ageantry of cebergs

floating on the ocean.

nodded against the ishing of the waves breaking high with s base with a white of the mass, and the which added a slight ear-all combined to character of true sub-

ody of the mass was, d, of an indigo color, ed with frozen foam; w thin and transparhe edges and top, its off froma deep blue as of snow. It seemed slowly towards the we kept away and was in sight all the when we got to the the wind died away, et of the night. Unre was no moon, but night, and we could he long regular heavsendons mass, as its slowly against the times on our watch, were heard, which ugh they must have whole length of the reral pieces fell down ring crash, plunging sea. Towards morneeze sprang up, and it was out of sight. Dan., in "The Lure ited by F. H. Lea.

rum Air air of the former mia, now a part of and noted for generalth of its inhabitants to strangers from t its springs and to be studied by the government to see vity of the air may ments made by the ute of the Univerendy have indicated conductivity of the us radium mines ir y is more than twice gue itself or in other he atmosphere and om this gas which esponsible for the onductivity of the mines and it is Czecho-Slovakian nat even tiny extra radioactive gas in s a bodily stimu-Carlsbad and simb be the chief rea-

Rheumatism

onn.) Courier, when rheumatism unpopular malady, nel was well nigh en, regardless of clerks, farmers red fianuel came was adhered to to adhere, which

this custom of ared? It has have seen a set ng on a clotheaf one would re-It would cerspeculate as to a, whatever that ar with the oldif it does, the bylous, since the at all in good ly hears of it. President, rhoutheme of conwinter's even-

very handsome."

Returning Home

The sheep ran huddling together against the hurdles, blowing out thin postrils and stamping with delicate forefeet, their heads thrown back and a light steam rising from the crowded sheep-pen into the frosty air, as the two animals hastened by in high spirits, with much chatter and laughter. They were returning across country after a long day's outing with Otter, hunting and exploring on the wide uplands where certain streams tributary to their own river had their first small beginnings ; and the shades of the short winter day were closing in on them, and they had still some distance to go. Plodding at random across the plough, they had heard the sheep and had made for them; and now, leading from the sheep-pen, they found a beaten track that made walking a lighter business, and responded, moreover, to that small inquiring something which all animals carry inside them, saying unmistakably, "Yes, quite right; this leads home!"

"It looks as if we were coming to a village," said the Mole, somewhat dubiously, slackening his pace, as the track, that had in time become a path and then had developed into a lane, now handed them over to the charge of a well-metalled road. The animals did not hold with villages and their own highways, thickly frequented as they were, took an independent course, regardless of church, post fice, or public-house.

"Oh, never mind!" said the Rat. "At this season of the year they're all safe indoors by this time, sitting round the fire; men, women, and children, dogs and cats and all. We shall slip through all right, without any bother or unpleasantness, and we can have a look at them through their windows, if you like, and see what they're do-

The rapid nightfall of mid-December had quite beset the little village as they approached it on soft feet over a first thin fall of powdery snow. Little was visible but squares of a dusky orange-red on either side of the street, where the firelight or lamplight of each cottage overflowed through the casements into the dark world without. Most of the low latticed windows were innocent of blinds, and to the lookers-in from outside, the inmates, gathered round the tea-table, absorbed in handiwork, or talking with laughter and gesture, had each that happy grace which is the last thing the skilled actor shall capture—the natural grace which goes with perfect unconsciousness of observation. Moving at will from one theatre to another, the two spectators, so far from home themselves, had something of wistfulness in their eyes as they watched a cat being stroked, a sleepy child picked up and huddled off to bed. But it was from one little window,

blank transparency on 'e night, that with its blind drawn wn, a mere the sense of home and the little curtained world within walls-the larger stressful world of outside nature shut out and forgotten-most pulsated. Close against the white blind hung a bird-cage, clearly silhouetted, every wire, perch, and appurtenance distinct and recognizable, even to yesterday's dull-edged lump of sugar. On the middle perch the fluffy occupant, head tucked well into feathers, seemed so near to them as to be easily stroked, had they tried ; even the delicate tips the gape of his tiny beak as he yawn- other radio station is operating on the new robot pilot, which the air ministry Montpillier has already been followed in a bored sort of way, looked same wave length, it will not affect still has on its secret list, these ma- ed by the tradespeople of a small round, and then settled his head into the controlling instrument. his back again, while the ruffled feath- These revolutionary claims in re- safety and without a human hand ment, who paid taxes which they ers gradually subsided into perfect mote radio control are made by Chales touching the controls. stillness. Then a gust of bitter wind Keeling, of Buckhurst Hill, Essex, a "Freight vessels could be controlled of work on the roads. took them in the back of the neck, a London suburb. The system is so ex- either from the shore, or, if in a group, email sting of frozen sleet on the skin tensive that anything from a type- from one master ship. They would rewoke them as from a dream, and they writer to an airplane can be controlled quire no crew, every operation of the knew their toes to be cold and their by a person miles away, Keeling de- boat would be mechanical and would legs tired, and their own home dis- clared. tant a weary way.

Once beyond the village, where the cottages ceased abruptly, on either side of the road they could smell through the darkness the friendly New York .- The influence and imfields again; and they braced them- portance of modern advertising was poorly made products," he added. selves for the last long stretch, the stressed by J. P. Muller, president of home stretch, the stretch that we the J. P. Muller Advertising Agency, know is bound to end, some time, in speaking before the annual meeting of the rattle of the door-latch, the sud- the Women's Press Club of New York den firelight, and the sight of familiar City. things greeting us as long-absent tra- The public learns many things his lady love. velers from far oversea.-Kenneth through printed and broadcast adver- He die so. When he had finished Grahame, in "The Wind in the Wil- tising, Mr. Muller said, pointing out talking, she shook her head.

Horses Ousting Machines On Australian Farms Adelaide, S. Aust .- A decided swing-

over to horses from mechanical trans-

It is particularly noticeable on the "America is advertising conscious, and ally, "you're too extravagant!" farms and in South Australia, where the Government has been making advances to necessitous agriculturists for the purchase of horses. Carriers are finding that horses pay better than

motor lorries for short hauls. During the last 12 months nearly 2000 draft horses have been sent from South to Western Australia, and there is a keen demand in the markets for

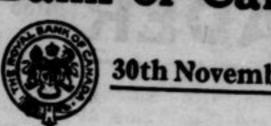
Clydesdales. Two or three years ago very few horses were being sold at auction but at present about 6000 a year are being put through the ring. Riding hacks and ponies are almost unprocurable.

To know what is right and fear to so it this is cowardice. - Confucius.

The Royal Bank of Canada

General Statement

Capital Stock Pald



30th November, 1931 LIABILITIES

39,137,268.36

\$348,630,551.82

Balance of Profits carried forward.	\$35,000,000.00 4,155,105.61	\$35,000,
Dividende Unclaimed. Dividend No. 177 (at 12% per annum), payable let December, 1931	\$39,155,105.61 . 8,723.93	
	1,050,000.00	40,213,1
Deposits not bearing interest Deposits bearing interest, including interest accrued to date of Statement	\$170,913,903.64	\$75,213,0
	476,389,171.86	
Notes of the Bank in circulation. Advances under the Finance Act. Balances due to other Banks in Canada. Balances due to Banks and Banking Correspondents Bills Payable	33,237,097.54	

Letters of Credit Outstanding..... 721,522,100.64 28,966,506.64 \$825,702,436.82 Gold and Subsidiary Coin on hand. Dominion Notes on hand. \$27,530,855,47 Deposit in the Central Gold Reserves.
United States and other Foreign Currencies. Notes of other Canadian Banks
Cheques on other Banks
Balances due by other Banks in Canada
Balances due by Banks and Banking Correspondents
elsewhere than in Canada
Dominion and Provincial Government Securities (not 25,329,297.95 36,032,466.96 exceeding market value).

Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian (not exceeding market value).

Railway and other Bonds, Debentures and Stocks (not 85,473,058.48 24,641,816.53 call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and Stocks and other Securities of a sufficient marketable value 11,935,404.81

Call and Short (not exceeding thirty days) Loans elsewhere than in Canada on Bonds, Debentures and Stocks and other Securities of a sufficient mar-Current Loans and Discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful debts. \$291,576,220.24

Canada (less rebate of interest) after making full provision for all bad and doubtfu! debts. 124,581,388.79

Non-Current Loans, estimated loss provided for. 3,187,434.63

544,628.84 \$825,702,436.82

NOTE:—The Royal Bank of Canada (France) has been incorporated under the laws of France to conduct the business of the Bank in Paris, and the assets and liabilities of The Royal Bank of Canada (France) are included in the above General Statement.

We have examined the above Statement of Liabilities and Assets at 30th November, 1931, with the books and accounts of The Royal Bank of Canada at Head Office and with the certified of the Bank's fiscal year, and during the year we counted the cash and examined the securities at several of the important branches. AUDITORS' CERTIFICATE . at several of the important branches.

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. The above statement is in our opinion properly drawn up so as to disclose the Bank.

The Bank as at 30th November, 1931, and it is as shown by the books of

W. GARTH THOMSON, C.A.,
of Peat, Marwick, Mitchell & Co.
A. B. BRODIE, C.A.,
of Price, Waterhouse & Co.

Auditora. PROFIT AND LOSS ACCOUNT Balance of Profit and Loss Account, 29th November, Profits for the year ended 30th November, 1931 \$4,106,778.29 5,448,327.32

APPROPRIATED AS FOLLOWS: Dividends Nos. 174, 175, 176 and 177 at 12% per annum
Contribution to Officers' Pension Fund.
Appropriation for Bank Premises.
Reserve for Dominion Government Taxes, including
Tax on Bank Note Circulation.

Balance of Profit and Loss carried forward...... 600,000.00 H. S. HOLT, President Montreal, 28th December, 1931.

M. W. WILSON, General Manages

\$9,555,105.61

\$9,555,105.61

Latest Radio Device Guides Unmanned Fleet in Air or Water

of his plumped-out plumage penciled a fleet of airplanes or ships, is said length, high or low, I can transmit men suddenly availed themselves of plainly on the illuminated screen. As to have been perfected by a young eight distinct signals. they looked, the sleepy little fellow radio engineer. The inventor also destirred uneasily, woke, shook himself, clares that by his device radio signals a dozen or so craft, carrying hundreds would certainly be rather perplexed. and raised his head. They could see cannot be jammed—that even if an of tons of freight or mail. With the The example of the barristers in

Better Living Standard

that more than \$2,000,000,000 is spent annually in advertising. He attributed the rise in the standard of living for the average family, from \$350 annually given you a car, I've sent you flowers, in 1916 to \$1,200 in 1930, to the in- I've taken you to dances and hundreds fluence of advertising.

port has been noted throughout Aus- of placing the goods of merit before you refuse me. Why is it?"

be controlled by radio." advertising men, consolidated in clubs

His Mistake

Attributed To Advertising standard of advertised goods by prosecuting where take ads try to sell

The young suitor thought Christmas Eve a suitable time to propose to

"No, John," she replied. The young man looked crestfallen. "But why not, Betty?" he said. "I've of shows. In fact, I've given you

the buying public," said Mr. Muller. "Because, John," she said dramatic-

MACDONALDS Fine Cut

with ZIG-ZAG papers attached In 10°, 15°, and 20° Packages



How to play Bridge AUCTION ... CONTRACT by Wynne Ferguson Author of "PRACTICAL AUCTION BRIDGE"

Hearts-Q, J, 10, 9, 6, 4

Don't allow 100 Aces to impair you

Hearts-8, 2

Clubs-J, 8, 3

Spades-K, Q, 10

Diamonds-Q, J, 10, 7,

Clubs-Q, 6, 3

CONTRACT BIDDING:

Spades-5

Diamonds-10, 9, 7

ARTICLE NO. 4.

Auction is a game of contrasts. One dealer bid two no trump. When his hand will play well and the next one partner bid three hearts, the dealer badly; that is, on one hand you will failed to realize that, if his partner get all the "breaks," and on the next, had a justifiable three-heart bid, they everything will go wrong. It is a game had a sure game in hearts and bid of such infinite variety that no player three no trump, although there was can ever hope to master all its quirks no sure game in no trump. The 100 and turns. Even the best of players Aces were too much for his judgment lost their judgment at times and allow and, as a result, he went down three their own hand to influence their bid- tricks undoubled, a net loss of 50 ding to their disadvantage when they points on a hand that would have should realize that their partner has scored game at hearts. His partner's an unusual or freak hand. The other hand was as follows: night, the writer noticed two examples of this failure to be on the lookout for the unusual or freak type of hand.

AUCTION BIDDING: The dealer, with the following hand: Hearts-A, 7. Clubs-A, 9, 4, 2. Diamonds-A, Q, J, 8.

Spades-A, K, 4. and his partner four hearts. As a contrast to his bad bidding, the bid one no trump. Second hand passed player whose bid has just been critiand the dealer's partner bid two cized played the following hand very hearts. Fourth hand passed and the cleverly:

Hearts-5, 4, 3 Clubs-A, Q, 7, 5 Diamonds-6, 4 Spades-8, 7, 5, 2

Z Hearts-A, J, 10, 9 Clubs-K, 9, 6 Diamonds-A, 8, 5

Hearts-K, Q, 7, 6

Diamonds-K, 9, 3,

Clubs-10, 4, 2

Z, the player in question, was play- forcing A to win the trick, who thereing the hand at three no trump. A upon led two more rounds of clubs. opened the five of clubs. Z won the B was now forced to make another trick with the king and led four discard. He could have discarded rounds of hearts, winning the last either a spade or diamond. If the

therefore, he led Y's ten of clubs, leading your opponent's suit.

Young Paris Barristers Pay Taxes by Digging

Paris-Some young barristers in Montpellier have found a humorous way of protesting against the heavy BY ANNEBELLE WORTHINGTON taxes that are levied on members of the so-called liberal professions. As Illustrated Dressmaking Lesson Fur- do you make shoes from?" French Senators and Deputies are nearly all members of the bar, there are probably many future Parliamentarians among these young men. Considering the "vicinal" tax too high, they availed themselves of the right which they had, to pay it in kind. This is why they were seen one morning happily breaking stones and cleaning out roadside ditches under the supervision of a road mender. The result of this small incident was to attract the attention of the powers that be to the lot of London. - A radio invention, by In an interview he said: "My method France, are poorly paid. This gives which it would be possible to control is absolutely new. On one wave food for thought, for if all Frenchchines could be landed with perfect town in the Pasde-Calais Departconsidered excessive by three days

Traced to Early Romans

Rome.-Shorthand symbols are of ancient Roman origin, a recent archeological study has revealed. Romans and federations, vigorously protect the of shorthand writing 200 years before

Such are the declarations in a recent investigation by Gino Massano, who has brought to light the full alphabet of ancient Roman shorthand writers. The symbols are, in some respects, similar to those employed today.

Several centuries before Christ, when Rome was extending her provinces into every part of the world, the need for speed brought forth several forms of abbreviated writing by symbols which were swiftly adopted for commercial enterprises. Ancient records show most of the accounts and letters of Roman firms were written "Advertising is a sure-fire method everything that money can buy. Now in shorthand without transcribing, as the recipient was always familiar, with the code employed.

> Canada Well Supplied With "White Coal" Ottawa.—Canada is compensated for

its lack of hard coal by the almost | 36, 38, 40, 42, 44 and 46 inches bust. limitless supply of "white coal," or waterpower, which supplies nearly the with 1/2 yard 10-inch contrasting. entire energy requirements of the country, exclusive of that utilized for steam railways and automobiles.

public opinion behind it will grow Service, 73 West Adelaide St., Toronto. steadily more and more insistent Little by little war will be erased from the possibilities .- David Starr

What New York Is Wearing

nished with Every Pattern



Here's a nice day model of unusual lines in semi-tailored styling. The wrapped effect gives the figure elegant height. Buttons furnish a smart trim. The sleeve cut is interesting. A novelty woolen made the original with plain woolen vestee. However, some may like the vest of self-fabric.

It's a model that lends itself very well to the tweed-like and monotone supple woolens, now to fashionable-Canton-faille crepe, wool crepe and novelty rayons are all chic.

Style No. 3423 is designed for sizes Size 36 requires 31/2 yards 54-inch, HOW TO ORDER PATTERNS.

Write your name and address plainly, giving number and size of such patterns as you want. Enclose 20c in The machinery of conciliation is cre- stamps or coin (coin preferred; wrap ated by public epinion; and with its it carefully) for each number, and more perfect adjustment the force of address your order to Wilson Pattern

> Steadiness is a point of prudence as well as of courage.—L'Estrange.

A Resolution for 1932 "I will try Red Rose Tea."

TE A "is good tea"

2 CHOICE QUALITIES - Red Label & Orange Pekoe

Owl Laffs

Wise or otherwise, it's an excellent idea not to want the things you can't get. The largest bone in the human frame is the wish-bone. Fish bite, but nobody seems to want them muzzled. Beware of a woman who always agrees

fooled in time. We all like our friends consideration for the measure. The dealer should bid two no trump, to be perfectly frank about other people. Things people give you may cost an easy thing for a married man to understand why, as a bachelor, he didn't understand women.

> When Sunshine Hits You When a bit of sunshine hits you, After passing of a cloud, When a fit of laughter gits ye And yer spine is feeling proud, Don't forget to up and fling it At a soul that's feelin' blue, For the minute that ye sling it It's a boomerang to you.

Wife-"Several men proposed to n before I married you." Hubby-"Why didn't you marry the first fool that came along?" Wife-"I did."

heart in Y's hand. B discarded two former, Z would discard a diamond Encyclopedia Britannica, the page diamonds on the last two rounds of and make two spade tricks. If the heading reads: "Foot-and-Mouth Dishearts. Z was now in a position latter, Z would discard a spade and ease—Football." After listening to Le Bourget, France.—Plans for the where he could make two odd, but make three diamond tricks. It is a the conversation of certain inspired enlargement of Le Bourget Airport are figured that if he could force B to perfect example of the "squeeze" play.

Study the play of this hand careful. old-grads during the late football sea. being studied by a commission headed sibly make three odd by making three ly, for it was cleverly thought out. son, we heartily subscribe to this high. by M. Etienne Riche, Under-Secretary diamonds or two spades. At trick six, It is very unusual to win a game by ly illustrative and illuminating head of State for Air. Modernization of

> until he can't go another inch and group. then gives up; that the thoroughbred goes until he can's go another inchand then goes the other inch.

Boy (visiting a shoemaker) - Wha Shoemaker-"Hide."

Boy-"Why should I hide?" Shoemaker - "Hide! Hide! cow's outside." Boy-"Let the ol' cow come; I'm not afraid."

Grandmother (to granddaughter)- RURS, HIDES, WOOL WANTED "When I was your age we girls all B. Thompson, Watford, Ont. wore petticoats." Granddaughter - "Even then boys would be boys, wouldn't they grand-

There is no question but what Eve had the best husband in the worldat that time. If, as is said, it was necessary to use a man's eye to perfect television, do you suppose it was a woman's tongue that yielded the secret of the old-fashioned talking machine? In speaking of a neighbor, old Ragson Tatters said: "He's one of the fellows who can be depended upon to sign a petition or second a motion.

Dealer-"How do you like your new Scotchman-"The music is fine, but ! the lights are too dim to read by."

Helen-"You say you are going to marry a man with an income of \$10,000 a year and try to persuade me it is love match?" Clara-"It is; I love money."

Bill-"Have much snow this year, Farmer Giles?" Hi-"Fair amount, but my neighbor

Bill-"How could he have more?" Hi-"He has more land."

Everything Would Turn BLACK

Mrs. H. E. Swanzey Considers that Dr. Williams' Pink Pills (tonic) Saved Her Life.

"I could hardly Feeling Like walk across the a Different room," writes Mrs. H. E. Swanzey, R. R. No. 1, Collingwood, Ontario.

turn black and I would become so dizzy I would have to rest. I thought I would never be strong—when I was advised to get Dr. Williams' Pink Pills. I used them until I had taken six boxes. Soon I was feeling like a different person. I am now the mother of six strong, healthy

The iron and other elements in Dr. lilliams' Pink Pills (tonic) increase the amount of haemoglobin, or oxygen-carrying agent, in blood. The result is a better appetite, a feeling of well-being restful sleep, and the ability to do your Begin now to take Dr. Williams' Pink Pills. 50 cents a package

Women in Chile May Get Vote

Santiago, Chile,-Deputy Don Francisco Melvilu has presented a bill to Congress demanding votes for women with you; she doesn't. We may fool throughout Chile. Supporters are others occasionally, but we all get working hard to obtain preferential

The South Pacific Mail, an Englishyou more than they are worth. It's the bill, says: "We believe female suffrage would be an excellent thing for this country. We do not know what the present proportion of boys and girls at school may be, but not long ago there were many more girls than

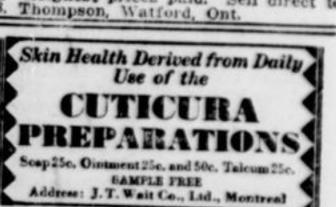
boys receiving state education. "It is a matter of common observation that the women of Chile are more intelligent than the men. They have a wider range of ideas, they are more practical when it is a question of the little things that make up daily life and upon them rests at all times a responsibility that they accept with good humor and philosophy. For in many country places, especially in the neighborhood of big towns with their corrupting influences, it is invariably the women who do the work and keep the

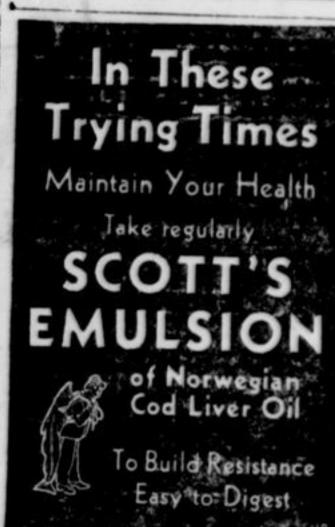
tional land as well as the construction Are you a thoroughbred? It has of new bangars and administration been well said that the cart horse goes buildings are being examined by the

Classified Advertising

A N OFFER TO EVERY INVENTOR. niormation sent free The Ramsay Company, World Patent Attorneys, 273 dank Street, Ollawa Canada

CHIP US YOUR POULTRY ND prices paid. Cheques remitted immediately. Crates loaned. Write for quotations and give us a trial. ROSENFELD POULTRY AND EGG COMPANY LIM-ITED, MONTREAL





TOO FAT AT 22

Lost 19 lbs.—And Backache " I am 22 years of age, and I weighed 163 lbs. I had pains in the back and head, I didn't care about anything. When my friend told me to try Kruschen Salts, I would not at first-I was sick of taking stuff. But since I tried Kruschen Salts, six months ago

I have lost 19 lbs., and feel a different

woman, so I am very thankful to

Mrs. — who recommended Kruscher The condition which caused this cause of her backache and headaches internal organs failing to expel from the body, regularly and completely, the waste products of digestion.

The six salts of Kruschen assist the functions properly—to throw off each day the wastage and poisons that encumber the system. Then, little by little, that ugly fat goes—slowly, yes— but surely. The backache and headaches disappear. You feel wonderfully healthy, youthful and energetic-

more so than ever before in your life ISSUE No. 2--- 32