BANK OF MONTREAL

NINETY-EIGHTH ANNUAL REPORT SHOWS BANK IN VERY STRONG POSITION.

Exceptional interest attaches this year to the Annual Report of Canada's leading Bank, and the addresses delivered at the Annual Meeting by the President and General Manager. They afford an insight into the financial consequences of a year of war on the country generally, and into the outlook for the future, as interpreted by men who have every opportunity to judge it.

Mr. H. V. Meredith, the President, pointed out that the effect of the war on Canadian trade had been less injurious than had been expected, and

Mr. H. V. Meredith

that this year's bountiful harvest may not only be expected to stimulate current trade, but to attract renewed emigration to Canada.

The Annual Report shows the Bank of Montreal in a position of unprecedented strength. With assets of $302,980,554—an increase for the year of $38,800,138—it takes rank with the most powerful banking institutions in the world. Of this enormous sum, no less than $170,007,568 is in cash and liquid assets. This is over 64 per cent. of the Bank's total public liabilities—a ratio whose significance will be better understood when it is compared with 55.4 per cent. last year, and a little less than 50 per cent. (considered a high proportion in normal times) in 1913.

While holding so large a proportion of the Bank's assets in liquid form does not tend to large profits, it is a source of great strength not only to the Bank, but to the whole of Canada, in these trying and difficult times.

The profits for the year, however, were most gratifying. Amounting to $2,108,631, they provided for the usual quarterly dividend and two 1% bonuses on the Capital of $16,000,000; the War Tax on Bank Note Circulation, $127,347; and left over $60,000 to be added to the Profit and Loss Account, bringing the balance of the latter up to $1,293,952. This, of course, is in addition to the Rest Account of $16,000,000—equal to the Capital.

Owing to the reduced volume of commercial business in the country, the current loans dropped from $108,845,332 in 1914 to $99,078,506. Loans to municipalities, on the other hand, show an increase of over two millions, reaching the figure of $11,203,472.

One of the most striking and important features of the Report is the remarkable increase in Deposits. Those bearing no interest have increased during the year from $42,[illegible]0,031 to $75,745,729, while interest-bearing deposits have grown to $160,[illegible]083—a total increase of $39,800,[illegible]. Though this is partly accounted by special transactions, it must be regarded as highly satisfactory and as especial mark of public confidence.

Reviewing the year, the President laid special stress on the record harvest in the West, where a greatly increased area under cultivation has given the highest average yield in the history of the country. The estimated value of the grain crop of Manitoba, Alberta and Saskatchewan he placed at four hundred million dollars—a sum which could be depended upon to liquidate much indebtedness and stimulate current trade.

Referring to the remarkable change in Canada's position from a debtor to a creditor nation, Mr. Meredith said:

"In the seven months ending October 31st, 1913, the value of exports of Canadian products was $245,550,000, and in the same period of 1914 was $226,757,000; while this year in these seven months we have exported Canadian products of the value of $326,430,000, or $100,000,000 more than last year, and the great crop surplus has still to go forward.

"Comparing the foreign trade of Canada for the seven-months' period ending with October, imports have declined from $399,544,000 in 1913 to $253,107,000 in 1915, while exports of domestic products, as I have said, have risen from $245,550,000 to $326,430,000; and adverse balance of $145,000,000 being converted into a favorable balance of $73,323,000, or a betterment in respect of foreign trade of no less than $218,000,000 within the short space of two years."

Taking a prudently optimistic view of the future, Mr. Meredith said:

"The position of Canada is a highly favored one, with an assured future of growth, development and general prosperity. At present, however, we live in the shadow of the great war, to which all else must be subservient. What its duration will be, and the position in which its termination will find us, can be matter of the merest conjecture. The vast armies now engaged in the struggle cannot be kept in the field indefinitely. The financial factor is daily assuming increased importance, and in this respect the advantage is unquestionably with Great Britain and her Allies.

After the war, a readjustment of trade conditions is to be expected. The flood of wealth which has attended the export of munitions and war supplies must of necessity be largely curtailed, and a new set of problems will have to be faced. As I have said on former occasions when I have had the pleasure of addressing you, if economy be exercised to meet the increased burden of taxation, of which we must bear our share, and the production of exportable articles increased to the utmost extent, to protect our gold supply and minimize our borrowings, and if we keep strong in working capital, then no matter what difficulties the future may have in store for us, we can look forward to them with a degree of complacency. Our agricultural resources and undeveloped wealth will enable us to bear the strain which may be imposed upon us, and we shall in the end come safely through the period of economic upheaval and world-wide conflict—with a larger debt, it is true, but with our ability to meet it unquestioned and our economic position not seriously impaired."

THE AGY TREE.

Mr. James Sibree Tells of the Result of Contact With It.

Among the many peculiar and disconcerting plants and creatures that abound in Madagascar, probably none is more surprising and disconcerting than the agy tree, so-called, which is not a tree, but a climbing plant. The following incident, quoted by Mr. James Sibree, F.R.G.S., in "A Naturalist in Madagascar," illustrates the painful result of contact with the agy. The story is told by a Mr. Montgomery:

Walking under some trees and pushing aside the reeds and grass, I was startled by a sudden tingling and pricking sensation over the backs of my hands and fingers. I stopped in sudden surprise, for the pain was severe, and I had touched nothing except the grass. But in another minute the pain increased, the tingling, burning sensation seemed to be extending rapidly up my wrists, and I could see nothing to cause it. As I lowered my head to look, scalding pain shot into my ears and neck, and grew worse every instant. Dazed and bewildered, I stood a few seconds in helplessness, for I could neither see nor guess at the cause of the terrible distress. Then I got back to my company with agony written plain enough on every line of my face.

The men started up when they saw me, crying out, "You have been stung by the agy!" Some of them led me to a seat, others rushed for water from the river, and two or three brought sand heaped up in their hands. Then they chafed me with the sand and water to take out the stinging hairs, which they knew caused the mischief. As they rubbed me, I felt the pain abate, and after they had chafed me for about a quarter of an hour I was comparatively free from pain. While the men were rubbing me, I was able to discern to some extent the cause of my distress. Countless hairs, like tiny arrows, almost transparent, pointed at either end, and from a third to a fourth of an inch long, had dropped on me in an invisible shower from the agy tree as I stood under it. Before I came away that afternoon, very cautiously I ventured to examine the tree at a little distance, and found that the tiny hairs grew outside a thickish pod or shell, not quite so large as a small banana. The pods were fully ripe (unluckily for me) just at that time, and the light wind was scattering their coverings.

A GENTLE LAXATIVE FOR LITTLE ONES

Baby's Own Tablets are a gentle laxative. They are absolutely safe and so pleasant in action, that once the mother has used them for her little ones, she will never again resort to that harsh, ill-smelling, bad-tasting castor oil, which baby always fought against taking. Baby will take the Tablets with a smile, and thousands of mothers tell us their little ones will coax for them. They are sold by medicine dealers or by mail at 25 cents a box from The Dr. Williams' Medicine Co., Brockville, Ont.

Breaking the News Gently.

On his return from an extended trip abroad an English squire was met at the steamship wharf by his old and trusty butler. Thinking it strange that the old man should have come to meet him, the squire asked if there was bad news.

"Yes, sir," replied the butler, "very bad news. The old magpie is dead, sir."

"What did the bird die of?"

"Too much horseflesh, sir."

"Too much horseflesh, John? Where did it get it?"

"The carriage horses, sir."

"What, are they dead, too?"

"Yes, sir. Died from over-exertion drawing water the night of the fire."

"What fire?"

"The mansion, sir."

"You don't mean to say that the mansion is burned, John?"

"Yes, sir. It burned the night of the funeral, sir."

"Whose funeral?"

"Your poor mother's, sir."

"What, mother dead, too?"

"Yes, sir. She never held her head up after your father died."

"Great heavens! Father dead as well? I never heard a word of these misfortunes. What was the cause of my father's death?"

"Well, sir, it was this way. He received a telegram telling him that the ship had gone down that had the whole of his fortune on board, and the shock killed him."

"Then I am a ruined man, John?" gasped the squire.

"That you are, sir," replied the butler.

A stitch in time may save a hole in the hosiery.

MILITARY MOUNTAINEERS.

Fine Feats By the Alpine Troops of France and Italy.

Some of the most picturesque soldiers who are fighting in the great war are the Alpine troops of France and Italy. They have already seen much useful service in the Vosges and the Carnic Alps, and if another winter campaign is fought, they are likely to be called upon for still more difficult and important fighting.

The numbers of the French chasseurs alpins on war footing have not been revealed by the authorities. In times of peace there are thirty batallions of chasseurs a pied, stationed for the most part in the mountainous country that forms the eastern frontier of France. Their training among the high peaks has made them as familiar with ski and rope as with the rifle.

Theirs is a life of continual risk. Occasionally a whole corps has been overtaken by avalanche and swept away. In 1901, says a writer in the London Field, there were two such accidents within a very short time. In one case the fourth company of the 13th Alpine Regiment, which is usually stationed at Chambery, apparently brought an avalanche down upon itself by the vibration that its marching caused. It was some time before help arrived in sufficient strength to dig out the men, and when they were rescued, it was found that thirty were more or less injured, and that of the thirty, twelve were suffering from frostbitten feet.

In the other case, a detachment of the 97th Regiment was on its way to revictual the mountain post on the Col de Frejus (8,200 feet), on the Italian frontier, above the Mont Cenis tunnel, when an avalanche swept down, burying a sergeant and ten men, of whom only five made good their escape. They were roped together, but in two groups, and when the mass of snow and ice struck them, both parties were swept along, the one to death, and the other down the mountain side until a telegraph post intercepted the rope and saved their lives.

On the other side of the frontier the Bersaglieri of the Italian army have just as trying a time in winter. There is apparently nothing in connection with mountaineering that the Italian Alpine chasseurs are not prepared to undertake. Some years ago, Professor Mosso, being desirous of conducting certain experiments to show the effect of high altitude on the human constitution, invoked the aid of the Italian Government, and in due course a detachment of chasseurs under his orders were led to the summit of Monte Rosa, and there set to do gymnastic exercises. In the summer of 1905 forty chasseurs of the Italian army reached the summit of Mont Blanc, and were there drilled by their officers.

Another fine feat of mountaineering was credited to the Italian military mountaineers in 1904, when, in order to descend to La Thuile, the first town beyond the Pass of the Little St. Bernard, a whole battalion of Alpine troops, engaged in manoeuvres in the High Piedmont, marched over the highest glacier in the Italian Alps; namely, that of Rutor. The six hundred men who formed the battalion carried their full army kit and were roped together, with the officers in the lead. The journey that began at Valgrisanche, about five thousand feet, and included the Glacier de Rutor, 10,800 feet, occupied sixteen hours, and was accomplished amidst intense cold and snow. The feat particularly excited the admiration of the French troops, who were exercising on the other side of the frontier, and who were in an excellent position to judge of the difficulties that were encountered en route.

Three Phases.

He spoke—
"May I smoke?"
And he smiled at his treasure.
They were newly engaged;
And she answered—
"With pleasure."

He spoke—
"May I smoke?"
(As he started the action.)
The honeymoon started,
She smiled
Satisfaction.

He spoke—
"May I smoke?"
But she reached for the poker—
They'd been married some time—
And she yelled
It would choke her.
And he fervently hoped that it would.

THE VERY TIME

When Powerful Food Is Most Needed.

The need of delicate yet nutritious food is never felt so keenly as when a convalescent gets a set back on account of weak stomach. Then is when Grape-Nuts shows its power, for it is a most scientific and easily digested food.

"About a year ago," writes a western woman, "my little six-year-old niece moved to a new home. She naturally had a change of diet and of course a change of water, and somehow she contracted typhoid fever.

"After a long siege her case seemed hopeless, doctors gave her up, and she was nothing but skin and bones, couldn't eat anything, and for weeks did not know even her father or mother. Her parents, in trying to get something delicate and nourishing that she could eat, finally hit upon Grape-Nuts food, and it turned out to be just the thing.

"She seemed to relish it, was soon conscious of her surroundings, and began to gain strength so rapidly that in a short time she was as well, playful and robust as if she had never been ill.

"We all feel that Grape-Nuts was the predominating factor in saving the sweet little girl's life."

Name given by Canadian Postum Co., Windsor, Ont.

Ever read the above letter? A new one appears from time to time. They are genuine, true, and full of human interest.

WIRELESS STATIONS.

Fourteen Words Saved the German Fleet.

We have a saying that speech is silvern, but silence is golden. There is now an exception to the rule. Some years ago it was proposed to establish a chain of British wireless stations round the world, but it was not done. The Germans did, and the result is interesting.

Seeing that Germany spent two millions on her colonial wireless stations, most of which have been seized or destroyed, her money might appear to have been ill-spent. But was it?

Great Britain declared war on Germany at midnight on August 4, 1914. Seven hours earlier, at five o'clock in the afternoon, Germany sent out a message to all its wireless stations. Each station had a radius of 2,000 miles, and each in turn flung this message forth to German ships out at sea, "War declared on England. Make as quickly as you can for a neutral port."

Only fourteen words, and fewer still in code, but it was enough to save Germany the bulk of her merchant fleet. The ships saved were an enormous number.

Giant German liners crowd American ports, and other ships dot the harbors of every neutral coast. There they are safe till the end of the war.

How to Save Your Eyes

Try This Free Prescription

Do your eyes give you trouble? Do you already wear eyeglasses or spectacles? Thousands of people wear these "windows" who might easily dispense with them. You may be one of these, and it is your duty to save your eyes before it is too late. The eyes are neglected more than any other organ of the entire body. After you finish your day's work you sit down and rest your muscles, but how about your eyes? Do you rest them? You know you do not. You read or do something else that keeps your eyes busy; you work your eyes until you go to bed. That is why so many have strained eyes, and finally other eye troubles that threaten partial or total blindness. Eyeglasses are merely crutches; they never cure. This free prescription, which has benefitted the eyes of so many, may work equal wonders for you. Use it a short time. Would you like your eye troubles to disappear as if by magic? Try this prescription. Go to the nearest wide-awake drug store and get a bottle of Bon-Opto tablets; fill a two-ounce bottle with warm water, drop in one tablet and allow it to thoroughly dissolve. With this liquid bathe the eyes two to four times daily. Just note how quickly your eyes clear up and how soon the inflammation will disappear. Don't be afraid to use it; it is absolutely harmless. Many who are now blind might have saved their eyes had they started to care for them in time. This is a simple treatment, but marvellously effective in multitudes of cases. Now that you have been warned don't delay a day, but do what you can to save your eyes, and you are likely to thank us as long as you live for publishing this prescription. The Valmas Drug Co. of Toronto will fill the above prescription by mail, if your druggist cannot.

THE BRITISH SOLDIERS.

A German Officer Says They Fight to the Last.

The greatest admiration for the British is expressed. A German officer remarked that his men would rather meet any company of men than British, because the latter keep cool, never lose their heads, never give in, and fight to the last. Men of 50 have been called up for the German army, and the next call will be for boys of 16. No language but German is allowed in the streets. Americans are not permitted to speak their own tongue, under the penalty of fines. There is a great shortage of raw materials. Rubber has been smuggled in in the form of sausages. The scarcity is so great that no private individual in Berlin is allowed to use his automobile except a doctor. Rubber floors have been taken up, and every scrap in any shape or form has been used.

World-Wide Popularity of Tea.

"In the tea trade there is much talk of enormous increases in the drinking of tea everywhere since the war began. Russia, already a large consumer of tea, is taking more and more to the beverage now that vodka is banned. In France tea is beginning to threaten the supremacy of coffee. The greater demand means higher prices in our households, especially as there is said to be no corresponding increase in the supply. Dealers are naturally uneasy as to the position."—London (Eng.) "Times," April 24.

HATS AS PEACE TOKENS.

A Wounded Soldier Tells This Touching Story.

Here is a beautiful hospital story recorded by the Rev. William Sellers in his new book, "With Our Fighting Men." A colonel's wife was making the round of a military ward when she noticed a wounded soldier toying with a German helmet.

"Well," said she to the soldier, "I suppose that means that you killed your man?"

"Well, naw," quietly replied the soldier. "You see, it was like this: He lay on the field pretty near me with an awful bad wound and bleedin' away something terrible. I was losin' a lot of blood, too, fra' my leg, but I managed to crawl up to him, and bound him up as well as I could, and he did the same for me. Nawthin' o' coorse was said between us. I knew no German and the ither man not a word o' English, so when he'd done, not seein' hoo else tae thank him I just smiled, and by way of token handed him my Glengarry, and he smiled back and give me his helmet."

Of Course.

There is a certain dear old lady who owns a little farm and takes a few boarders in summer.

Recently an anxious young mother who has been industriously delving into medical literature of late, inquired of the old lady whether or not the milk served at her table was Pasteurized.

"Of course!" was the old lady's indignant reply. "Don't we keep the cows we've got in the pasture all summer long?"

Minard's Liniment Cures Diphtheria.

SEND FOR OUR PRICE LIST OF

Beautiful Musk Ox ROBES

Less Than Half Usual Prices

Most Suitable for Autos and Sleighs.

An unusually fortunate purchase enables us to offer you a beautiful selection of MUSK OX ROBES at prices less than half usual cost. One of these Robes for sleigh or cutter would make an ideal Christmas Gift. They are a rich brown-black, with beautiful lustre and perfectly tanned. They are unsurpassed for warmth, wear and appearance.

Makes a Luxurious Floor Rug for the Home.

Write to-day for price list from the largest dealers in Canada.

LAMONTAGNE, LIMITED
P. O. Box 1410.
338 Notre Dame St. West,
MONTREAL.
Manufacturers of Quality Harness, Trunks, Bags, Etc.
Established 1869.

FLOWER CLOCKS.

The Common Dandelion Orders Its Daily Life Systematically.

Anybody who has flowers enough and a sufficient knowledge of them need never be at a loss to ascertain approximately the correct time, for there are any number of blossoms that open and shut at regular hours. A practical botanist has made a list of a few of them and says that as far as he is concerned he is willing to order his time according to it.

The dandelion opens for the day's work about 5.30 a.m. and closes at 8.30 p.m., being a model of deportment, indeed. To be sure, there are other plants that get busy earlier, but they observe shorter hours. In the temperate regions, the plant that wakes up first is the dainty, satin-petaled morning-glory. It starts to disclose its tints at 2 a.m., and with the increased strength of the morning light continues to open, but when the sun becomes hot the tubes begin to close, and at 10 a.m. they are through for the day.

The Rutland Beauty is an hour glass. It opens its eyes at 3 o'clock in the morning and closes them at 11. Rutland Beauty sounds like a new kind of apple or potato, but it is a twining, trailing flower that grows both wild and under cultivation. The blossom is white or light rose-colored and the leaves are triangular or arrow shaped. Any industrious person who likes to tell the time at 4 a.m. can do so by the oyster plant. It wakes up then, but finishes its day at noon and goes to sleep again. Those who do not recognize the oyster plant, either by that name or by its botanical name of Tragopogon porrifolium, will always know what you mean if you call it goats' beard.

The poppy, scarlet and gorgeous, opens its petals at 5 a.m., but has no regular hour for closing time. Bitter-sweet can be relied upon to come to life about 6 a.m., thus preceding the water lily by an hour. The water lily is leisurely about preparing for the day, but she has usually made her toilet and is smiling at the sun by 7 a.m. Eight o'clock in the morning is announced by the scarlet pimpernel. This plant, however, is less reliable as a clock than as a barometer. It is so dependable in the latter respect that it is commonly called the poor man's weather glass, but its extreme sensitiveness to darkness will keep it from telling the time on a cloudy day.

I was cured of Rheumatic Gout by MINARD'S LINIMENT.
Halifax. ANDREW KING.

I was cured of Acute Bronchitis by MINARD'S LINIMENT.
LT.-COL. C. CREWE READ.
Sussex.

I was cured of Acute Rheumatism by MINARD'S LINIMENT.
Lakefield, Que., Oct. 9, 1907.

Old Fashioned.

"She's an old-fashioned girl, isn't she?"

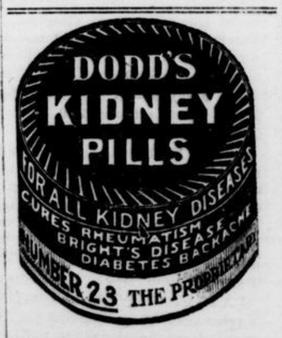
"Dear me, yes! She had on a frock at least six months old."

Minard's Liniment Cures Distemper.

A Mere Trifle.

"Now, children, I want you to be perfectly quiet when the bishop is here, and not say anything that will mortify me."

"But, mamma, can't we ask him if he will baptize the new kittens?"



THINGS WORTH KNOWING.

Queen ants have been known to live 15 years.

The night police of Seville, Spain, carry spears as of old.

A shoe passes through the hands of 70 different workmen.

The emerald is worth more per carat than any other stone.

Brazil supplies coffee enough to make 119,000,000,000 cups of coffee a day.

Newfoundland was purchased by Great Britain for 10 pounds sterling ($50).

Mushrooms have been known to force themselves through a cement sidewalk.

England and Sweden are said to be the two healthiest countries in Europe.

One large land owner of Australia possesses an area of about one-tenth that of England.

French ship owners have proposed that for every British or French merchant vessel torpedoed by the enemy one of the 278 German ships now interned in French ports be seized.

New York is the largest city borrower in the world. It borrowed more than $550,000,000 in 1913. She is also the largest land owner within the city limits, holding property valued at $1,129,360.

The Bosporus, which leads to the Black Sea, and the entrance to which Constantinople and Scutari command, is about 17 miles long, with a breadth of from little more than a third of a mile to two miles.

In 1914 the total value of all farm products in the United States was approximately $10,000,000,000, which is $83,000,000 more than the total for 1913, and breaks all records. The 1914 total is more than double the combined value of farm products 15 years ago.

Sore Eyes Granulated Eyelids, Eyes inflamed by exposure to Sun, Dust and Wind quickly relieved by Murine Eye Remedy. No Smarting, just Eye Comfort. At Your Druggist's 50c per Bottle. Murine Eye Salve in Tubes 25c. For Book of the Eye free ask Druggists or Murine Eye Remedy Co., Chicago

A damaged reputation is hard to repair.

Minard's Liniment Cures Colds, &c.

A Setback.

Evangeline—How do you like my new hat?

Caroline—I think it is charming. I had one just like it last year.

FARMS FOR SALE.

FARMS — ALL SIZES — STOCK, Grain, Dairy or Fruit. When you want to buy, write H. W. Dawson, Brampton, Ont.

NEWSPAPERS FOR SALE.

PROFIT-MAKING NEWS AND JOB Offices for sale in good Ontario towns. The most useful and interesting of all businesses. Full information on application to Wilson Publishing Company, 73 West Adelaide St., Toronto.

MISCELLANEOUS.

CANCER, TUMORS, LUMPS, ETC. internal and external cured without pain by our home treatment. Write us before too late. Dr. Bellman Medical Co., Limited, Collingwood, Ont.

GOLD GOLD
Write me for Special Information on
MONROE CONSOLIDATED GOLD MINE, Limited
P. S. HAIRSTON,
1323 Traders Bank. TORONTO

America's Pioneer Dog Remedies

BOOK ON DOG DISEASES And How to Feed
Mailed free to any address by the Author
H. CLAY GLOVER, V. S.
118 West 31st Street, New York

WINTER TERM OPENS JAN. 3RD.
ELLIOTT Business College
Yonge and Charles Sts., Toronto
Demand for our Graduates for last four months fully four times our supply. Calendar free. W. J. ELLIOTT, Principal

ABSORBINE
TRADE MARK REGISTERED
will reduce inflamed, swollen Joints, Sprains, Bruises, Soft Bunches; Heals Boils, Poll Evil, Quittor, Fistula and infected sores quickly as it is a positive antiseptic and germicide. Pleasant to use; does not blister or remove the hair, and you can work the horse. $2.00 per bottle, delivered. Book 7 M free.
ABSORBINE, JR., the antiseptic liniment for mankind, reduces Painful, Swollen Veins, Weins, Strains, Bruises, stops pain and inflammation. Price $1.00 per bottle at dealers or delivered. Will tell you more if you write. Liberal Trial Bottle for 10c in stamps.
W. F. YOUNG, P. D. F., 516 Lymans Bldg., Montreal, Can.
Absorbine and Absorbine, Jr., are made in Canada.

When a young man becomes a society leader you will usually find him at the tail of every other procession.

Minard's Liniment Cures Garget in Cows

Horses have provided more employment for lawyers than any other quadruped.

RACCOON

Revillon Freres
134 McGILL STREET, - MONTREAL
are manufacturers and can pay you best prices for furs of all kinds. Send for our price list.

SKUNK

FREE TO HOUSEWIVES

A big 68 page Household Account Book, Calendar and Recipe Book combined, size 9x12 inches, containing hundreds of the best and latest recipes.

HOW TO GET YOUR COPY.

Below are the names and addresses of twelve firms. Select eleven of your best friends and either have them write, or write a postcard yourself to each of these firms asking them to send "Shepard's Housekeeper's Perfect Account Book" to the address supplied.

For instance, supply your name and address to the first firm on the list, a friend's name and address to the second firm on the list and so on.

Next week's issue of this paper will show another list of firms to whom you can send a further list of names and addresses.

Write your postcards to-day before you forget.

Guelph Soap Co., Guelph
John Taylor & Co., Toronto.
Chisholm Milling Co., Toronto.
E. D. Smith & Son, Winona.
Nineteen Hundred Washer, Toronto.
Channel Chemical Co., Toronto.
Canada Permanent Mortgage Corporation, Toronto.
Home Bank of Canada, 8 King St. West, Toronto.
Standard Reliance Mortgage Corporation, Toronto.
Home Furniture Co., Queen St. East, Toronto.
Benjamin Moore & Co., Lloyd St., Toronto.
Rose Coal Co., 59 Yonge St., Toronto

Will there be a Victrola in your home this Christmas?

Victrola IV
$21
With 15 ten-inch, double-sided Victor Records (30 selections, your choice) $34.50.
Easy payments, if desired.
Other Victrolas, $33.50 to $400

The real value of your gift is the happiness it will bring, not alone at Christmas, but in days to follow. A genuine Victrola will give the family hours of enjoyment that can come from no other source. The world's best music right at your fireside, the greatest living artists to sing and play for you, the most tuneful of popular melodies, delightful band and instrumental selections; all to brighten the home during the long winter months.

Write for our Musical Encyclopedia listing over 6000 Victor Records, including all standard and popular music on ten-inch, double-sided records as low as 90 cents for two selections.

Any of "His Master's Voice" dealers will let you hear them. If there is not one in your vicinity notify us and we will see that you are not disappointed on Christmas morning.

BERLINER GRAM-O-PHONE CO., Limited
601 Lenoir Street, Montreal
DEALERS IN EVERY TOWN AND CITY
ONE PRICE FROM COAST TO COAST
VICTOR RECORDS—MADE IN CANADA
LOOK FOR "HIS MASTER'S VOICE" —TRADE MARK.

New Agencies Considered Where We Are Not Properly Represented.

ONTARIO ARCHIVES
TORONTO