- egar. tato salad!

course - one male chef. I knew tops the centre of a "crown roast" of frankhis bowl of salad at the last minute furters - the franks have been grilled with finely crumbled, crisply cooked in ketchup, and formed into a ring, much to the success of the dish. Still | band of some sort. Gornish the platter another swears by the addition of with watercress, and fans or wedges chopped hard cooked eggs to the mix- of dill pickles. Wonderful for Sunday ture. Few, if any, of these devotees of night supper! the culinary art, recommend the too A dab of tasteless, mushy potato, them from being too mealy. When popular practice of including diced Inc.)

> Perhaps one of the best variants is the hot potato salad as the great Pennsoylvania Dutch cooks prepare it. Bacon drippnigs, some salt, pepper and caraway seeds are put in a small quantity of water and added to about a quart of sliced, peeled raw potatoes. The potatoes are brought to a boil, and allowed to stew gently until tender

> While this pot bubbles quietly away, slice up an onion or two and a couple of hard cooked eggs. About 3 table-

A fine way to serve this salad is to There are other versions, too, of heap the potato slices, smoking hot, in bacon. Another claims that minced standing on end, To hold them in green pepper and watercress add place you may use toothpicks, or a

(Released By The Bell Syndicate,

HER JOB

The teacher sent this note to the mother of an unruly pupil:

"Dear Mrs. Jones, I regret very much to inform you that your son, Robert, idles away his time, is disobedient, quarrelsome and disturbes other students who are trying to work. He needs a good thrashing and I strongly urge that you give him one."

"Dear Miss Smith-Lick him yourself, I ain't mad at him."-Exchange.

Post-War Problems Demand Best in Statesmanship; Responsibility, Co-operation of All Groups Needed

74th Annual Meeting of Shareholders THE DOMINION BANK

Must be on our guard not to permit the socialization which has led up to dictatorship in other countries, says C. H. Carlisle, President.

Robert Rae, General Manager, Analyzes financial report and notes year of steady progress by bank.

Canadian banks in strong position to help solve difficulties facing Canada after the war. At the 74th Annual Meeting of The Dominion

Wednesday, December the 13th, the President and the General Manager addressed the Shareholders. The President, Mr. C. H. Carlisle, was in the Chair.

Bank, held at the Head Office in Toronto on

BANK'S YEAR REVIEWED BY THE GENERAL MANAGER, ROBERT RAE

Mr. Rae said he was gratified to report another year of steady progress. The Profits for the year were \$925,000., an increase of \$11,000 from a year

After paying the dividends, \$560,000, making a contribution of \$110,000 to the Officers' Pension Fund, writing \$150,000 off Bank Premises, providing \$834,508.29 for Dominion Government taxation, the balance at credit of Profit and Loss Account was increased by \$106,000 and now stands at \$1,071,000.

A reservation of \$412,000 has been made for additional taxes in respect of the fiscal year ended 30th October, 1943. This sum was arrived at after consultation with officials of the Department of Finance. Our Dominion taxes for 1943, including the provision of \$439,019.03 reported in last year's statement, accordingly, totalled \$851,019.03 and for 1944, \$834,508.29. The refundable portion now stands at \$172,946.34

Turning to the Balance Sheet, Notes of the Bank in Circulation were \$1,462,000, a decrease of \$618,000. Under the provisions of the new Bank Act, after 31st December, 1944, note liability will be reduced to 25% of capital.

Substantial Increase in Deposits

Total Deposits amounted to \$247,839,000, an increase of \$50,121,000. Non-interest bearing deposits are up \$18,671,000, interest bearing deposits increased \$34,835,000, Dominion and Provincial Government deposits decreased by \$3,386,000.

Cash Assets-\$48,290,000-equalled 19.01 per cent of public liabilities, and the readily realizable assets, including Government, Municipal and other Bonds, and Call and Short Loans, amounted to \$196,754,000, or 77.46 per cent of public liabilities, as compared with 74.58 per cent in 1943.

Investments total \$143,636,000, an increase of \$38,869,000, of which \$139,419,000 is in Dominion and Provincial Government securities, \$79,122,000 maturing within the next two years, and including Dominion of Canada Deposit Certificates of \$57,480,-000 bearing interest at 34 of 1% per annum.

Commercial and Other Loans

Call and Short Loans in Canada, \$1,325,000. representing advances against readily marketable securities, show an increase of \$203,000, while Call and Short Loans elsewhere than in Canada, \$3,402,-000, decreased \$1,033,000.

Commercial Loans increased by \$5,520,000 and now stand at \$65,759,000.

"Post-war conditions and the steps which should be taken to meet them", said Mr. Rae, "are the subject of many divergent views; of one thing we may be sure—the Canadian Banks are in a strong position and will do their part in solving the difficulties which will confront us. If our citizens are united in a strong resolve to meet these problems in a spirit of fair play and co-operation, we need not fear for the future of our Country."

Mr. Rae pointed out that over six hundred members of the Staff were in the active services and mentioned with regret that fifty-two have made the supreme sacrifice, six have been reported missing and eight are prisoners of war.

MR. C. H. CARLISLE, PRESIDENT DISCUSSES THE NATION'S POST-WAR PROBLEMS

Mr. Carlisle referred to the seventh decennial revision of The Bank Act, and some of the proposals made and rejected. The principal revisions made to The Bank Act, he said, were as follows: The Bank Act, as revised, extended the Banks' charters for the usual period of ten years. The maximum legal rate of interest or discount was reduced from 7% to 6%. Section 88 of The Bank Act was amended to simplify its operations. The right of the chartered banks to re-issue notes after January 1st next was tax laws whereby duplication of taxes is eliminated; withdrawn. Bank shares were reduced from a par whereby the system is simplified; whereby taxes value of \$100.00 per share to a par value of \$10.00 levied are not so excessive that they retard personal

senting votes, by a parliament consisting of 245 members. He continued:

"The Inner Reserves proved to be the most contentious subject. The long experience of the chartered banks has proven the necessity of such reserves and the fairness of the methods of their operations. During acute or long depressions these reserves must be adequate if banks are to remain solvent. The Inner Reserves are set up out of the banks' carnings, and are subject to taxation before being distributed to shareholders. Also, the money thus reserved remains active in the banks' business."

Canada's Post-War Problems

"Post-war problems," said Mr. Carlisle, "must be dealt with fairly, efficiently and with a high degree * of permanency. Not only has our country been disorganized by war, but the major countries of the world have been disorganized and damaged to an unprecedented extent. Hatred has been established. Huge debts have been created that will require the maximum effort of several generations to liquidate. New philosophies have been presented—many of them the antithesis of the sound principles of democracy political interference. and good government.

among nations. State boundaries will be changed. Many of the new governments will be modified so that they may better fit into a more homogeneous, must be established on a more equitable basis than has yet existed. A monetary system must be created so as to enable and make possible commercial intercourse throughout the world. Reconstruction must take place in devastated territories, and aid must be given to those who have been left destitute by the war. This is a major work, which requires the best in statesmanship and unselfish effort of the many nations involved. Canada will be called upon to share proportionately in this responsibility.

"It is likely safe to state that from 1,000,000 to 1,500,000 of our men and women now in war employment or in the armed forces must be re-established. Gainful employment must be provided for all who require it. Ample hospitalization and nursing must be provided for the sick and the injured. Pensions must be established for dependents, and for those incapacitated. Some of these charges will be recurring for many years; the total will be a material sum. It would appear that even three years after the war we shall have an annual expenditure of \$2,500 millons, or over five times the taxes collected for the fiscal year ended March 31st, 1939."

Finding a Solution

"Can we solve our present problems? I am quite sure that we can. We have abundant natural resources, many undeveloped; a healthy, intelligent, industrious, proud and free people second to none, who have built this great expansive territory into a great nation. If our people and industries are free from restrictive and class legislation, and maintain a united effort, then and then only will Canada continue her way of progress and meet her every obligation.

"Will we solve our present problems? That depends! They will not be solved if we add unduly to our present debt; unless we have free and competitive industry; unless we have freedom in choosing our way in life and each has the opportunity to share proportionately in the things we produce; unless we see to it that individual effort is not destroyed by destroying individual responsibility; unless we have government that will enact law for the protection of our people as a whole, and enforce that law equitably, irrespective of race, creed, religion or locality; unless we have compulsory incorporation of all organized groups or societies that affect our people generally, thereby bringing them under governmental jurisdiction, with equal rights, equal responsibilities."

Misleading Propaganda

Other conditions were that politicians cease their misleading propaganda, causing people to believe that post-war conditions will be free from want, free from fear, free from unemployment, free from depressions; that people will enjoy higher standards of living; that we shall have shorter working hourswhich means less production at higher costs; that if we can finance war production we can finance peace production. There is little in common between war production and peace production. War production s highly specialized. Its turnover is rapid. The goods produced are for immediate consumption. There practically no selling expense, no advertising. Financing is largely supplied by the government. To provide this production we have had to raise, through taxation and borrowing, billions of dollars, the repayment of which is an obligation not only of the present generaton but of succeeding generations. Domestic production has not been operated along these lines-nor can it be. We are at a loss, as well as those who have made and are making these mises would be at a loss, to know how to proceed to implement them. If they are implemented even to a small degree, it must be done through greater economy, greater effort, greater expansion of our trade-both domestic and foreign, a lower cost of production, a lower cost of living and a willingness to receive a less wage, a lower profit.

We must have a radical revision of our present per share. These were enacted with only six dis- and corporate activity. It is obvious that only a

reasonable and equitable tax will increase tax income, as it gives a greater incentive to both individual and business for greater effort, a greater expansion and greater employment. Our present taxation system is one of emergency and one for war requirements. It is efficient for the purpose it serves, and much credit is due to our Minister of Finance and his associates for their successful war financing at very low rates. But war taxation does not lend itself to postwar or peacetime conditions. A change is essential.

Responsibility of Organizations

"Both industrial and labour organizations should be beneficial and constructive, in expanding markets, creating more constant employment, lowering the cost of living and causing a general improvement in the worker's condition; in improving quality of product, creating a better service, providing a greater economy and an ever-increasing effort, to earn public confidence and support. Management and labour have much in common. They both depend on the same source for their remuneration. The maintenance of a company's financial position, the expansion of its business, its ability to carry on is surely of mutual interest and responsibility both to the employer and to the employee. In cases where disputes arise, strikes could be avoiced and losses prevented if such disputes were referred to our established courts for litigation, as is the common practice in all other disputes. We can, with confidence, accept the judgments of our courts, as they are free from coercion or

"In thirty-four years' experience in Canadian "The major tasks will be adjustments between and industry I have found the employee co-operative and fair. The danger to individual and governmental freedom and security does not lie in the labour organization itself, but in its maladministration. constructive and friendly society. Trade relations Over a period of years certain officials of labour organizations have secured and are attempting to secure a greater control over labour, over industry and over politics.

"When an organization or organizations are created for the purpose of controlling mass voting in accordance with the views and wishes of the officials of such an organization, such a condition is not desirable. The "closed shop" and "exclusive bargaining right" exclude the worker from employment in a plant so governed unless he joins the particular labour organization possessing those rights-notwithstanding that he may disagree with the principles employed. He is hired and paid by the company, but his opera- understanding and co-operation."

Deposit with Minister of Finance.

Government and Other Securities...

tions are controlled by the union. He has little relief for employment elsewhere, as the "closed shop" practice is general. In a free country he is not free to choose his own employment.

"It is practices such as these that prove detrimental to labour, to labour organizations and to the public.

"The maximum of goodwill, the maximum of efficiency, the maximum of public co-operation can only be gained when industrial organizations, labour and labour unions will plan unselfishly together, whereby the greatest economy, the highest efficiency and the maximum production may be achieved, and out of these achievements a fair and equitable distribution may be had of carnings, distributed in dividends or in wages.

Results of Socialization

"Socialistic and Communistic propaganda is rife throughout Canada. Its advocates hold out many inducements which may be taken for betterment, but not at any time in history have policies such as those advocated proven successful, beneficial or permanent. Socialism progresses to its final stage of regimentation and dictatorship. Socialistic Germany rapidly reached dictatorship under Hitler. A similar process in Italy culminated in the dictatorship of Mussolini. Neither the people of Germany nor the people of Italy have prospered under these dictatorships; nor can they be happy in their almost total destruction. We are fighting in foreign countries a costly war to prevent such regimentation involving our country. At the same time we must be on guard not to permit to be created within our own State an equal socialization with equal results.

Constitutional Safeguards

"The rights and responsibilities of each province in Canada are set forth in the British North America Act. Any attempt at abridgement of such rights is fully protected by our courts. A greater right assumed by the province than that permitted by the British North America Act leads to discord and disunity. It is quite evident that if we are to continue our Federal Government that each province must conform to the laws of that government. We must not overlook the penalty of civil war caused by secession of the Southern States, nor the disintegration of France-torn asunder by different political parties and by different groups, selfish in purpose. Similar conditions can happen in Canada unless we cease our nagging criticism and replace it with a spirit of better

100,885

143,636,199

\$275,341,417

THE DOMINION BANK

Condensed Statement as at 31st October, 1944

ASSETS

Cash on Hand and in Banks, including Bank of Canada...... \$ 48,290,005

Call Loans	4,727,560
Commercial Loans and Discounts Bank Premises Liabilities of Customers under Letters of Credit, Acceptances	\$196,754,649 67,123,259 4,884,640
and Sundry Other Assets	6,578,869
	\$275,341,417
LIABILITIES	
Deposits	\$247,839,696
Deposits by other Banks	4,368,192
Notes in Circulation	1,462,767
Letters of Credit, Acceptances and Sundry Other Liabilities	6,599,037
Capital, Reserve and Undivided Profits	\$260,269,692 15,071,725

The General Manager, The Dominion Bank, Toronto, Ontario.

We report that we have examined the above condensed Balance Sheet as at October 31st, 1944, and compared it with the books at Head Office and with the certified returns from the Branches. We have examined the cash, and the securities representing the Bank's investments, held at Head Office and certain of the larger Branches as at October 31st, 1944, and in addition we examined the cash and the securities held at certain of the important Branches during the year. We have obtained all the information and explanations that we have required, and in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.

In our opinion the Balance Sheet discloses the true condition of the Bank and is as shown by the books of the Bank.

Toronto, Ontario, November 20th, 1944. A. B. SHEPHERD, F.C.A. of Peat, Marwick, Mitchell & Co.

W. D. GLENDINNING, F.C.A. of Glendinning, Jarrett, Gray & Roberts.