

Exceptional Record By Royal Bank

In Addition to Showing Position of Unprecedented Strength, Bank Has Made Increase in Net Profits over Previous Year—Large Increases in Deposits and Total Loans.

An Annual Statement of the Royal Bank of Canada will likely prove one of the most interesting and most pleasant surprises at the end of the banking year. In practically every respect it is the best report ever issued by the Royal Bank. It shows an exceptional strength which is not only exceptional in itself, but also exceptional in the fact that it is a record of the past year which is doubtless under the unprecedented conditions of the past year it would be possible to even make a gain in net profits.

Such a showing, in times like these, is a short of remarkable, and must be accepted as an indication of the strong organization and valuable connections which the Royal Bank has steadily built up throughout the world. Of particular interest in this regard is the satisfactory development of the important connections which the Bank possesses in Cuba and the West Indies.

In the aggregate the Bank shows gains in every important department, and while it has shown an increase in profits over the previous year, it has, at the same time, established new records in the percentages of both liquid assets and cash as well as in total deposits and total current loans.

In fact, such remarkable gains are naturally looked for in a special reason for the growth of the Royal Bank, and this results in one of the most important features of the report, to wit, that the Bank is now beginning to enjoy the full benefits of the amalgamation. It has effected during the past few years a large savings bank, gradually has been made into a whole organization steadily rounded out in a way that permitted of the employment of a very large percentage of the Bank's funds even under less active trade conditions.

The profits for the fiscal year ending November 30th, 1915, were \$1,965,576.57, equal to 16.48% on the capital, compared with \$1,886,142.67, or 16.31% in the previous year. As at the end of the year of profit and loss the amount available for distribution was \$2,519,638.82. Of this \$1,000,000 was transferred to officers' pension fund, \$250,000 written off as war tax on the Bank's note circulation, leaving the amount to be carried forward to profit and loss at the end of the year \$767,476.16.

Features of Strength.
In the statement of assets and liabilities almost every account seems to contribute something to the general strength of the whole exhibit. Of particular interest are the striking gains made in liquid assets, deposits, total call and current loans, and, in consequence, in the total assets of the Bank.

The assets reached a new high level at \$198,259,125, compared with \$179,404,054 at the end of the previous year, a gain of practically \$20,000,000. Of the total amount liquid assets reached a record level by touching \$84,894,462, equivalent to 49.03% of liabilities to the public, against \$71,244,677 or 46.06% last year. In cash holdings of \$31,927,680, equal to 18.43% of liabilities to the public, up from \$27,883,856, or 17.90% in 1914. The deposit in the central gold reserve was increased by a million, bringing it up to \$3,700,000.

An indication of the Royal's steady expansion is afforded by the growth in deposits, which amounted to over \$18,000,000 in the year, the deposits not bearing interest having increased to \$37,456,997 from \$31,224,129, and \$30 from \$164,827,078, making a total of \$154,976,327, against \$136,051,288. As indicated by the increase in earning power, there were substantial gains in total call and current loans, the call loans both in and out of Canada having advanced to \$18,951,000, against \$14,554,000, and Canada \$106,551,000, against \$99,587,900, an increase of close to \$7,000,000. Looked upon as one of the younger banks of the Empire, the Royal has and its ability to exhibit such a statement under the conditions that prevailed during the past year augur well for its further growth and expansion once conditions in the country become more normal.

The principal accounts, with comparisons with previous year, are as follows:—

	1914	1915
Net profits	\$1,886,142.67	\$1,965,576.57
Percentage earned on total up capital	16.31	16.48
Total deposits	126,051,288.23	154,976,327.07
Total assets	179,404,054.36	198,259,125.00
Liquid assets	71,244,677.59	84,894,462.00
Percentage of liquid assets to public liabilities	46.06	49.03
Current loans	12,990,482.70	18,951,000.00
Percentage of cash to public liabilities	17.90	18.43
Total call loans	14,554,000.00	18,951,000.00
Total call loans in Canada	9,888,463.00	10,655,000.00
Percentage of call loans to public liabilities	5.56	6.97

Iron spikes, knives, spear-heads, and brass rods are used as substitutes for coin in some parts of Central Africa.

PURELY PERSONAL. Interesting Gossip About Prominent People.

One of the few notable Englishmen who can talk Russian is Sir Arthur Nicolson, the Permanent Foreign Under-Secretary. He learnt the language in the five years he was at St. Petersburg.

The palm for repartee among British M.P.'s surely belongs to Mr. Tim Healy, and the most illustrious in things that are not serious matter. He would rather vote for the devil than for him: "Ah, yes, but perhaps your friend won't turn up!"

Mr. Asquith, the British Premier, is ageing rapidly under the stress of his enormous responsibilities. The war has thrown on his shoulders. There has been a time when he did not seem his age; now he suggests a man much older than one who has just completed his sixty-third year.

King Manuel and his consort are frequently guests informally at Buckingham Palace nowadays. Needless to say, Dom Manuel takes a great interest in the war, as shown by his profuse display of maps in the enham mansion, and it is superfluous to add that his sympathies are on the side of the country where he has made his home.

Who is the most picturesque-looking man in the House to-day? Probably Mr. Yeo, with his white moustaches, his ruddy complexion, and his great expanse of watch-chain, and his badge of all the Allies' flags. Also he is the user of the most picturesque language. To hear him on shirkers is quite a revelation on the elasticity of the English language.

It is true to say that rarely has there been a British general who has inspired more regard amongst his staff than Sir John French, and the recognition of his able leadership, prompts him to acknowledge in the most appreciative terms the work of his subordinates.

The man who is most making his mark in the labor world to-day is Mr. J. H. Thomas, M.P., the English railway worker's organizer. He does not hesitate to tell the railway workers when he thinks they are wrong, as he did on the occasion of the Great Western Railway strike, and when he thinks they are right he is an overwhelming advocate that strikes in war-time are criminal.

Nothing is more delightful than Parliamentary Secretary to the Admiralty, who has a fund of good stories from a country clergyman: "If you like a day with the honours of a table at the vicarage; I am a good judge of whiskey, and I am a like a furnace"; Dr. Mac has a fine collection of curios, including an old-time pipe-case which his father used in the trenches before Sebastopol, and which the old man received thirty-three years after it had been earned.

ALL MOTHERS NEED CONSTANT STRENGTH

Their Strength is Taxed and They are Victims of Weakness and Suffering

When there is a growing family to care for and the mother falls ill it is a serious matter. Many mothers who work, apparently, is never done, try to disguise their suffering, keep up an appearance of cheerfulness before their children, only themselves they are distressed by the war backaches and headaches, dragging down their nerves and nervous weakness; and they arise to a new day's work, tired, depressed and quite unrefreshed.

Such women should know that their sufferings are usually due to lack of good nourishing food. They need above all others to give them new health and strength is rich red blood, and that among all medicines there is none can equal Dr. Williams' Pink Pills for their blood-making, health-strengthening qualities. Every suffering woman, every woman with a give these Pills to care for should keep her health in mind, for they will keep her in health and strength and make her work easy.

Strasser, Acton West, Ont., says: "I ran down the mother of three children, and after each birth I became terribly run down; I had weak, thin blood, and my third child I seemed to be worse, advised to take Dr. Williams' Pink Pills. I found the greatest benefit from the Pills, and soon gained my old-time strength. Indeed, after having them I felt as well as in my girlhood. I also used Baby's Own Tablets for my little ones, and have found them a splendid medicine for children."

You can get these pills through any medicine dealer or by mail at 50 cents a box or six boxes for \$2.50, from Dr. Williams' Medicine Co., Brockville, Ont.

MAKING ARTIFICIAL LIMBS.
War's Injuries Alleviated by Clever Counterfeits.

No industry, considered relatively fit more by the war, than the manufacture of false arms and legs. One American concern is said to have already received orders from the British Government for \$15,000,000 worth of artificial limbs. The establishment is 250 legs a month, but its output is expected soon to be multiplied fivefold.

Another American manufacturer, who has a factory in France, has just returned to this country to secure additional machinery and workers. To obtain the latter is not easy, for false arms and legs, especially the former, are complex pieces of mechanism which require much practice and long training.

The cork leg is familiar in works of fiction. In real life such a thing is just about the most unsuitable material for the purpose that could be devised. Artificial limbs are made of basswood or willow, supplemented with a metal foot, and are carefully selected, and the first step in the making of a false leg is to cut from the raw material a block eight inches square and of the requisite length, with a large auger, and then the block is put aside in a dry place and allowed to season. It is then carved in imitation of a real leg, sandpapered to give it a mere shell, and rendered waterproof by a coating of a special kind of varnish. It may be covered with kid, but methods of manufacture vary.

DISCIPLINE AMONG ANIMALS.

They Are Almost Governed by Military Regulations.

In these days of general interest in things military, it is interesting to know that certain animals are governed by what appears to be almost military regulations. Among animals the gregarious, of course, show implicitly that they obey their leader more than they do their fellows. Mustangs are difficult to approach, and almost impossible to capture, owing to the devotion with which they follow their leader and to a code of signals that they never disregard.

A short, shrill neigh is the commanding note; a long-drawn, far-carrying neigh is the rallying call when the herd is scattered; a squeal or a snort, stallions stand ready to fight or retreat; a snort or a snort in the direction of the signal; and a wild snort in the snort of a mustang can be heard half a mile or more.

Certain movements are also important as signals. At the first hint of danger, the horse that detects it, stands motionless, and gazes fixatingly in the direction from which he anticipates trouble. Usually that is toward the rear of the herd on the left. Should the enemy prove to be bears, wolves, or any foe against which the herd must defend itself, the "signal horse" dashes forward, prancing, striking the ground, rearing, and most dreaded enemy, man, he approaches the main body, and as he runs for one last look he will snort, rush, a trumpet-like blast. Then with a clatter of hoofs, the leader in the front, the stallions in the rear, the colts in the middle.

Even old, well-trained work horses when turned out to pasture will generally select a leader and be governed by him. The herd commander may be an old and warlike mare or the wild, in the latter case of the drove, comes almost as difficult to handle as a man will keep her drove in the most manageable condition.

The peccary of Mexico have a battle cry that is disobeyed—a short, vicious squeal, quickly repeated, and kept up without ceasing. That all within hearing rush to get into the driver's nothing short of death stops their charge. If the hunter does not shoot his peccary so dead that it cannot emit a single dying squeal, his only safety lies in instant flight.

The peccary has also a note that sounds like a grunt, and is a note of a bear as he roars away from danger. An American who lives in Sonora, in Mexico, can imitate that note, and says that he can stand a pack of the brutes at will with the baboons of Africa probably have the best military regulations of any of the animals. While they are sentries on every side, they set their ears on every side, and are very watchful. At a sharp whistle, or a warning from one of these sentries, even the babies hush their cries; on the instant. At another bark, all the second note may carry, or again, message; then the leader gives a different bark, and all retreat rapidly to the denseness of the forest.

When traveling, these creatures have both a front and a rear guard. A half dozen powerful apes scout well in front of the main body, now inspecting the woods from the ground, now climbing to the tops of the tall trees of the traveler comes on only one of the baboons, he usually sees his teeth savagely bared, and he reserves the whipping of branches as a punishment for the rest of the tribe retreat so rapidly that the man can overtake them. Should the observer happen upon the rear guard, he will observe that they behave differently from the scouts. Not silent or cautious, they constantly angrily chiding some lagging youngster, or giving another a slap and a shove.

As far as we know, the baboons are the only apes or other animals that they sleep in caves among the cliffs, and when all have retired to rest, you will be sure that one of their number exposed rock, sitting on some ledge from which he can see in every direction. Not even the leopard, the most determined foe of the baboon, he can attack them at night unless he can surprise and kill the sentry. When attacked, they will fight in defense of their families until the last "man" is dead.

FRENCH READY FOR WINTER.

British Army Also Well Supplied with Warm Clothing.

Signs are plentiful that winter is close upon the troops in the North of France. The nights are already cold, characteristic winter-mist from the marshes is in the air. The trees remain bare, but the leaves that have fallen have turned to a sere yellow, and the roadways are covered with fallen leaves which the soldiers here and there heap into little piles for a fragrant, warmist fire.

It is evident that there is to be another winter campaign; robbed, however, of much of the horror of last year's ordeal in boggy trenches and along impassable roads. In Northern France, at least, winter will find the rival armies well prepared to receive the deep mud, the ice-cold water, the trenches, the ooze and the discomfort of the dugouts, will be the exception rather than the rule this year. The supplies, even in the advance trenches, will generally be fairly livable, thanks to the plentiful use of concrete and barbed wire, and the skillful employment of drainage.

Moreover, the armies will be properly clad and amply fed. The British soldiers will again don their sheepskins, supplemented by ample heavy boots of rather better type than last year's.

Many of the trenches now have brick floors, and virtually all are drained and protected against landslides by timbers.

The great problem of the winter divisions which have come out since last year. In the villages well behind the firing lines, every outbuilding cleaned, repaired, made into shelter against the wind and cold. But the buildings have been smashed into ruins, and although they were used for housing purposes during the summer, they are plainly impossible after the mid-November. The problem is being dealt with to some extent by the building of portable huts and huts, but the armies grow too fast for the carpenters.

The work of the aeroplane observers gets more difficult as winter approaches. The fogs of the late autumn cling to the ground in little evening mists, making observations difficult even after mid-afternoon.

FRESH AIR, AND THEN SOME.
Breathe Lots of It, All You Can, by Day or Night.

Breathe the fresh air you can get, night and day. That's what fresh air is for. That's what fresh air is for. That's what fresh air is for.

THE KHAKI BRASSARD.

Rejected Men in Great Britain Must Apply Again.

The khaki brassard to be issued to men in Great Britain will be issued to men who enlist and are placed in groups awaiting a call to join the colors; men who offer themselves for enlistment and are found to be medically unfit; men who have been invalided out of the service with good character, or have been discharged "not likely to become efficient" on medical grounds.

The scheme is not yet complete in detail; even the design on the armlet is not finally settled. There will probably be different wording for the different classes. Some millions will be needed.

"Men who have been previously rejected for enlistment again in order to qualify for the armlet," was the answer given by an official to a question on this point.

"It does not follow that a man who was rejected when the standards of enlistment were different would fall to pass to-day. In any event, no harm is done by applying again."

FAMOUS STAINED GLASS.
Church Window Removed to Save It From Bombs.

The east window of St. Margaret's Church, adjoining Westminster Abbey, which has been called the finest specimen of stained glass work in London, is being removed to a place of safety, in view of the recent Zeppelin raids.

The window was made at Gouda, Holland, and was presented by the magistrates of Dort to King Henry VIII. for the chapel of Whitehall Palace. The King, however, gave it to Waltham Abbey. The glass, of which blues and greens are remarkably striking, suffered sundry removals and vicissitudes, and at one time was buried to escape the zeal of the Puritans. Eventually it was purchased by the warden of St. Margaret's for \$2,000. It is now valued at 20 times that sum.

For 15 days in the month of January I was suffering with pain in the joints of the feet. I tried all kinds of remedies but nothing did me any good. One person told me about MINARD'S LINIMENT. The next morning I used the liniment and I could give you a good certificate any time that you would like to have one. If any time I come to hear about any person sick of rheumatism, I could tell you about it.

FARMER FOR SALE.

FARMER — ALL SIZES — STOCK. Grain, Dairy or Fruit. Write for particulars to J. H. Dawson, Brampton, Ont.

100 ACRES IN SIXTH CONGRESSIONAL FRANKLIN, 18000. Louisa Wilder, Birmingham, Ala.

WANTED. AND BUTTER WANTED. Highest price paid for new laid eggs and dairy butter. J. D. Arsenault, 142 St. Augustin St., Montreal.

NEWSPAPERS FOR SALE. OFFICES FOR SALE. THE MOST INTERESTING AND PROFITABLE BUSINESS OPPORTUNITY. Apply to Wilson Publishing Company, 75 West Adelaide St., Toronto.

CANCER, TUMORS, LUMPS, ETC. INTERFERED AND ESTABLISHED. CURED WITHOUT PAIN BY OUR HOME TREATMENT. WRITE FOR PARTICULARS. Full information application to Wilson Publishing Company, 75 West Adelaide St., Toronto.

THE ROGEN X-RAY. LITTLE WONDER. SEE THRU CLOTH AND EVEN THE FLESH LOOKS TRANSPARENT! THINK OF THE FUN YOU CAN HAVE. L. H. ROGEN, 401 Co. St. Paul, Montreal, Que.

BOOK ON DOG DISEASES. And How to Feed. Mailed free to any address by the Author. H. CLAY GLOVER, V. S., 111 West 31st Street, New York.

SELDOM SEE A big knee like this, but your horse may have a bunch or bruise on his ankle, hock, stifle, knee or throat. ABSORBINE. Will clean it off without laying up the horse. No blister, no pain. Concentrated—only a few drops required at an application. \$2 per bottle. Distribute your own special instructions. For mailing, return Postal Invoice, Stamp, and Indemnity. Price \$1.50 a bottle at drug stores or direct. Made in the U. S. A. W. F. O'BRIEN, P. O. 7, 516 Lyons Bldg., Montreal, Que. Absorbine and Absorbine, Jr., are made in Canada.

THE NEW HOTEL TRAYMORE. THE LARGEST FIREPROOF RESORT. HOTEL IN THE WORLD. The Spirit of America at its Magnitude and Cheerfulness. AMERICAN PLAN EUROPEAN PLAN. D. S. White, Pres. J. W. Mott, Mgr.

EVEN ROSES DEGERMANIZED. French Rose Growers, says the Paris Figaro, are extending their patriotism to the petals of the queen of flowers, and are debating the advisability of renaming all varieties that bear German names.

One of the leading growers, Jules Gravenaux, has not hesitated to "degermanize" many of the varieties in his famous collection. For the present he has given each rose thus short of name a number. All will be reclassified after the war under French or other non-German names.

Milard's Liniment Cures Diphtheria. 18,000 Jews Fighting for Britain. Of 411,000 Jews in the British Empire, the London Daily Express estimates that 200,000 are ineligible for enlistment by reason of alien nationality. Of the remainder nearly 18,000 are serving with His Majesty's forces.

Start off the New Year with a Victrola—and it will be a happy one.

A Victrola is entertainment for the home, and an education for the family. It will acquaint you with all the great singers and instrumentalists, and everything in standard and popular music, and is truly home nowadays without one.

\$21 for this Genuine Victrola. With 15 ten-inch Double-Sided Victor Records. (30 selections) your own choice \$34.50

Other Victrolas \$33.50 to \$400. Write for a copy of our Musical Encyclopedia listing over 6000 Victor Records, including all standard and popular music on the two double-sided records as low as 96 cents for the 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 in an early delivery.

BERLINER GRAM-O-PHONE CO., Limited. 691 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.

ARCHIVE TORONTO

DODD'S KIDNEY PILLS
THE GREAT KIDNEY DISEASE CURE
Warranted to Cure
23 THE PROVERB