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MAKING THE WINDOWS PRETTY

"It isn't money that counts so much when it comes to making one's home pretty and liveable; it's the thought and the love we put into the work," says Phyllis. "She is a consultant home-maker, and I have seen her turn the dreariest, stiffest parlor into a lovely home living room by the mere twisting about of the furniture and decking the windows with gay hangings. Hangings have so much to do with the coziness of a room, says Phyllis; that they always receive her first consideration. Styles change with the seasons, but let the draperies be suitable and tasteful and one may laugh at the whims of fashion and use the same ones year after year.

Next to the glass Phyllis has a wide choice of lovely things to use. The ruffy curtains, tied back so that the outside view is not obstructed are almost always a safe selection, but if we are looking for something novel and lovely, theatrical gauze is the latest choice of smart decorators. It is a charming, inexpensive fabric which lends itself to varied modes of decoration. The material is in rather coarse weave, somewhat like a soft scrim, and it comes in only a few shades—a deep ecru and a gold are the most easily obtained—but it dyes easily and effectively. Its main charm is its lovely sheerness. It should be hung extremely full if it is to be used to advantage.

Then there is pongee. A house with small windows and dark woodwork where no overdrapes are to be used can be treated effectively with it; the gay colors being supplied by cushions and chair coverings, rugs and the like. Pongee curtains made with inch-and-a-half hems and hung on small brass rods are stunning, though cotton crepe can be used in the same way at much less expense. Phyllis decorated a big room with beamed ceiling and rough plaster walls in this manner and the result was delightful.

When choosing the inside window draperies the wall covering must be carefully considered. If the walls are papered in plain neutral tints, any gay-patterned cretonne, flowery chintz or figured material the heart desires can be used; it cannot be too glowing, warm or colorful. A faint shadowy tracery of leaves and vines in the wall paper is almost as simple to deal with, and a striking pattern in direct contrast, or something with a striped effect can be used here to advantage. But if the walls are covered with a decided paper, one with a bright all-over pattern, caution is necessary. A plain or striped cretonne is best to use with the colorings in rather a dull neutral tone.

Cretonne, of course, is the first thought when we are planning draperies, but there are a number of other fabrics which can be used with charming results. Some of the prettiest things the smart decorators use are purchased in dress material departments. Cotton crepe comes in the most alluring shades; and it has such a soft weave that it is sure to hang gracefully; also, it is inexpensive. We can do wonders with the quaint, old-fashioned prints of calico that are tucked in the corners of many country stores and can be bought for a song.

One clever woman used a bright yellow calico with a tiny figure scattered over it. It had been in the shop for I don't know how many years before she discovered it and decided it was just the thing for her living room furnished with old-time pieces handed down in the family for years. She hung narrow strips at the sides of the windows, and then made a full valance over the top. To relieve the plainness she ran three rows of cord through the valance, and the effect was as pretty as could be wished.

But window draperies need not be all of one color or material. Phyllis sometimes uses plain material for the side draperies with a fitted valance in a gay pattern over the top of the window. This treatment is useful if the room is not large, or you feel that

"When Hearts Command"

By ELIZABETH YURK MILLER

"When hearts command, From minds the sagest counsellings depart."

CHAPTER I.

Mrs. Carnay had their expenses figured to the last penny long before the jaded express came to its final halt in Ventimiglia station. With her arithmetical process was mental. She had learned to distrust, even to fear, things set down on paper, and she had no confidantes. The girl by her side, so precious, so infinitely dear, knew very little of what went on in Jean Carnay's head.

A widow and her daughter; a charming couple, indeed, whom only the stigmata of extreme poverty could render undistinguished, and for the moment all outward signs of impecuniosity had vanished. How it had been accomplished was Mrs. Carnay's secret, although the advantages to be gained by changing small English cheques into Italian currency had something to do with it.

"Mother, you are wonderful!" was the tireless comment of the adoring and adored daughter.

And Jean Carnay was wonderful. She had hoarded jealously for a purpose, and now she felt very rich.

For obvious reasons they had travelled first-class. There might be, in fact there were, other passengers on the Rapide who were bound for Bordighera and the Mimosa Palace Hotel. A false step at the start might be fatal to the perfect success of this little holiday. Likewise with their luggage, most of which was new. The smart, neatly lettered trunks, the morocco dressing-bags and roll of rugs would look very well arriving at the Mimosa Palace under the eyes of the critical verandah audience which experience of long ago warned Mrs. Carnay would not be lacking.

Now, with coats and skirts well brushed, veils adjusted, and umbrellas tightly furled, the adventuring couple were ready to embark upon the last stage of their long journey.

"Yes," said Jean Carnay to herself, "we are adventuresses—or, at least, I am." But her eyes sparkled merrily at the thought and her conscience was as clear as the blue sky. For years she had put aside such bits and pieces of small coin as could be squeezed out of an income frequently described to Alice as "too small to be seen with the naked eye," moving frugally from one foreign pension to another as advantages waxed or waned, practicing such heart-breaking economies as only an impoverished woman of gentle birth can conceive and execute, yet through it all maintaining a cheerful hope that the future—often a remote future—might have something very pleasant in store for herself, then for Alice.

The hope was now crystallized and the future had become the actual present. They were to have two months in the spring season; two months at the Mimosa Palace, accompanied by two trunkfuls of Parisian clothes and the promise of fine weather. February was just merging into March and it would be nearly May before they trailed back to the pension in Florence, which was the very cheapest of its kind Mrs. Carnay had yet discovered. Two months of calculated extravagance and luxury ahead of them, and—who could tell—it might not end there.

"What made you think of going to Bordighera?" Alice asked as they walked briskly in the wake of their luggage for the Customs examination.

Her mother replied vaguely: "Oh, I don't know. I was there once about a year before you were born. It's a delightful little place; and, of course, the Italian exchange."

"Was it on your honeymoon, mummy darling?"

Jean Carnay's delicate face flushed and her eyes were a little misty. She looked like a girl thinking of her lover.

"Well, yes—I suppose you would call it a honeymoon," she said.

The prosaic Customs interfered at this point. A trunk and one of the dressing bags had to be opened and Mrs. Carnay was secretly perturbed over a broken box of French cigarettes which she had debated whether to declare or not to declare, and was now rather sorry to have decided in favor of smuggling. The Customs official, however, failed to discover them, and with a suppressed sigh of relief, the guilty woman relocked her bag while Alice made friends with a young man who wore a cap marked Mimosa Palace in bright gold letters.

Away, then, in the smart hotel omnibus, to Bordighera. It was an unattractive dusty road, but on the right lay the sea, and on the left, above mysterious and intriguing valleys, towered the mountains, so that by turning one's head or raising one's eyes there were pleasant things to look upon.

Fifteen or twenty minutes later and they were in beautiful Bordighera, climbing up and up and up the cleverly graded driveway to the Mimosa Palace, in a stage set of palms and flowers against the background of the big white hotel.

Then they found themselves in the charming little suite which Jean Carnay had engaged. After the one stuffy bedroom they had shared in their pension—in all their pensions—this was opulence indeed.

"Oh, mother—oh, what lovely flowers! Who could have sent them? Have we any friends here? You never told me."

Pretty little Mrs. Carnay blushed a furious crimson this time, not merely pink, and murmured something about the management. No doubt the hotel thought it worth while to welcome them so lavishly. The sitting-room was

filled with delicate blooms—carnations, roses, freesias, violets—all the generous wealth of the Southern spring-time massed in this one little room.

But they were not the gift of the management. Alice found a card on the writing-table inscribed with the respectful compliments of one Hector Augustus Gaunt.

"I expect it's a mistake, mummy," she said a little regretfully. "The flowers aren't for us."

Mrs. Carnay, however, busy directing the porters where to put the trunks, called out casually that oh, yes, she knew a Mr. Gaunt who had a flower farm somewhere back of Bordighera and that just possibly he had got wind of their impending visit. He was an eccentric sort of man but rather nice and in his day had been a more or less celebrated explorer. Alice would be sure to like him should they by any chance meet, but he was a recluse and no doubt would remain hidden in the fastness of his mountain-side villa.

CHAPTER II.

Alice was used to her mother's habit of reticence, yet it seemed that on this occasion such an interesting and generous friend as Mr. Hector Augustus Gaunt might have been mentioned. One had so few friends—at least the Carnays possessed few—and Alice often felt their isolation. As for relatives, there were some distant cousins in England with whom her mother corresponded at long intervals; one of them, Christopher Smarke, being a solicitor. He looked after their small affairs and once when Alice was a child—they had gone to Boulogne to meet him for a discussion of money matters. Travelling about, they made many acquaintances, but Jean Carnay seemed not to care for the more intimate relation of friendship.

"Lunch came up," after which Mrs. Carnay had a great many things to do. She persuaded Alice to change into one of the new white frocks and made out a little shopping list, some things to be purchased at the chemists, and a pound of chocolates. Also Alice was to buy one of those fascinating Riviera "rush baskets"—a blue one, without which no woman visitor feels quite complete. "So useful, darling, for small parcels."

Alice wanted to stay and help her mother unpack and then they could go out together, but she was an obedient child and yielded without much protest to the older woman's wish.

Jean Carnay's head was in the bottom of a trunk when her daughter departed, but it came up again at once, and for a little while the unpacking and dressing jacket she sat down at the writing-table and, choosing paper and pen, began a note, making a very pretty picture in spite of her thirty-nine years, and gently fading charms. Her hair, not so bright a gold as in her youth, had loosened a little and wavy tendrils clustered about her ears and at the white nape of her neck. Her blue eyes had a far-away expression as she gently nibbled the penholder.

What to say to him? What an absurd man he was, anyway! The flowers had been a genuine surprise. It was not because of Hector Gaunt that she had come to Bordighera, although it was true that a man had lured her to this romantic spot, or the rumor of a certain man. Her own past life was cast resolutely behind her. For fifteen years Jean Carnay had lived only for her daughter. Before then her hus-

FIFTY MILLION INCREASE IN DEPOSITS REPORTED BY ROYAL BANK OF CANADA

Bank Makes Remarkable Progress in Past Fiscal Year. Position Further Strengthened by Holdings of Short Term Securities. Earnings Well Maintained.

A gain of fifty millions in deposits, liquid assets of approximately 50% and cash amounting to no less than 25% of liabilities to the public are among the outstanding features of a remarkably strong statement which The Royal Bank of Canada is forwarding to its shareholders for the fiscal year ending November 30th. A \$50,000,000 gain in deposits is really phenomenal under conditions that prevailed during the past year and must be accepted as an unmistakable testimony of the confidence that is everywhere placed in this strong Canadian banking institution. What will make such a large gain still more satisfactory from the shareholders' standpoint is that owing to the general character of the business done by the Bank there are no especially large deposits of any nature.

Call loans total \$46,372,574, compared with \$48,410,020 last year. Larger Business Handled. In the many fields of industry and commerce served by the Bank there has evidently been a demand for increased accommodation. This is reflected in a gain in current loans, which now stand at \$204,722,997 against \$242,937,776. During 1922 the balance due to the Dominion Government of \$17,461,760 reported a year ago, has been entirely paid off.

Growth in Deposits. In the large gain of \$50,000,000 in deposits it is to be noted that those in the Savings Department now amount to \$311,759,127, as compared with \$277,556,882, an increase of no less than \$34,192,245 for the year.

Earnings Well Maintained. The earnings for the year were well maintained, profits having amounted to \$3,909,316. This compares with \$3,353,459 in the previous year. The profits added to the balance carried forward from the preceding year brought the total amount available for distribution up to \$4,916,230. This was distributed as follows:

Dividends and bonuses to shareholders \$2,556,000
Transferred to Officers' Pension Fund 100,000
Appropriation for Bank Premises 400,000
Reserve for Dominion Government Taxes, including war tax on Bank Note circulation 475,000
leaving an amount to be carried forward of \$1,085,230, as against \$1,007,514 at the end of the previous year.

The principal accounts in the statement of assets and liabilities, as compared with 1922, are as follows:

	1923	1922
Liquid Assets	\$233,125,474	\$218,048,331
Total Assets	\$338,358,554	\$479,862,358
Call and short loans	46,372,574	48,410,020
Deposits not bearing interest	109,675,137	\$4,408,078
Deposits bearing interest	311,759,127	\$77,585,882
Total Deposits	\$421,334,265	\$82,003,961
Dominion and Provincial Govt. Securities	28,783,050	\$2,950,224
Canadian Municipal Securities and British, Foreign and Colonial Public Securities, other than Canadian	15,900,363	7,901,827
Current Loans and Discounts	264,722,997	\$42,937,478
Deposit in Central Gold Reserves	11,500,000	8,000,000
Notes of Bank in Circulation	31,226,541	26,648,902
Balance due to Dominion Government		17,461,760

band had claimed a great deal of her attention, but after his departure from this world she had been free to devote herself exclusively to Alice. As for Hector Augustus Gaunt, he belonged to a period so remote and so brief that at times she often forgot his existence. Yet she had remembered it sufficiently to send him a postcard from Florence, although not at all sure he was still living at that ridiculous little farm of his high up on the slopes of Monte Nero.

"Dear H. A." (she wrote) "Why did you do such a thing? All the same it was very, very kind of you. Alice found your card before I had quite suspected who sent the flowers. We are both very well, but I am getting old. My hair is not so—"

Here she interrupted herself and got up to have a look in the mirror. Resuming the note:

"nice as it used to be, and, of course, there are other changes. However one cannot expect to remain young forever."

"I last heard from Christopher Smarke about six months ago and at that time Hugo was quite well. I do not keep in close touch with the family. Needless to say that if you run into us here, make no mention of this unfortunate business which has spoiled so many lives. I enclose a little snapshot of Alice. You might be interested to see what she looks like."

"Thank you so much for the lovely flowers."

"Affectionately yours," Jean Carnay.

This finished, Mrs. Carnay enclosed it in an envelope with the snapshot of Alice, and sent it down to the concierge with instructions that it was to be despatched by hand. Then she returned to her unpacking. (To be continued.)

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