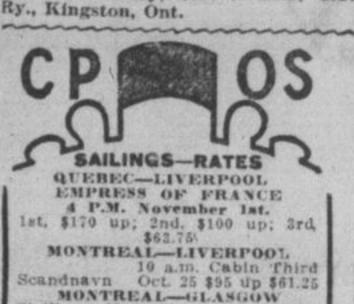
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Honeyed words may be but the orerunner of the most bitter and wanton treachery.



HROUGH good times and bad times for the past 45 years this Bankhassteadilygivenitsbest efforts to the development and upbuilding of theagricultural, manufacturing and commercial business of this Country. Ourefficientserviceisavailable for the benefit of all customers.

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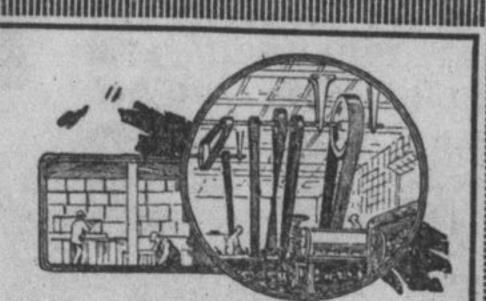
Too Much Appetite may be as dangerous as too little

When the skin is sallow or yellow, the eyes dull, the head aches or sleep broken and unrefreshing, the back aches, or there is a pain under the right shoulder blade-it is an indication that the body is being poisoned by poorly digested and imperfectly elim-inated food-waste. It is a wise thing to take

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Fort William Calgary, Lethbridge, Vancouver, Victoria.

61

THE CANADIAN BANKS RAPID GROWTH OF SO-CALLED "MONEY TRUST."

Since the End of the War 731 New Branches Have Been Opened In Different Parts of the Dominion and Returns Show a Great Increase In the Savings of the People of This Country.

INCE Sir Thomas White, then Minister of Finance, lifted the ban on the opening of new branches shortly after the signing of the armistice, there has been an unprecedented scramble on the part of all Canadian banks to open up new offices all over Canada. From the signing of the armistice to the end of July, 731 new branches were opened in Canada, and as only 20 were closed, there is a net gain of 711, more than the total number of branches of all Canadian banks eighteen years ago, and an average of two a day.

Now there are over four thousand branches of Canadian banks in Canada, or one for every 2,500 people. In the United States with its national banking system, there is one bank for every 3,600 people, and in England, there is only one branch for every 4,800 people

What is the meaning of this great expansion in the number of Canadian banks? Some experts deplore it; they say that it is a "mushroom" growth; that Canada has not enough business to keep 4,000 bank branches busy. Yet an analysis of the clearing house reports and monthly bank statements does not tend to this view. Clearings have increased an average of 25 per cent, all over Canada in comparison with last year's figures. In some cities, Windsor, for instance, they have gone up as much as 100 per cent. Savings deposits have shown the most remarkable increase. The lessons of thrift, inculcated in the people of Canada by the war and It Would Take 1.920 Like It to the Victory Loan campaigns, are not the kind that will easily be for-

There are others who say that the vast numbers of new branches being opened in the smaller centres of Canada will not add much to the prosperity of the towns and villages they are located in.

They claim that the banks open these branches merely to increase their deposits, and instead of loaning back this money to the local industries, they collect large reserves in the important cities, such as Toronto and Montreal, and loan the money to large corporations. These people who make this complaint allege that there is a "money trust" in Canada and they see no good in the amalgamation of Canadian banks. It is a question that is agitating England to some extent now, but it is probable that competition between Canadian banks has prevented the formation of "money trusts."

Another answer to this argument is seen in instructions issued by the head offices of two of the largest banks to their local managers, in which it is pointed out that branch managers must "know" their communities, that they must be "community builders" and do everything o boost local industry.

This summer several of the banks have held conventions of their varlous managers. Bankers from all over the country met and discussed better banking, local and national problems, etc. This bringing together of men who have an intimate knowledge of the commercial and financial problems of every one of the great geographical divisions of Canada is bound to have a good effect in helping the East to know the West, Quebec to understand Ontario, and in lessening misunderstandings. fact, one New York writer sees this feature of Canada's banking system-each bank controlling branches in every province—the greatest asset

for the future welfare of the country. Canada's banks have good connections with the outer world. The Union Bank, in connection with the National Park Bank of New York, has recently established the Park-Union Foreign Banking Corporation with branches in Yokohama and Shanghai, to aid in the development of a larger Canadian trade with the Orient. The same corporation is also opening branches at Tokio and Kobe, which is becoming Japan's greatest industrial and shipping city. Other branches of Canadian banks outside Canada are as follows: Newfoundland, 38; West Indies and Central America, 45; United States, 16; Cuba, 31; Great Britain, 8; France,

3; Mexico, 1; Siberia and Spain, 1. How Canadian banks are distributed over Canada is shown by the following table showing the number

f branches in each	province:
Ontario	1.388
Quebec	1.011
Saskatchewan	562
Manitoba	2789
British Columbia	193
Nova Scotia	143
New Brunswick	103
Yukon	3
Total	4.056

Adding to this total the 143 branches located outside the Dominion of Canada, the banks have a total of 4,199 branches. How does this compare with the total of about 100 we had at the time of Confederation, we had twenty years ago?

Cardinal Mercier is now an honorary citizen of New York and the same day that he was so honored the Prince of Wales became the big little chief of a tribe of Canadian Indians. North American hospitality is nothing if not varied.

Turkey red is made from the Indian madder plant, Levington Theatre. New York. to- I have tried this thing only twice. night at opening of German Opers and you will notice a big drop in the

A large number of Pittsburg, Pa., I have to." steel plants are opening up and officers state that finished work is steadily increasing.

Leader is to take his seat in the occupied last week-House of Commons next Monday. The fuel of individual effort will Cheese sales: Cornwall, 28 %c to help to make the watched pot boil 28 %c.; St. Hyzcinthe, flue., 27 16c. quicker.

We Invite Farmers' Accounts

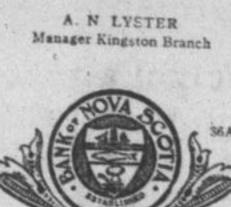
Our service to farmers is as complete as 87 years of growth and knowledge of Canada's agricultural condition can make it.

We collect or discount sale notes, cash produce chequesby mail when desired-and make advances to responsible farmers.

We extend courteous, friendly service to our farmer customers at all times.

Paid-up Capital \$ 9,700,000 Reserve Fund - 18,000,000 Resources - - - 220,000,000

THE BANK OF MOVA SCOTIA



Weigh a l'ound. "Give me one pound of your small-

est size in steam engines, please." The storekeeper takes an engine and places it carefully on his counter. He takes another, and another, and another. Assuming that it requires ten seconds to place each engine in front of the customer, at the end of five hours and twenty minutes there will be a display of 1,920 engines on the counter and the order for "one pound" will be filled.

No such order has ever been given, but its possibility is suggested by the sight of "Tiny Tim," the smallest steam engine in the world. On a continent where the "biggest ever" is a frequent sight, to possess the smallest specimen in existence of anything is unique.

Toronto has many engineering plants capable of turning out gargantuan steam engines that register horsepower by the thousands, but to build an engine so minute that a microscope is necessary to examine it is an accomplishment altogether beyond the united capacities of these great engineering shops.

Such a feat has been achieved, however, by T. H. Robinson, a Toronto watchmaker, who has made a steam engine so small that it takes 1,920 to weigh one pound, or 3,840,-000 to weigh one ton. It can be slipped easily into the shell of a twenty short cartridge and when placed alongside a house fly the latter appears like a prehistoric monster by

Mr. Robinson began his career as an engine builder with a model which, although measuring only one inch in height, assumes almost gigantic proportions when seen beside its much smaller successor. It is of the vertical type, with oscillating ylinder, and a five-cent piece prorides it with ample standing room.

Comparing this first model with ordinary watch work, Mr. Robinson decided it was too easy and he resolved to make an engine that should have the proud distinction of being the smallest in the world.

The result was "Tiny Tim," a perfect-working model steam engine built up of seventeen pieces.

"Tiny Tim's" bed and stand are of gold. His shaft runs in hardened and ground steel bearings inserted in the gold bed. His fly wheel has a steel hub and arms and a gold rim. His stroke is 1-32 of an inch, and he can make 6,000 revolutions a minute. When in motion he makes a noise like the "ping" of a mos-

For practical purposes "Tiny" does not cut a great deal of ice. He baulks at turning the churn or working the family washing machine, and he is useless for generating electric A careful estimate of "Tiny Tim's" horsepower has been made by Dr. C. A. Chant, of the Department of Physics in Toronto University. Dr. Chant calculated the speed by means of tuning forks and measured the horsepower as 1-498000 of one horsepower. The statistically afflicted may work this out in terms of flea-power.

Steam, of course, is not used in compressed air is fed through the

"When I began my first engine," said Mr. Robinson. "I thought it would be small enough, but before I had finished it a strange thing hapor the total of about 500 branches pened. It appeared to grow until when completed it seemed about twice the size I expected it would

"I decided to make a smaller one, something more worthy of a watchmaker's skill. 'Tiny Tim' was the

"Do you consider 'Tiny Tim' the absolute limit in small engines?" Mr. Robinson was asked

"There must be some limit to the working size of an engine," was the reply. "It may be that limit has Extra police will be thrown around show it as the smallest I can make, as threats have been made against relative sizes of the two engines. believe I can make a smaller one, if

The British war office states that troops of General Denikine have driv-Hon. Mackenzie King, new Liberal en Bolsheviki from Kiev, which they NAPOLEON CULT DIES.

Military "Geniuses" Did Not Prosper In the War.

The truth is about to be 'unnuzzled. For four years and a half the has been in quarantine. The public has been spoon-fed with an official diet, prepared sometimes to deceive the enemy, sometimes to deceive ourselves, sometimes to protect a reputation, sometimes to destroy a reputation, rarely without an ulterior purpose of some sort altogether unrelated to the fact, says an editorial in the London Daily News. Now the truth is about to came out into the daylight and open her lips. She will be very unlike what we thought her to be-very unlike the fiction that has flaunted itself in the public eye. She will have some surprising revelations to make, and as they hurt a good many people and reverse a good many judgments we must expect to see desperate effort made to silence her or discredit her beforehand.

Among the illusions that will go are the illusions about that foul and filthy thing called war. The idea that it is "God's medicine" will not survive the tremendous balance sheet of loss and gain-the record of the sacrifice of the flower of the world's youth, the material ruin, the spiritual desolation, the opening of the flood gates of hate, the carnival of passion, the release of all the basest elements in human nature, the wolfish rapacity and uncontrolled lust, the submergence of every humane and kindly emotion and of every instinct of truth and justice under the torrent of greed and vengeance exploiting themselves as patriotism. War is not "God's medicine," but the devil's

And if the truth about the war end the fictions about war, it will also end the Napoleonic cult. The age of the demi-god of war is done, and there is nothing cheaper in the world to-day than military reputations. War has become too vast and cosmic a thing for the inspiration of a single genius. It is the sum of infinite forces, and if we want to find the source of its judgments we have to trace it to men sitting in offices as well as to generals sitting in camps, to scientists in their laboratories and manufacturers in their factories, to civil servants controlling transport and keeping famine at bay, to the inventors of poison gas and all the artifices of death, to the courage of merchant seamen, and a thousand other springs all contributing to the great sum of the decision.

The war has not left one great military reputation intact on either side. The fail of Von Kluck at the beginning-perhaps the crucial failure of the war-struck the keynote, Moltke, Hindenburg, Falkenhayn, Mackensen, Ludendorff - one after another they rose like giants and set in failure. And the history of the Allies is hardly less strewn with the wreckage of reputations. Sir Douglas Haig survived the test, not by Napoleonic qualities, but by his plain virtues of honesty, steadfastness, good temper and sound sense. Marshal Foch comes nearest to a supreme reputation, but he had the good fortune to "arrive" late, when the struggle had reached its climax, after Josre had been succeeded by Nivelle and Nivelle by Petain, and when the hour for reaping the harvest of four years of effort had come. Had he had the supreme command at the beginning can we be quite sure that he would have escaped the fate of the others?

Teach the Children to Save



Habits are acquired early in life. Children, who are taught the value of money and the habit of saving, grow up into good business men and capable women.

The easiest way to teach children to save, is to start a Savings Account for each child (\$1.00 each is sufficient). After a child has saved another dollar to make an additional deposit, he or she will have a better appreciation of just what a dollar stands for, and

how much work and self-denialit represents.

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proved by experience.

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