

# London Advertiser

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London, Ont., Saturday, March 12.

## THE NEW LOAN AND TRUST CORPORATIONS BILL.

The attorney-general has introduced in the Legislature his bill to amend the loan and trust corporations act. The amendments proposed are very desirable. They will strengthen and encourage both loan and trust companies and make them more useful than ever, while at the same time their safety is increased.

Under the proposed bill the right of loan corporations to take deposits is doubled. They have been confined to the amount of paid up capital and reserve. They will be able to take twice that amount. This is a prudent and safe provision. It is more difficult now to obtain depository money in Great Britain, and the money obtained there will require to be replaced by increased savings deposits at home. Loan companies in the past have built very many homes and been a blessing to the province. Homes built by loan companies are much to be preferred to housing schemes.

Trust companies are increasing in number and importance. They will be given the right to receive moneys in trust, repayable on demand. This will be a valuable right, and one that will operate to the advantage of the general public. It may be the means of causing our trust companies to grow as large as they have grown in the United States. The larger they grow, the greater benefit they will be to the community.

Provision is made for inspection and supervision of both loan and trust companies by the department. The registrar of loan and trust corporations will direct such inspections. It will only be in odd cases that any inspection will be necessary. The history of loan companies proper has been very satisfactory. The management has been as anxious as possible to do right and to benefit those whose interests have been committed to their care. As soon as an error is detected it can be corrected. Inspection and supervision will reduce the danger of error to a minimum.

The department some time ago prescribed forms of returns which made for uniformity, and were given so much in detail that the work of inspection will be made easy. A proposal was made that a certain percentage of the assets should be maintained in cash or government securities. This is not necessary. It is better to let each company decide for itself what it considers necessary in this direction. There is nothing to be gained by keeping cash on hand when it could be loaned to build houses. Every liberty should be given the management to use its best judgment. Good first mortgages on real estate are as readily convertible into cash as any security. The need for liquid assets in any loan company has in the past been small indeed.

The attorney-general has introduced common sense amendments that will tend to enlarge the usefulness of loan and trust corporations, and make less through them in any way almost impossible.

## THE ADVANCE OF CHURCH UNITY.

Since the Anglican Lambeth Conference at London, England, last summer, sufficient time has elapsed to at least approximate the effect of the proposals then made in respect to the reunion of Christendom. During the present Lenten season it is likewise a fitting subject for spiritual consideration. It may safely be said that no ecclesiastical deliverance within recent years has awakened so widespread and generally favorable interest. True, there have been unequivocal expressions of divergence regarding conditions in-

volved, and as far as British Non-conformity is concerned, it appears that episcopal reordination is the crux to be surmounted. However, in press discussions and in church courts throughout the world, the spirit animating the proposals has been generally conceded, and the movement reveals vitality by persisting in various ways in widely separated sections. This may be taken to show that it was not just a sporadic product, but rather an expression of a spiritual force operating through the minds of earnest men upon various fields. In this connection, deep interest attaches to the proceedings of the Ecumenical Council of world Methodism to meet during the coming summer in England, where actual reunion projects are very much alive in Nonconforming communions. Among other important subjects it will also have consideration at the General Council of the Pan-Presbyterian Alliance to be held in September at Pittsburgh, Pa. There are plans, too, for a great world conference on "Faith and Order" to be held in America.

Meanwhile, the more tangible manifestations of reunion, or at least, preparatory unity proposals, will naturally depend largely upon the attitude taken and the lead given by diocesan and other church constituencies. For instance, a London correspondent writes that men of the prominence of Dean Inge of St. Paul's and Bishop Hensley Henson of Durham counsel "direct action" without delaying for episcopal sanction, in the matter of pulpits exchange, which Nonconformists regard as a brotherly act, and who, particularly on occasions of national thanksgiving and supplication, would participate on an equal footing. Dr. Henson, in his accustomed vestments, lately preached at Westminster Chapel, London, for the Rev. Dr. Jowett, temporarily absent through impaired health. This was a return courtesy. Dr. Jowett having preached for Bishop Henson at Durham on one occasion last year. There surely does exist beneath all the differences of procedure, custom and religious expression, a substratum of spiritual unity, though obscured and hindered. To the looker who does not so much concern himself with the outward symbol as others in all sincerity do, these expressions of fellowship and mutual recognition are more meaningful than the verbal formulas of resolutions. To his mind they bring profession and practice into line. In Old Christ Church, Philadelphia, lately, ministers of five Christian bodies, Episcopalians, Baptists, Methodists, Lutherans and Reformed, two hundred in all, met in prayer for church unity. There was a reading of Scripture by the Rev. Dr. Jennings, Presbyterian, a leader in the plan, and prayers were offered individually and collectively. Bishop Philip M. Rhinelander, of the Episcopal Diocese of Pennsylvania, has been one of the most earnest workers for unity ever since returning from the Lambeth Conference. Persons cannot thus convene in supplication for Divine guidance and grace in a worthy cause without benefits accruing. The truth of this has been proven in lowly Canadian communities, where the members of different denominations gather together week after week in their respective churches for union prayer meetings. At the present time an evangelistic mission of four weeks' duration is in progress by six West End Hamilton churches—Anglican, Presbyterian, Methodist, Baptist (2), and Evangelical. In scores of ways during recent years the drawing together spirit has shown itself, and will continue to do so. One of the most significant events in the religious history of Boston was a recent Union Fellowship gathering, at which the situation in the South End was earnestly taken, with a view to more effectually reaching the teeming population, which includes many students and transient workers. The project advised by the Comity Committee was one strong, consolidated church for each communion, equipped with ample funds, and at least two ministers to each church, placing the strongest men at the weakest points. In this way it is hoped to co-operate, concentrate and eliminate friction and wasteful effort. In the mission fields, as in the home ground, the need for unity in spirit, purpose and action grows stronger as the magnitude of the tasks confronting the church in these strenuous days is realized. Having in mind the diversities of several centuries, it is not reasonable to expect that spiritual nurture by the church will be adjusted to one mold or ritual without making allowance for the individual equation. There may be travail, but Divine ends assuredly will be attained as light breaks over the way. Just lately we have witnessed a noble response to the appeal of a physically suffering China. The world's spiritual needs are yet more tragic and universal, and the call for unity in the Church of Christ more imperative. The tendency could not well be otherwise, as the hearts of men as witnesses to the Redeemer are drawn nearer to the common centre of The Cross, and

the essential elements of Christian Faith. "Through the harsh noises of our day A low, sweet prelude finds its way."

## RAILWAY WAGE CUTS.

Forcible reduction of wages is taking place on a large scale in the United States at the present time. The railroads are setting about the work of reduction generally, and the announcement from Chicago that decreases of approximately 12 1/2 per cent will take place at once in the packing industries will affect over 100,000 employees forthwith. In the packing industry there is also to be a revision of hours, providing that overtime rates shall apply only after ten hours work in any one day or after 54 hours' work in any one week.

Wage cuts invariably accompany the depressions which seem to strike the United States about every 20 years. There were such depressions in the United States in 1819, 1837, 1857, 1873, 1893, 1913-14, and today the country is in the midst of another, coming at the middle of the 20-year period, but arising directly out of the war. Why there should be such a periodicity of panics has never been satisfactorily explained, but the fact is undeniable. In 1894 the wage cuts gave rise to violence, notably in connection with the Pullman car employees. This strike extended to 27 states and territories, and involved railroads all the way from Cincinnati to the Pacific coast, though, the main storm centre was Chicago. It was during this strike that injunctions were first used in any large way crippling the efforts of labor unions.

There was this marked difference between the wage cuts of 1893 and those of today, that the reductions of the earlier date were from wages that had only been increased by long and patient effort, and that they were not in any way excessive. The reductions of today are aimed, to reduce down an abnormal war-time figure to what might be regarded as a normal figure. Cost of living is not yet normal, but is moving in that direction. That the reductions will be vigorously opposed goes without saying, and there may even be violence in some industries in the United States before the matter is settled. But it is held that no general reduction in the cost of living can be accomplished, under present conditions, apart from a cut in the labor costs, entering into commodities generally consumed, and this argument is being presented from a thousand angles.

The question of railroad wages has been brought very closely home in this country by the vast deficits on the national railways, which Hon. J. D. Reid, speaking in Parliament on Tuesday, attributed to the high wages being paid in accordance with the McAdoo award. It might be debated whether the McAdoo award or the general railway policy of the Government is most to blame for the deficits. The taking over of the C. N. R. and the generous provision made for the promoters of that road undoubtedly saddled a heavy weight of debt upon us that we will be paying for a long time to come.

## LETTERS.

### STEADY EMPLOYMENT.

To the Editor of The Advertiser: Some employers want their employees to work long hours at low wages. This is bad for the workers in every way, as it enables the employer to make big profits at the expense of the worker, and big profits are simply unpaid wages. Over-production, another result, leads to unnecessary laying off of considerable numbers of men when the demand is not equal to the supply of goods on hand. This laying off could be prevented by simply reducing the number of hours, say from nine to six per diem. The great improvement in machinery of production is also a factor in favor of a six-hour working day. The worker could do the six hours at a stretch, and have his dinner, read the daily newspaper, in good daylight, or visit the Public Library, attend public meetings, and if he has a hobby, such as music, baseball or the garden, to engage his attention, he will have ample time for leisure. Impossible when working nine or even eight hours a day. My personal experience is that after getting home from work (I work nine hours per diem), and supper over, perhaps an hour or so at music (I play a musical instrument), or reading the daily newspaper, I sometimes almost fall asleep with the instrument or the paper in my hand. I find reading at this time of the day, say about 8 or 9 p.m., a strain on the eyesight, which could be avoided by reading the newspaper in good daylight. I went to the Public Library at about half-past 8 in the evening and found it very difficult to read owing to bad light. We must do away with the idle class. A baseball player, for instance, who gives all his time to the sport for a living must be included in such class. They will have plenty of time to learn and practice their hobby in the afternoon. They will have no difficulty in finding useful work to do. DUNCAN McLELLAN.

## OTHERS' VIEWS.

### DECEIVING THE POLICE.

(London Punch.) Burglars who broke into a Bromley house had a bath before leaving. This is not the first time that gentlemen in the profession have tried to throw the police off the scent.

### THOSE GOGLING OWLS.

(Cleveland Plaindealer.) Twenty-eight years ago the late Standard White designed and the late James Gordon Bennett built the New York Herald building, "with its gorging owls and its smoky clock," familiar to every visitor to the metropolis. Now the building is to be demolished to make room for a skyscraper. It is to be demolished, that is, unless a curious suggestion for its preservation is adopted. One after another of White's artistic conceptions has given way to the demands of business. The Herald build-

ing is one of the few that remain. Hence the earnestness of those who would save it.

The suggestion is that the Herald building be used as a crown for the lowering structure designed to occupy the site, raised bodily as high in the air as the ambition of the new building cares to lift it. There, overlooking the busy streets far below, it would stand as a monument both to White the architect, and to Bennett the publisher. The Bennett newspaper property has fallen into other hands, and its artistic home already abandoned; here is a chance for someone to make conspicuous amends by preserving the "gorging owls" for another generation.

## THE IDEAL SAILOR.

(Vancouver Province.) Now that the future of the British navy is once more in the melting pot of newspaper controversy, the fact that the discussion has been so far limited to the question of material rather than personnel. For example, no reference has been made to the most conspicuous set by Captain Reece, R.N., who commands H.M.S. Mantelpiece, or to the methods by which he converts the occupants of the upper and lower decks into band of brothers:

He was adored by all his men. For worthy Captain Reece, R.N., did all that lay within him to promote the comfort of his crew.

If ever they were dull or sad, their captain danced to them like mad, or told, to the full pass by, Droll legends of his infancy.

A feather bed had every man. Warm slippers and hot water can; Brown Windsor from the captain's store. A violet, too, for every four.

Other delights in the way of bodily and mental refreshment are mentioned, and the merits of his humane regime are summed up in the stanza:

Kind-hearted Captain Reece, R.N., Was quite a treat to his men. In point of fact, good Captain Reece Beatified the Mantelpiece.

## WAR VERSUS VICTORY.

(Ottawa Journal.) Judging by the walling at Berlin over the proposition to ally powers in regard to reparation and indemnity, war has ceased to be a noble ideal in Germany. If the pre-war conceptions and aspirations of the German people, as others, historians, poets and militarists in Germany were to be taken still at their face value, the war was such a splendid thing in principle, no matter what its result was, that Germany ought really to be delighted even now to pay almost anything for it. But appearance is that the ideas of these philosophers and historians, poets and militarists do not arouse enthusiasm in Berlin at present.

## THE COUNTRY BOY.

(Toronto Empire.) Hon. Dr. Rutherford says that 98 per cent of country lads who migrate to the cities and towns go down in the social scale. It is certainly true that dependence is much more surely achieved on the countryside. The world is beginning to see these things in their proper light.

## MOTORS AND GOOD ROADS.

(Chicago Tribune.) Good roads mean money in the pocket of every automobile owner. They mean comfort to the body of every automobile rider. Efficiency and economy of operation pay large and certain dividends on every dollar invested in highway improvements. As these improvements are extended even the motorist who neither drives nor rides on the open highway will take his profit from improved transportation of farm products and more rapid and economical communication in business and industry.

## EVERYTHING.

### LIKE LITTLE CROSSBOWS ANIMATE.

(Thomas Hardy.) The swallows flew in the curves of an eight. Above the river-gleam In the wet June's last beam: Like little crossbows animate The swallows flew in the curves of an eight. Above the river-gleam.

Planning up shavings made of spray moon-shine started out From the bank thereabout And through the stream-shine ripped her way: Planning up shavings made of spray A moon-shine darted out.

## COULDN'T BE SO BAD.

(New York Tribune.) A meek-looking darkey was brought before a suburban police station, charged with Philadelphia and a petty charge was put upon the blotter. He pleaded innocence.

"Well," asked the examining officer, "is there anyone here who can vouch for this fellow?"

"Whereupon the darkey singled out the head of the man police officer.

"He can," said the colored man, pointing to that officer.

"Why, I don't know you!" "Dat's exactly."

"I lived in this place 10 mo dan five years an' de police don't even know me. So, yo' gentles, I can't be such a hard lot."

## AS IT WILL GO ACCORDING TO FORD.

(Macdonald's Guardian.) (Mr. Henry Ford, the motor magnate, in an interview with a representative

## How to Make Pine Cough Syrup at Home.

Has no equal for prompt results. Takes but a moment to prepare, and saves you about 25¢.

You know that pine is used in nearly all prescriptions and remedies for coughs and colds. The reason is that pine contains several peculiar elements that have a remarkable effect in soothing and healing the membranes of the throat and chest.

Pine cough syrups are combinations of pine and syrup. The "syrup" part is usually plain sugar syrup. To make the best pine cough remedy that money can buy, 2 1/2 ounces of Pinex in a 16-oz. bottle, and fill up with home-made sugar syrup. Or you can use clarified molasses, honey, or corn syrup, instead of sugar syrup. Either way, you make 16 ounces—more than you buy ready-made for \$2.50. It is pure, good and pleasant—children like it.

It is not the best thing to use if you cough or cold in a way that means business. The cough may be dry, hoarse and tight, or it may be a persistent loose from the formation of phlegm. The cause is the same—irritation of the throat. This Pinex and Syrup combination will stop it—usually in 24 hours or less. Splendid for colds, influenza, whooping cough, and is famous the world over for its prompt effect upon coughs. Beware of imitations. Buy from a druggist for 25¢. 16 ounces of Pinex with directions, and don't accept anything else. Guaranteed to give absolute satisfaction or money refunded. The Pinex Co., Toronto, Ont.

of the New York Tribune, predicted that the day would come when cows would be done away with. The cow, he declared, was the crudest machinery in the world, adding: "It is a simple matter to take the same cow and make it into a machine to make them into milk which is superior to the natural article, not subject to bacteria, and much cleaner."

"Where are you going to, my pretty maid?" "I'm going a-milking, sir," she said.

"But it isn't polite to tell fairy tales. What have you done with your stool and your pail?"

"Forgive me, old bean, you're a bit out of date." The maiden replied as she opened the gate.

"Well, why do you carry a spanner, my dear?" "An outfit that looks like a plumber's gear?"

"The milkmaid the Herriok and others sang. Never resembled a break-down gang."

"Dear me," said the maiden, "you do leave me bored." "Have you never heard tell of the great Mr. Ford?"

"You know how his infinite zeal and improved on that ancient contrivance, the horse?"

"Well, he's done the same thing for the dairymaid and the milkmaid."

"And I'm off to milk Henry's mechanical cow."

"Don't stand there and jaw about with Cuckles."

"If you want to come with me, just carry the tools."

## REPENTANCE.

(Daniel Henderson in the Bookman.) Come, man, March! The full moon hangs in the eastern chair of your brain and let the mind's eye merely enjoy the play for its dramatic effect—at the first time of reading. Then one can sit up, and peruse it, the second time. On an enormous score for the public's power of perception, or an honest determination that you shall get your money's worth, miss nothing, and travel step with him—I don't know. On an enormous score for the public's power of perception, or an honest determination that you shall get your money's worth, miss nothing, and travel step with him—I don't know.

Yea, well month—it must be so! For see—the last fiercest swirl of snow that symbol of your wrath, Has melted by the garden path, And hushed the jonquils' shivering spears In a very flood of tears!

## What's In a Book?

By Kathleen K. Bowker.

Philomides has been polishing his clubs, and having new nails put in his boots. He says that he isn't going to let spring surprise him in the attitude of a foolish virgin at the first tea—mean tea—of the season.

I told him that he didn't polish clubs like Chick Evans; and he blinked, and asked for Chick's recipe which he sent him the abysmal depths of Philomides' ignorance, because if he'd been right up-to-date, he'd have read "the very latest" on the subject, which is "Chick Evans' Book" (Relly & Lee, Chicago). Even to the great uninitiated this is an interesting volume, with its cheerful, natural, and unadorned style. The development of a caddy into a celebrity. One grows to enjoy traveling in company with Philomides, who is a genuine, and it is for big events in England, special stunts in France, or from coast to coast for the Red Cross, by which the Western Golf Association raised over three hundred dollars for the American Red Cross—a tidy sum! It is pleasant to note that "Chick" gives full credit for the idea to Miss Constance Cutten of Guilford, where the first Red Cross golf match was played.

The last two chapters, "Shots" and "How to Make Them," and "Chick and How to Use Them," will probably prove the "dramatic climax" of the book. It is a pity that the author is driving at (no pun intended)

ed), and the serious player must surely be interested in what this "Champion" champion has to say—showing on the subject. For the pictures show exactly how it is done. (It merely remains with you to go and do likewise.) The book is profusely illustrated with excellent photographs.

Shaw Play. "Heartbreak House," by G. B. Shaw (Brentano, N. Y.).

I have often wondered, reading Shaw's plays, how anything could be cleverer than the written word. Then when one sees that play "on the boards," one realizes with double force, the twice-as-brilliant character of the acted drama.

My first experience of this was with "John Bull's Other Island." I wish I could have another with "Heartbreak House," Shaw's latest published book of plays—copyright 1919. He true, but only now making its general bow to us.

There are probably plenty of plays upon the stage today, whose message is being interpreted by the public, in a manner far different to what the author intended. Shaw is too clever ever to allow the public to make such mistakes with his work. He tells us in prefaces—sometimes longer than the play—exactly what the play means. He is not like the temperamental musician who cares so much for his own conception of it, that he will not let the public make a mistake. He tells us in prefaces—sometimes longer than the play—exactly what the play means.

Where you are, before you begin the play. Whether this is due to the habit of stage direction, a desire to reiterate Europe is rotten to the core; but that it is an enormous score for the public's power of perception, or an honest determination that you shall get your money's worth, miss nothing, and travel step with him—I don't know. On an enormous score for the public's power of perception, or an honest determination that you shall get your money's worth, miss nothing, and travel step with him—I don't know.

Anyhow, having read the preface, one's intelligence is put to the test in the easiest chair of one's brain and let the mind's eye merely enjoy the play for its dramatic effect—at the first time of reading. Then one can sit up, and peruse it, the second time. On an enormous score for the public's power of perception, or an honest determination that you shall get your money's worth, miss nothing, and travel step with him—I don't know. On an enormous score for the public's power of perception, or an honest determination that you shall get your money's worth, miss nothing, and travel step with him—I don't know.

Actually, the play is a decidedly bitter satire on nine parts of the governing classes of England, with the topmost tenth left entirely out of the picture. It has been partly written before war loomed far enough above the horizon for any but the very topmost tenth to see it. And the biggest truth that it brings home to us is not—it seems to me—that Europe is rotten to the core; but that it is crying out for someone big enough to express them—in words of one syllable, so that the rest of the world can understand, too, take hold, and avert their doom.

They do not even seem to have (of their intelligence) realized the fact that they might empower Mr. Shaw to speak for them.

There is an old saying, "When the half rods go, the gods arrive." But the half rods are such fine swash-bucklers, that the world at large hardly dares to send them packing, on the off chance of obtaining the real thing. It is like the disarmament idea—let the other fellow do it first! Meanwhile, the three-quarter rods cut the other fellow's throats.

And while the half-rods may see (or say) they see—like Hercules—the glances how to clean up the Augean stables, they are left apart from the original strong man to know just how to direct "the washing flood" afterwards. The I. W. W.'s perhaps have used a part of it—but now the volume that they have let loose seems to have got beyond them, and they appear to be quite incapable of guiding the stream back to its original bed.

Shaw makes no attempt to guide anybody anywhere in this play. His criticism is as destructive as a flame. He means it. He evidently thinks that all these people—charming and intellectual as they are—are no good for practical purposes.

It can be truly said that he has described a more classless in the land of classes—and not the best part

Your grocer will tell you frankly that he makes less profit on Red Rose Tea than on other teas. The only object he has in recommending it is to see that you get the best quality possible.

## WHAT DO YOU KNOW ABOUT CANADA?

### ANSWERS TO YESTERDAY'S QUESTIONS.

- 1—Manitoba has 33 large lakes.
- 2—Eighty-one per cent of our imports come from the United States.
- 3—By December, 1920, 20,000 returned soldiers were settled on the land.
- 4—Lief Ericson is supposed to have first reached the coast of Labrador, near Hamilton Inlet, on his voyage of discovery in A. D. 1000.
- 5—The area of New Brunswick is 27,985 miles.
- 6—Canada acquired two submarines on the Pacific coast, August 3, 1914, the day before the declaration of the great war.
- 7—The Government made its first treaty with the Northwest Indians in 1817.
- 8—During the great war the Allies declared war on Turkey on November 5, 1914.
- 9—Sir Edmund B. Osler is president of the Dominion Bank.
- 10—James Oliver Curwood of Calgary is the author of "The Valley of the Silent Men."

## TODAY'S QUESTIONS.

- 1—What seven rivers of Canada are over 1,000 miles in length?
- 2—What province led in merchandise exports in 1919?
- 3—When were seven of Marlborough's regiments sent out to capture Quebec?

- 4—How many parliaments has Canada had since confederation?
- 5—Where was the last treaty of peace with Austria signed after the great war?
- 6—Where is Stanley Park?
- 7—When were the houses of parliament at Ottawa last destroyed by fire?
- 8—Who is president of the Bank of Hamilton?
- 9—When did the death of Sir Wilfrid Laurier occur?
- 10—How many miles of telegraph lines has Canada?

## FREE PUZZLE PRIZE \$5400.00

In Cash has been Given Away FREE also hundreds of Merchandise Prizes \$200.00 more IN CASH will be Given Away FREE

1st Prize, \$50.00 in Cash  
2nd Prize, \$40.00 in Cash  
3rd Prize, \$35.00 in Cash  
4th Prize, \$25.00 in Cash  
5th to 9th Prizes—Each \$10.00  
TOGETHER WITH MANY MERCHANDISE PRIZES



Solve this puzzle and win a CASH PRIZE. There are 8 faces in the picture besides the spectators. Can you find them? If so mark each one with an X, cut out the picture, and write on a separate piece of paper these words, "I have found all the faces and marked them" and mail same to us with your name and address. In case of tie, handwriting and neatness will be considered factors. If correct we will advise you by return mail of a simple condition to fulfill. Don't send any money. You can be a prize winner without spending one cent of your money. Send your reply direct to 6000 ROYAL MANUFACTURING COMPANY, 224 LAUREL STREET, ST. W. MONTREAL.

# MACDONALD'S CUT BRIER

Back of MACDONALD'S Cut Briar is the tobacco standard established in the "fifties" and maintained to the present day by The Tobacco with a heart

The Economy Tin 1 lb. 85¢

More Tobacco for the Money

1 lb. Package 15¢