

Money Loose is Money Spent

If you hope to rise above the dependance on daily earnings, you must learn to save money. Saved money means capital, and capital means ability to take advantage of opportunities offering, until some day you become independent.

The Bank of Nova Scotia will welcome your Savings Account and give you every possible service and attention.

—THE
Bank of Nova Scotia

Paid-up Capital \$ 6,500,000
Reserve Fund . 12,000,000
Resources . . 130,000,000

A. J. CUNDICK
Manager
Kitchener Branch

TALKING IT OVER With Lorna Moon

EXPECTING THE BLUE BIRD.

It is a long discontented letter, all sixes and sevens. I gather that the writer is young and beautiful and has two children and a husband who "plods"; the word is her's, not mine. The people over the way have a car; the lady who writes the letter hasn't got one—yet. "I think I have the right to expect happiness," she says. Now, what does she mean? Does she think that happiness is something that we have handed to us, all wrapped up in tissue paper and tied with pink ribbon? I wonder if she thinks



that happiness would come and take root with her if she had a car like "the lady over the way." Perhaps the lady over the way is unhappy in spite of her car; she may even think of the two little cribs in the nursery over the street and sigh.

"I have a right to expect happiness"—you're looking at it from the wrong angle my dear correspondent, you haven't any right to EXPECT happiness—happiness isn't something to EXPECT, it is something to BE—it is something to radiate. You should BE happy. You have no right at all to be anything else, you have two children and a husband who "plods." How would you feel if you had NO children and a husband who drank? Happiness isn't something that a falls like rain "dike upon the just and the unjust"—it is something to earn, something to deserve. Don't sit pensively with your hands in your lap waiting for the EXPECTED happiness to knock at your door and say "here I am." Stir around and do things to make the "plodding" husband happy and those little romping kiddies and the first thing you know the "blue bird of happiness" will fly in at the window.

COMPANY'S REPRESENTATIVE SAYS INCREASE JUSTIFIED
Ottawa Jan. 8.—The case for the Bell Telephone Company in support of its application for an increase in rates was completed before the railway commission this afternoon. At a special sitting of the commission which will be held in Ottawa on the 22nd of this month, no case for the cities of Toronto, Hamilton and Ottawa will be presented. Before the conclusion of the sitting this afternoon Mr. J.S. Fairly representing Toronto and Hamilton argued that the application should be

Soldiers Home



Coming Campaign

A Mighty Task Ahead



An Insight into the Salvation Army's Relief Work amongst Soldiers' Families.

APPROXIMATELY 300,000 Canadian soldiers will arrive home within the next twelve months. Home! To some that word means joyful compensation for all they have gone through. To others, home will mean simply hardships in a new form—struggles to keep a roof overhead; to find a job; leaving a sick wife in bed, children unattended, while the daily bread is earned!

The Government is putting in operation its plans for repatriation, with pensions and employment bureaus, but notwithstanding all this, and the work of other organizations, many practical problems remain to be coped with, calling for IMMEDIATE relief.

If YOU hear no cry for help, it is because help from the Salvation Army is never far away.

The Emergency Receiving Home

Here are a soldier's wife and three children passing through the city. The train is delayed. The connection is missed. Where shall they go, for it is after midnight and zero weather. Imagine those children!

The Salvation Army officer sees the distress, conducts them to the Emergency Receiving Home where a very small and plain but well-warmed suite of rooms with two beds is available for a few hours.

Soldiers' Families Home Visitation

Few people realize the distress that goes on in their own city. A soldier at the front received word from the Salvation Army that his wife had died, and that, as no one had appeared to take care of the six children, the Salvation Army would look after them until his return. A few days later the father was killed. The children are safe!—As far as it is humanly possible, the Salvation Army endeavors to keep the family unit intact.

The Salvation Army Million Dollar Fund

January 19th to 25th

"FIRST TO SERVE—LAST TO APPEAL"

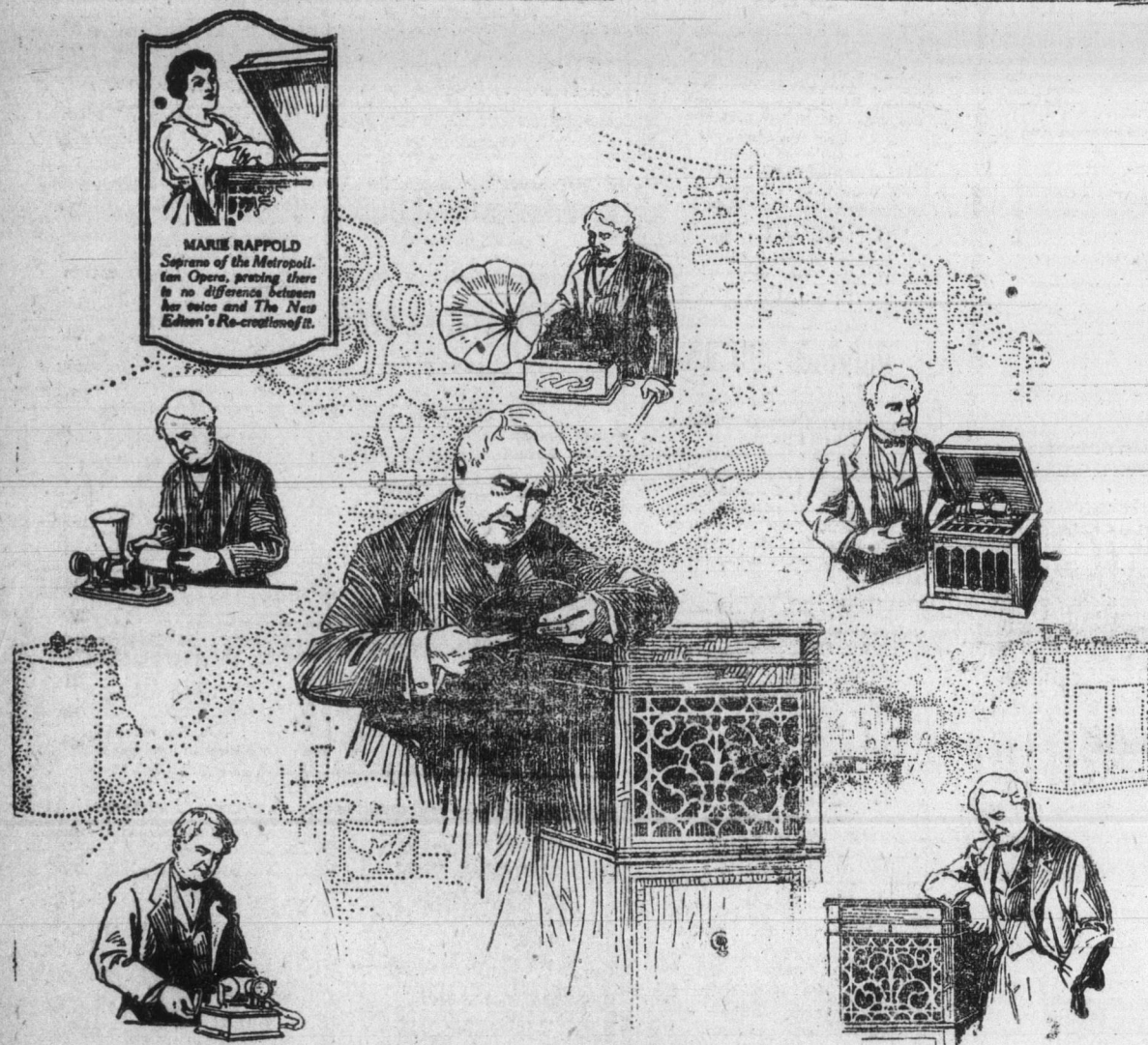
Because of its world record in peace and war, the Salvation Army enjoys the implicit confidence of the entire community. Government officials, business men, the returned soldiers, the working classes, and the churches of all denominations will unite for the success of this campaign.

"It is more blessed to give than to receive"

SALVATION ARMY MILLION DOLLAR FUND COMMITTEE

Headquarters:

17



"This is My Favorite Invention"

Above the marvel of modern electric light; above the wonder of modern telegraphy and the telephone, or the miracle of the "movies" or other of his profound gifts to mankind, Thos. A. Edison considers the New Edison Phonograph his favorite invention. Through it the world's greatest inventor has "Re-created" Music.

The achievement is worthy of his preference. It means that Marie Rappold, or Anna Case, or Thomas Chalmers, or other of the great musical artists of to-day, may be miles and miles from this locality, but you, in the privacy and comfort of your own home, may have with you their actual voices or playing just as truthfully as though they were standing before you in the flesh. In fact, even in direct comparison, no human ear can detect the slightest difference between the living artists' voice and the New Edison's Re-creation of it. Only this is Music.

Come and hear this really marvellous invention for yourself. No needles to change. Can play all makes of records. Easy terms if you wish.

Cullen's Music Store

New Premises, 3 East King Street, Next to Bank of Hamilton



The NEW EDISON

"The Phonograph with a Soul"

67

"The National Smoke"

WILSON'S

BACHELOR

Value, flavor and uniform quality. Carefully made for those who appreciate the best in cigars.

3 for 25¢

ANDREW WILSON & CO. TORONTO MONTREAL

or held over for a year. The company, he contended had set aside extraordinary large sums for depreciation and piled up a large surplus, which could be applied on operating expenses before increased rates were asked. Mr. H.D. Gordon of Toronto argued that even at the worst the company would show a surplus of about \$1,000,000 in 1919.

Company's View
Lawrence McFarlane acting for the company argued that the opposing counsel seemed to think that "he company should wait until I was ruined

before asking for an increase in rates. L.S. Fairly argued for the application's rejection or at least that it should be held over for a year. On the company's own statement the application, he thought, would not be justified. He emphasized that the company had set aside extraordinarily large amounts for depreciation. In 1913 he said, after paying bond, interest, eight per cent, on common stock, and meeting all charges the company had an undivided profit of about a quarter of a million dollars, during the war period, on its own show. Despite the company had heaped up

\$1,200,000 of undivided profits. During the same period depreciation reserves had increased from upwards of \$4,000,000 to upwards of \$12,000,000.

ISN'T THIS ROMANTIC?

Two toes loved by four come in five years and sentenced to die by five applications of Putnam's Corn Ejector. If you want to cure corn "Putnam's" is the only thing—this painless remedy, 25¢ at dealers.