

SCHOOL STUDY SPORIS

THE JUNIOR BRITISH WHIG

RIGGEST LITTLE PAPER IN THE WORLD

HUMOR PLAY WORK

EASY JUGGLING

LESSON 9

ONE REEL YARNS



Reason, one of the most widely known professional jugglers...

apparatus than the average boy can find in his pocket...

Fun With a Tablecloth With eyes as big as saucers...

Stand far enough away from the table so that, in order to take hold...

Do not jerk the cloth up, nor down. Pull it straight out from the table top...

Take hold of the cloth with both hands. Grasp it in such a way that, when you pull the cloth...

Do not jerk the cloth up, nor down. Pull it straight out from the table top...

Place three coins—quarters are the size to be preferred—on the back of your hand...

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LONGER DAYS

"What do you mean?" said Night. "You're crowding me more and more all the time..."

"No such thing," declared Day. "I bring them a longer time to stay outside and enjoy the great out of doors..."

"Don't you fool yourself," grumbled Night. "When I come early they can sit by the pleasant lamp light and read and play games and enjoy themselves..."

"Maybe for a while," agreed Day, pleasantly, "but they get tired of having you so early all the time..."

"Well," said Night, after a pause, "maybe you're right. It is your turn to stay on Earth a little longer..."

"Suit me," agreed Day. "And off he went, dreaming of flowers sleeping under the snow and baseball bats in dusty closets..."



TO-DAY'S PUZZLE Take one third of "locked", three sevenths of "to-night" and one-half of "monkey"...

A Mark of Courtesy When two boys are walking down the street and they pass a girl or older woman...

KIWANIANS HEAR ABOUT UNEMPLOYMENT RELIEF

Addresses Given by Mrs. John Wright and Ex-Mayor Nickle.

The members of the city unemployment relief were the guests of the Kiwanis Club at the weekly luncheon in the Hotel Frontenac on Monday and after listening to a most interesting account of the work given by Mrs. John Wright and H. C. Nickle...

Mrs. Wright told of some of the housing conditions and asked members of the club to call at Nos. 293 and 211 Rideau street to see for themselves some of the worst conditions—houses that are not fit habitations in the winter climate of Kingston...

John McKay was introduced by William Moore. The firm of John McKay is widely known, having been established in Kingston in 1859 by the father of the present owner and proprietor...

The speaker read a telegram he said was sent to the provincial secretary and the minister of labor. The dominion government promised help and the provincial government promised to consider the matter...

half of the persons in need through unemployment. She told of the efforts of the committee in past years when the members went from door to door, and there was never brought into operation this year, mainly through the energy and interest of the Kiwanis Club...

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"Bank Audit Most Thorough; All Credits Must be Approved By President and Directors"

C. E. Neill, General Manager, Royal Bank, at Annual Meeting

Montreal, January 17th (Special). THE strongest and most important statement ever presented, relative to the thoroughness of bank inspections by auditors and the policy of supervision of credits, was made by C. E. Neill, General Manager of The Royal Bank of Canada, at the annual meeting held at the Head Office.

Dealing with the general business of the Bank and the procedure followed by the auditors, Mr. Neill said to the shareholders: "I wish particularly to draw your attention to the fact that full provision has been made for all bad debts, and that in addition, adequate amounts have been set aside to provide for any accounts which may be considered in the doubtful class."

"In view of the discussions which have recently taken place regarding the obligation of auditors of banks appointed under the provisions of the Bank Act, it is proper that you should be informed that the auditors appointed by the shareholders of this Bank not only certify to the correctness of the Balance Sheet, but they also approve of the value of the bank's assets as stated therein. The representatives of the auditors, who conduct their investigations of the bank's business throughout the entire year, have access to the statements, correspondence and inspection reports relative to all loans required, and their certification of our Balance Sheet is made only after a full examination of all credits granted to customers. In cases where there is any doubt as to the value of a debtor's account, the amount set aside by the bank to take care of any possible loss is approved by the auditors as being sufficient. Every facility is afforded them to examine each and every account in the bank, and they are encouraged to criticize and make the most detailed investigations of every debt due the bank, with the relative security.

"As an indication of how closely the President, Managing Director and Directors of this bank at Head Office control the affairs of the bank, I may tell you that every credit granted of \$25,000 and over is approved by them, and there are no loans at any office of the bank to-day in excess of \$25,000, which have not been approved by the Directors at Head Office. Moreover, committees of resident Directors of the bank at Toronto, Winnipeg, Halifax, Quebec and St. John supervise and recommend all loans in their respective districts, and in addition, are informed of all credits authorized in other districts."

The Investment Guide Will Tell You

When you put your money into a security you want to know all the details—the price, the rate of interest, the yield, the date of maturity, where and how payable, the security behind the bond.

And you want the benefit of comparison with other securities being offered. One may suit your particular requirements better than others.

In the Investment Guide which we issue monthly and mail free for the asking all these details of all securities, new and old, on the market, are worked out in easily understood tables so that you can select the one most suitable to your future plans in the matter of maturity, interest, payments, etc.

Write for the current issue. Before you invest, consult us.

Amelius Jarvis & Co. LIMITED 108 Bay Street Toronto, Canada.



"Oh, It's Good to Hear Your Voice!"

THE night wind rattled the sash as she sat on the bed in her drab hall bed-room. Lonely, discouraged, she seemed to have lost her grip of things in the big unfriendly city. And then—the telephone jingled imperatively. A cheery voice called up the stairway, "Miss Jackson, your mother's calling on Long Distance."

How many of us realize what that means to the girl in the little hall bed-room, eating her heart out with loneliness?—to the boy at College or school plugging in a half-hearted way to make good in "exams"?—to the shy school girl surrounded by strange faces?—to the traveler deprived of home and dear ones?

Why don't you call her or him to-night?

She needs the encouragement that only your voice will give. He needs a helpful word, doubly welcome because it comes from you. A Long Distance chat will give them a new outlook on life — stimulate them to new efforts — help them to make good. Their faces will glow with the light of a new courage, and, "It's good to hear your voice" will be music to your ears!

Station-to-Station service with low Evening and Night Rates after 8.30, has brought Long Distance within the reach of everyone. After 8.30 P.M. Station-to-Station rates are about half the day rate. At midnight they become about one-quarter the day rate.



"SMOKING MOTHER UNFIT."

Must Give Up Cigarettes or Child Rules Judge. How does the smoking mother affect the child's atmosphere? Does every puff of her cigarette break down the morale of her little daughter or son?

According to the decision of Judge Ailyn L. Brown, in the Superior Court of Connecticut, a New London mother must quit smoking or give up her 6-year-old daughter.

The woman is Mrs. Adeline Palmer Lee, who is suing Dr. Harry M. Lee, surgeon at a New London hospital, for divorce. At the hearing on the matter of the custody it was charged that Mrs. Lee smokes between 400 and 500 cigarettes weekly. She admitted that she used cigarettes, whereupon Judge Brown ruled that she should refrain from cigarettes.

"Whatever may be the correct standard for the individual as to the use of cigarettes," Judge Brown said, "expert testimony in this hearing has demonstrated what common sense affirms—that a child of the age of this one will fare better if brought up in an atmosphere contaminated by smoke from cigarettes."

According to the opinion of Dr. John D. Quackenbush, a specialist on mental and moral disease, and two women physicians, the judge is, to be commended for his decision.

"The mother who smokes before her children need not expect to have the slightest control over them," Dr. Quackenbush said. "She has shocked the child's sense of morals, broken down the standard of highest womanhood and torn down the beautiful feminine atmosphere of her home."

A Swedish government board is planning to establish a car ferry service between Goteborg and a British port, probably Hull. Centers of scientific research in the industry will be established by the British Society of Glass Technology. Concrete building blocks are formed accurately and with a great saving of time by a Pennsylvania machine.



PROTECT the chest. When a Peps tablet is taken from its preserving silver wrapper and allowed to dissolve in the mouth, it gives off powerful medicinal and germicidal fumes that immediately circulate with the breath through all the air passages, and destroy any germs that have got into YOUR nostrils and throat. At the same time the sore, inflamed membrane is soothed, healed, and protected. Phlegm is released from the bronchial, breathing is made easy, and that distressing cough and throat soreness disappear. By this direct treatment Peps keeps trouble off the CHEST and lungs, and the worst weather can be faced without fear of evil consequences. It is the safest plan to always have a few Peps handy to arrest a cold, and prevent it reaching the lungs or starting bronchitis and chest weakness.

PEPS

the real breathable tablets, make the throat, chest, and lungs cool, resisting. When a nasty cold or a coughing bout foretells the revival of your old bronchial trouble, the best thing to do is to take Peps at once to strengthen and

PROTECT

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YOUR

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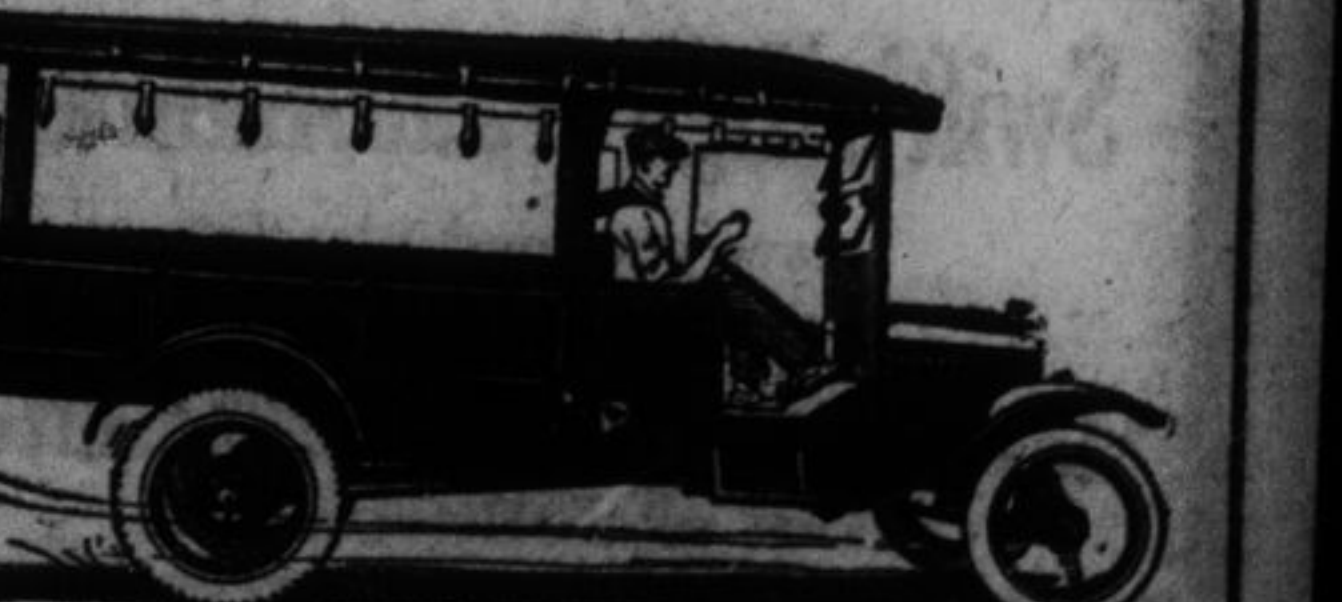
RELS

Thomas G. Wiggins, lumbering at Venosta in Gaitneau Valley, found dead in shack. Project to make Bonaventure station, Montreal, Union Station for C. N. R.

FORD

RUSH DELIVERIES WITH A FORD SPEED TRUCK

When a customer 'phones in a rush order do you deliver it "as soon as you can" or "right away"? There's a world of difference in the effect it has on your customer. These "as soon as you can" deliveries are all right for your competitor, but mighty poor business for you.



VanLuven Bros. Phone 1609. 34-38 Princess Street.

Edward Hopkinson, coalition Unions member of parliament for Chayton division of Manchester, died Monday aged sixty-three.