How Can 1?

BY ANNE ASHLEY

Q. How can I make a good filling

for pin cushions? A. A simple and very effective filling for pin cushions can be made of dried coffee grounds. The grounds will not pack down, and they will never rust the needles or

Q. How can I make use of left-

over sandwiches? A. Try the following: Make a pancake batter; add either a little sugar or salt; dip each sandich into this batter and then fry to a golden brown.

Q. How can I soften paint that is hard and apparently useless?

A. Pour an inch of turpentine on top of it and allow to stand for a few days. Then pour off the turpentine and stir with a stick until

Q How can I clean chamois

A. Make a strong suds of white eastile soap. Dissolve 1 teaspoonful of borax in 1/2 pint of hot water, and add this to I quart of the suds. When cold, put gloves on the hands and wash gently in the same manner as washing the hands. Rinse in the same way, When dry, rub between the hands to soften. Q. How can I keep my feet warm during cold weather?

A. Make insoles for the shoes by cutting out pieces from an old felt hat, large enough to fit the inside of the shoes.

Q. How can I sweeten cream that ins soured? A. Add a pinch of bicarbonale of

soda to the soured cream, and it will sweeten it again.

Proper Posture Lifts Spirits

Walking, Standing, Sitting Correctly Make Anybody Feel And Look Better

Authorities agree that walking, standing and sitting correctly will make any woman feel, as well as look, better.

If you doubt this, make a simple test. Just let your shoulders sag, pull your head back into the col. lar of your coat-in fact, allow all of your body to slump, then walk a block. Now lift your chest, hold shoulders up and back straight, but not exaggeratedly so, carry head high-in other words, assume a perfect posture, then walk another block, stop and analyze your reactions during the short walk.

"Stand "Tall," Breathe Deeply It's a well known fact that bad seated posture produces fatigue rather quickly. It's important that the office worker sit far back in her chair with end of spine (not necessarily shoulders) touching the back of the chair. Stomach will then be up and in. Feet should be placed flat on the floor.

When you stand, try to keep backbone in as straight a line as possible with chest high, stomach in and head up.

Remember, of course, that deep breathing exercises do a great deal toward teaching you to stand, walk and sit with chest in an elevated position. Many a flat-chested look has been cured by breathing exercises and by correction of posture defects.

At Legislature Opening



Private David Croll, mayor of Windser, and former minister of welfare, attended the opening of the Ontario legislature in his uniform of the Essex Scottish regiment. Private Croll obtained a three-day leave from his unit to attend the opening deliberations of the present session. It can be seen from his picture that he has lost weight in the army.

Seventy-first Annual Meeting Royal Bank of Canada

Unprecedented Business Activity With Maximum Employment Foreseen By Morris W. Wilson, President and Managing Director - Reviews Canada's Relation to War - Can Perhaps Do More Than Any Other Empire Country To Strengthen Britain's Position.

Sydney G. Dobson, General Manager, Reveals Assets of Bank Highest in History - Continued Progress Shown - Foreign **Exchange Control Working Smoothly**

the Empire or any other country

United States."

a last resort.

BUY ALLIED GOODS

with the single exception of the

Mr. Wilson emphasized particu-

larly the need for buying a maxi-

mum amount of goods from Great

Britain and France. "In this way,"

he said, "funds will be made avail-

able for the purchase of wheat and

war supplies in Canada, leaving

the gold and foreign exchange re-

serves of Great Britain for use as

Everything possible must be

done to stimulate Canada's exports

with a view to commanding pur-

chasing power abroad. "We are in

an absolutely unique position to

supply goods to Great Britain and

France. This must necessarily lead

to business activity such as we

"It seems to me also that the

war affords Canada a unique op-

portunity to develop further its

tourist trade. It therefore behooves

our governing bodies to bring the

unquestioned attractions of Canada

as prominently as possible to the

attention of prospective visitors

from the United States. In normal

years, tourists spend as much as

\$250/300 million in Canada. This

trade is thus an important factor

in our international balance of

payments. As a means of strength-

ening our economy and providing

foreign exchange, our efforts to

attract tourists should be redoub-

Mr. Wilson reported that in spite

of disturbing conditions business

during 1939 was reasonably good

and maintained a level well above

"If for any reason peace should

come within a comparatively short

time, we would soon revert with-

out difficulty to the not unsatisfac-

tory conditions which prevailed be-

fore the outbreak of nostilities. If

the war should continue for a pro-

tracted period-and this is the bas-

is on which our plans must of nec-

essity be made-1 think we shall

have a period of unusual industrial

activity. But as we prosecute the

war, we must not lose sight of the

readjustments which will follow

the return of peace. If our pre-

cautions are well-planned and ade-

quate, the hesitation in our pro-

Mr. S. G. Dobson, General Man-

ager, in reviewing the Bank's bal-

ance sheet remarked that the gen-

eral progress of the bank during

the year reflected an upturn in

business which began in the Sum-

mer and which under the stimulus

of war orders became quite active

in the Fall of the year. The bal-

ance sheet was particularly note-

worthy, he said, in that the totals

shown under cash assets, securities,

total assets and deposits were at

the hignest figures recorded in the

history of the bank, Total assets

now standing at \$1,014,708,343

were the hignest on record, this

being the second occasion in the

bank's history on which they had

Mr. Dobson reported a greater

demand for Commercial loans in

Canada and that the total under

this neading was now \$212,627,-

311, an increase of \$14,424,40s.

moderate increase but, taxes now

borne by banks had become a real

burden. "These totalled in the case

he said, 'a very heavy charge

considering the bank's earnings

and equivalent to 70c for every

dollar paid snareholders. Everyone

concedes that special taxation is

necessary if we are to do our part

in winning the war but the am-

ounts I have mentioned represent

Foreign Exchange Control was

now operating smoothly, said Mr

Dobson in spite of its very wide

ramifications and the responsibility

with which the banks were faced

at the outset of interpreting the

regulations to the public. "The

manner in which this new, and at

first complicated, machinery was

handled was most creditable." said

In conclusion the General Man-

ager foresaw greater business ac-

tivity during 1940 under the im-

petus of war orders, greater em-

ployment and more general distri-

bution of purchasing power.

ordinary peace-time taxes only."

FOREIGN EXCHANGE

CONTROL

Mr. Dobson.

of The Royal Bank \$1,967,751,"

Fronts for the year showed a

crossed the billion dollar mark.

gress will not be great."

ADDRESS

GENERAL MANAGER'S

BUSINESS PROSPECTS

that of 1938.

have not previously known.

TOURIST TRADE

A striking comparison between the Canada of 1914 and to-day with particular reference to the important economic contribution this country can make to the allied cause were features of the address given by Morris W. Wilson, President and Managing Director, at the Seventy-first Annual Meeting of The Royal Bank of Canada.

"Canada," he said, "is in a posi. tion to contribute assistance to the cause in truly impressive proportions, to an extent, in fact, that may decisively turn the balance if the other contending forces are anything like equal." PROGRESS SINCE 1914

Since 1914 Canada's economic structure had been virtually transformed, stated Mr. Wilson, from one based mainly on agriculture to one of great diversification in which manufacturing played a leading role. He predicted this trend would undoubtedly receive an even greater stimulus if the present conflict is prolonged.

"in our past crop, yields were again abundant, the total wheat crop for all Canada falling but littie below half a billion bushels. Thus the Second World War finds us in a unique position to continue as the 'Granary of the Empire.'

"While Canada's manufacturing industry played a noteworthy role in the production of munitions during the last war, should the need arise, we shall be able to outstrip greatly anything we were able to do at that time.

"The iron and steel industry, which under war-time stimulus reached a peak of a million tons of pig iron annually in 1918, has doubled its potential output. Aircraft manufacturing has assumed important proportions, and the groundwork has been laid for rapid ex-

MINERALS VITAL IN WAR

"War power to-day depends largely on minerals, particularly metals. The expansion of the Canadian output of such products since 1914 has been spectacular. In 1914 Canada produced 773,000 fine ounces of gold. In 1939 production was nearly seven times as much as in 1914. Nickel increased from a production of 45 % million pounds in 1914 to 227 million pounds in 1939. Copper production has increased eight-rold during the past 25 years. Lead output is eleven times as great. Zinc production has gone up from 22 minion to 381 million pounds. The output of aluminium is eleven times as great, and when plant extensions now under way are completed, production will be increased to nearly fourteen times what it was in 1914." "To-day Canada is a very dif-

ferent nation from the young unseasoned country that went into the last war.

WAR AND CANADIAN ECONOMY

"It seems to me quite clear that we have facing us the prospect of maximum employment. Unless our enemies collapse through deterioration of morale before their economic and military resources are exhausted, the decision in the present conflict will depend largely upon economic staying power." "Never before in our history

has it been so important that every one of us should practice thrift and industry. If the time comes when unemployment is no longer a problem, we may find ourselves compelled to curtail luxury and other non-essential industries to make way for more essential production. Furthermore, capital and other expenditures, public or private, not directly related to winning the war, ner essential to keeping our economic machine functioning efficiently, should be definitely discouraged. It is to be hoped that under these circumstances, labour and wage disputes will be completely avoided. Those who are fortunate enough to remain at their regular employment in Canada must not exploit the situation for their own ends. Capital must also be willing to contribute its full share. Some industries, of course, will be adversely affected by the war, but the majority will undoubtedly experience a great stimulus. The benefits therefrom must not be retained by stockholders except to a normal degree. The Government has devised a sound system of taxing excess profits, but it is also essential that any attempt at profiteering should be ruthlessly suppressed.

In view of the strides which had been made since 1914, Mr. Wilson believed that Canada, "can do perhaps more than any other part of

Use 'Alarm Clock' To Release 'Chute

The Russian air force is adopting an "alarm clock" release for parachutes. Honors have been conferred on three brothers who in-

vented it.

The apparatus, attached to parachute, may be set to open it automatically at any time after the jump.

It was asserted the device was "infallible" and greatly increased the safety of parachutists.

The three brothers, named Dor-

Former War Secretary Inspects Canadian Troops In Eng.



Leslie Hore-Beleisha, former British Minister of War, is shown here as he recently inspected troops of the First Canadian Division who are at present completing their training in England.

Modern Etiquette BY ROBERTA LEE

Q. Isn't it well to know the various flower symbols for each

A. Yes. A list of flowers characteristic of each month often comes in handy when planning a party. Here they are: January, carnation; February, primrose; March, violet; April, daisy; May, lily-of-the-valley; June, rose; July, sweet pea; August, gladioli; September, aster; October, dahlia; November, chrysanthemum; December, holly or poinsettia.

Q. Isn't it the duty of the hostess to assist her guests into their wraps when they are loaving? A. Not unless the guests are very elderly or crippled.

Q. Is it all right to rest the left arm on the table while eating? A. While this is often done, it is not correct.

Q. What could really be called true politeness?

A. Chesterfield's definition is: "True politeness is perfect ease and freedom. It simply consists in treating others just as you love to be treated yourself."

out-of-town wedding, where you must stay over night at a hotel, who should pay the hotel bill? A. You should pay this bill, with-

Q. When you are invited to an

out even "hoping" that someone else might do so. Q. What are a few appropriate closings when a woman is writing

letter to an intimate friend? A. Affectionately yours, Devotedly yours, Lovingly yours.

Have You Heard

New York's Senator Royal S. Copeland, who is also a physician, tickles the funny-bones of his dinner companions with this medical

A man who had been bitten by a dog found that his wounds didn't heal and consulted a doctor. The physician, alarmed by the appearance of the wound, had the dog caught and examined. The dog had rabies. As it was too late to give the man a serum, the doctor told him he would have to die of hydophobia.

The poor man sat down at a desk and began writing. The physician sought to comfort him. "Perhaps it will not be so bad," he said. "You needn't make your

will now." "I'm not making my will," replied the man. "I'm writing out a list of people I'm going to bite."

"You've been married for years," said the young wife. "Can you tell me the best way to hold a husband?" And the old frau nodded: "Sure, by the ear, by the hair, or by the throat."

At church parade the gloomy padre had spoken about the wages of sin, and had freely quoted the Ten Commandments.

the regimental black sheep thought deeply for a few minutes, then turned to his pal. "Ah, well," he muttered, "I've

never made a graven image, anyway."

> Dentists are people who bore you to tears.

Little Winnie had evidently been thinking hard as she sat on mother's knee before the fire. Presently she asked: "Mother, why did you marry

Mother looked at her sadly and

"So you've begun to wonder, too, have you?

Out of ninety thousand women, there will be eighty-nine thousand nine hundred and ninety-four who will read this. The other six will be blind.

Along a country road came a \$7,000 limousine. As it caught up with a small car, the owner of the big car could not resist the temptation to slow down and jolly the other fellow a bit. "Heavens, man," he said, "what is it about your car that makes such a dread-

ful rattling sound?" "That? Oh, that's the \$6,500 jingling in my pocket," replied the small car driver.

Fun Hunting For Ancestors

Girl Says Genealogy Is Very Much Worth While - Heredity Very Important

FOR SALE Hunting ancestors is her business and in the last 22 years Mabel Thacher Washburn, of New York City, has traced literally thousands of them, good and bad. From her long experience Miss Washburn finds "on the whole an-



cestors are a pretty fine lot. I'm constantly being filled with a sense of how good they were."

"Genealogy makes history real," she said. "It reduces it to the individual. How much more fascinating historical events become when you actually know that your own flesh and blood took part in them."

Names carry impressions of family characteristics. She has got so, when she hears a name, she automatically classifies the individual. She also attaches great importance to heredity.

"Both my grandparents were related to the Thacher family of New England," she said. "For generations back they have been scholars and clergymen. I find myself strangely drawn to all branches of theology and anything pertaining to the classics."



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ser, chiffonier, full size bed, sugless spring and new mattress. 69.00 Large Bedroom Suite, in soser, chiffrobe, full size bed, sagless 95.00 Modern walnut Bedroom Suite, (cost new \$250.), targe dresser, chiffonier, vanity, full size bed, sagless spring and new mattress. Perfect condition. 5.95 and up. Large assortment of Dressers, Dressing Tables 8.95 Chesterfields in repp and mo-

struction. 14.50 3-piece Chesterfield Suite, in brown mohair, figured reversible Marshall spring cushions 22.50 Apartment size Chesterfield Suite, 3 pieces upholstered in blue shade figured velour. Reversible Marshall spring cushions.

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1940 Hol Most

Six Fall on Th of Year, This is Lean! n February, as ery bolidays is

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Labor Day, A

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