1918

### **NEW REFORM PLAN** WILL NOT CONCERN PRESENT EMPLOYEES IN OUTSIDE SERVICE

Its Scope Very Limited and Ineffectual.

PATRONAGE STILL EASY

And Huge Salary List of Fuel Control Board Not Touched.

[Special to The Advertiser.] OTTAWA, Feb. 15. -It is only a very limited measure of civil service reform which is possible under the order-in-

which is possible under the order-incouncil which the Government passed
the other day.

It has been generally understood that
some 26,000 civil servants in the outside service would be affected by the
order. Nothing of the sort is the case.
No man now in the outside service is
affected at all because of the fact that
until legislation is prepared to classify
the multitude of employees in the outside service, the civil service has nothling to do with those already employed.
The civil service commission has no
power under the order excepting in
the case of new appointees.

the case of new appointees.

Leaves Loophole.

In the case of these it will take the place of the patronage committee of old days. Where examinations are practicable candidates for positions will have to take examinations. Where not, candidates will be appointed by competition. The point is that members of Parliament are still permitted to make recommendations or references urging the appointment of individuals. Such references may, of course, be rejected, but a commission, two of whose members are politicians who were themselves rewarded for party services, is more than liable to be strongly influenced in favor of the man who is recommended by a former colleague.

Food Board Salaries.

The commission has nothing to do with the salaries paid the food control board employees. Food Controller Thomson is scheduled for a salary of \$7.000. It is not yet ascertainable what remuneration Messrs. Dunning and Gregory will get. The salary schedule for a staff of 92 is as follows: One at \$4.500, one at \$4.500, three at \$4.200, one at \$4.500, eleven at \$3.500, two at \$2.800, one at \$2.600, two at \$2.500, thirteen at \$2.000, one at \$1.000, one at \$1.000, fifteen clerks at \$900, and four messengers at \$700. Stnographers under the civil service act start at \$500 a year. In the food board they have started at \$1.200. And yet the civil service commission, even under the order of reform referred to, has no power to correct the discrimination. The same is true of the armles of temporary employees all over the city. Food Board Salaries.

TO FRAME LEGISLATION.

#### NEW OFFICIAL EDIFICE WILL BE ERECTED BY THE GOVERNMENT

Nine Stories High and Will Have 700 Rooms.

OTTAWA, Feb. 15 .- Hon. F. B. Car-

ottawa, reb. is.—Hon. F. B. carvell, minister of public works, announced today that the Government has expropriated the property on O'Connor street, between Albert and Queen streets, and running back as far as the Bryson building, as the site for the new office building which the Government. streets, and running back as far as the Bryson building, as the site for the new office building which the Government is to erect. The expropriated area will include the Orange Hall. The building which will be erected will cover an area of 200 by 150 feet. It will have a large court in the centre and will be at least nine stories in height and "as many more as the city will allow." There will be 700 rooms.

To provide for the urgent needs of office accommodation it is also intended to get ready \$4 rooms by next fall in the House of Commons building, utilizing the old heating plant.

The Government has been driven to this course by the high rentals for office buildings in Ottawa. The accommodation is nowhere near the requirements. The new building will be brilt by contract after tendering.

SEAFORTH MAN ASKS FOR \$500 DAMAGES; ALSO AN INJUNCTION

Declares Corporation Drain Menace to Health and Property.

GODERICH, Feb. 15.—At an adjourned session of the county court here today the case of McLennan vs. the corporation was heard by Judge Dickson. The plaintiff, who resides in Seaforth, compained that sewage from a large tile drain passing through an open drain adjoining his property created conditions dangerous to health, and also that his land and buildings were being undermined. He asked for an injunction and \$500 damages.

The corporation's defence was that the drain was not intended for use for sewage. If so used, it was not with the corporation's consent. J. M. Best of Seaforth represented the corporation, and F. C. Richardson of Mitchell, the plaintiff. Judge Dickson withheld his decision. GODERICH, Feb. 15 .- At an ad-

ecision.

The three students of the Goderich coloriste Institute who took part in follows: First, Alex. Hume, silver medal; second, Grave Pinder, a smaller silver medal; third, Helen Coke, a bronze medal. The essays of the students have been forwarded to Toronto to be judged with others of the province.

Two boys, aged 9 and 14 years, appeared before Magistrate Kelly today on a charge of stealing a borse and hugger. Collegiate Institute who took part in the essay contest on the following sub-ject, "How the Purchase of Victory War Bonds Would Help the Purchaser, Canada and the Empire," won prizes as

medal. The essays of the students have been forwarded to Toronto to be judged with others of the province.

Two boys, aged 9 and 14 years, appeared before Magistrate Kelly today on a charge of stealing a horse and buggy last Sunday morning. The boys declared they did not steal the outfit, as they intended to bring it back. They were let go with a warning.

Thousands of overfat people have become slim by following the advice of dectors who recommend Marmola Prescription.

If too fat don't walt for the doctor's advice. Go now to your druggist or wirte to the Marmola Company, 864 Woodward avenue, Detroit, Mich., and for 7bc procure a large case of these tablets.

They reduce two, three or four pounds a week without exercise, dieting of any places and the students have been forwarded to Toronto to be judged with other of the province.

Two boys, aged 9 and 14 years, appears, appeared before Magistrate Kelly today on a charge of stealing a horse and buggy last Sunday morning. The boys declared they did not steal the outfit, as they intended to bring it back. They were let go with a warning.

Thomas Beatty, aged 74, died suddenly today, on the residence of his son-in-law, Joseph McClusky, St. Andrew's street, to Maittand Cemetery.

The inconvenience experienced through the freezing of water pipes recently has now been succeeded by a general flooding of cellars in this vicinity. Gangs of men are busy draining the water farm the cellars to manholes.

They reduce two, three or four pounds to week without exercise, dieting of any flex the cellars of manholes.

They reduce two, three or four pounds to week without exercise, dieting of any flex the cellars of manholes.

They reduce two the method to be judged.

The province.

The boys decided to Toronto to be judged.

The farguhar loaned their large store for a Red Cross dance last night. The dance was a splendid success, the province.

The four flex for the doctor's and the cutifit, as they like the outfit, as they like and the outfit, as they like and they did not steal



"Older than the Dominion of Canada"

1902

1918

1864

Years of Progress

The Directors of

### The Huron and Erie Mortgage Corporation

have pleasure in submitting herewith their Fifty-Fourth Annual Report, showing the result of the Corporation's operations for the past year, a companied by the balance sheet to December 31st, 1917, duly audited.

After defraying the expenses of management and all other charges, and making allowance for actual and possible losses, the balance available for distribution is \$535,710.78, as follows: Brought forward from the previous year's account ......\$ 85,518.87 Net profits upon the past year's business...... 450,191.91

of which the following disposition has been made

Four quarterly dividends of 3 per cent each (making the total distribution 12 per cent ...... \$300,000.00 War Tax ...... 11,234.48 Set aside for Transfer to Pension Fund ...... 10,000.00 Set aside for Transfer to Patriotic Fund, Canadian Red Cross Fund, British Red Cross Fund, Military Y. M. C. A. Fund, Queen Alexandra Sanatorium Fund and Halifax Relief Fund...... 9,425.00 Transferred to Reserve Fund ...... 100,000.00 

The Reserve Fund now amounts to \$3,100,000.00, or one hundred and twenty-four per cent

The sum of \$10,000 has been set aside for transfer to the Pension Fund, and the sum of \$9,-425.00 for Patriotic purposes as above noted. The Shareholders will be asked to approve these transfers. The Corporation has no real estate on hand other than office premises, all properties which

have come into the possession of the Corporation by foreclosure, failure to obtain purchasers under power of sale, or otherwise, having been sold. The Directors desire to bear testimony to the very efficient manner in which the Officers of the Corporation have discharged their respective duti

All of which is respectfully s London, Ontario, January 28, 1918. Dr.	Assets and	T. G. MERE	EDITH, President.
Liabilities To the Public: To Sterling Debentures \$ 4,032.950 64 To Canadian Debentures 4,703.191 04 To Deposits 3,025.255 02 To Interest accrued but not due 103,650 88		By Office Premises	0,626,306 00
To the Shareholders:  To Capital Stock paid up \$ 2,500,000 00  To Reserve Fund		By Canadian Municipal, School District and Rural Telephone Debentures  By Bonds of Great Britain, the Dominion of Canada and its Provinces  By Other Bonds and Securities By Canada Trust Co. Stock at	3,182,951 00 1,409,654 00 93,208 00
To Balance 86,669 82		(Value on basis of Reserve, \$1,507,995)  By Cash in Office\$  By Cash in Bank	1,180,860 00 71,829 99 911,527 07 983,357 06

Reserve Fund and Undivided Profits.

\$17,646,717 40

eserve on 30th December, 1916 ......\$3,000,000 00 Transferred from Profits on 31st December, 1917 ...... 100,000 00 Undivided Profits for 1917 ..... Reserve Fund and Undivided Profits on 31st Dec., 1917...

We hereby certify that for the year ending December 31st, 1917, we have audited the Books and Accounts and have examined the Securities of the Huron and Erie Mortgage Corporation, except those of its branches at Regina, Win-

All our requirements as Auditors have been complied with, and in our opinion the above statements are properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs as shown by its books.

The Books and Accounts of the Branches at Regina, Winnipeg and Edmonton have been audited and the Securities there have been examined by Mr. J. C. Pope, C.A., Messrs. F. C. S. Turner & Co., C.A., and by Messrs. Baldwin, Dow & Bowman, C.A., respectively, and the results as certified to by them are incorporated in the above statements,

London, January 28th, 1918.

M. H. Rowland F. G. Jewell, C.A. Auditors.

Miss Inev Hutchinson was bridesmaid.

Miss Iney Hutchinson was bridesmaid, and the groom was supported by Chester Taylor. After luncheon at the home of the bride's father, Daniel Currie, the couple left for their honeymoon.

Mr. and Mrs. Russell Grieve and family will shortly be returning to the west. Mr. Grieve is a rancher, who has been staying part of the winter with his mother.

The collection for the Armenian relief in St. Andrew's Sunday school

lief in St. Andrew's Sunday school amounted to over \$22.

FIRE MARSHALS COST

\$17,646,717 40

## Years of Steady Growth

The Directors of

### The Canada Trust Company

have pleasure in submitting herewith their Sixteenth Annual Report, together with the Financial Statement for the year ending 31st December, 1917. After defraying the expenses of management and other charges, and making allowance for actual and possible losses, the balance available for distribution is \$139,359.83, as follows: Brought forward from the previous year's account ...... \$ 4,093.43 of which the following disposition has been made: Two half-yearly dividends at 7 per cent per annum .....\$ 69,993.00 Government and Business Tax ...... 4,038.79 Set aside for transfer to Patriotic and Red Cross Fund, Queen Alexandra Sanatorium Fund and British Red Cross Fund ..... Transferred to Reserve Fund ...... 50,000.00 Balance carried forward ...... 10,274.73

The Reserve Fund now amounts to \$550,000.00, or 55 per cent of the Company's Paid-up Capital.

The sum of \$3,125.00 has been set aside for Patriotic purposes as above noted. The Shareholders will be asked to approve these donations. The accounts, vouchers and securities have been duly examined by the Auditors, whose re-

The Directors desire to bear testimony to the very efficient manner in which the Officers of

the Company have discharged their respective duties.

All of which is respectfully submitt	ted.	
London, February 1, 1918.		T. G. MEREDITH, President.
	ets and	
Liabilities		Assets
Capital Account		Capital Account.
Capital Stock Paid-up\$1,000,000 00		Cash Value of Mortgages\$ 869,700 75
Dividend payable 1st January, 1918 34,996 50  Reserve Fund.		Less amount Retained to pay prior Mortgages
30th December, 1916 .\$500,000 00		Description of the Control of the Co
Added 31st December,		\$ 850,026 10
1917 50,000 00		Canadian Municipal, School Dis- trict and Rural Telephone De-
Balance at Credit of Profit		bentures\$ 332,350 00
and Loss 10,274 73		Bonds of Great Britain, the Do-
\$1,595,27	71 23	minion of Canada and its
Guaranteed Funds.		Provinces 291,084 00 Other Ronds and Securities 41.420 00
Sum for Investment\$4,461,357 90		Other bonds and broaders
Interest Accrued but not Due 67,224 06	04 00	real listate from the second
\$4,528,5	21 20	Cash on hand and in Banks 67,711 49
Estate Funds.		Guaranteed Funds.
Estate Moneys for Investment\$1,625,583 38		Cash Valoe of Mortgage\$2,699,689 00
Unrealized Assets	20 28	Canadian Municipal, School Dis-
φω,	00 00	trict and Rural Telephone De-
		bentures 633,619 90
		Bonds of Great Britain, the Do-
		minion of Canada and its
		Provinces 1,063,657 00
		Other Bonds and Securities 14,000 00
		Cash on hand and in Banks 117,616 96
		\$4,528,581 96
		Estate Funds.
		Cash Value of Mortgages, Bonds
		and Debentures\$1,455,276 00
		Unrealized Assets
		Cash in Banks
		\$2,790,190 38

Hume Cronyn, General Manager.

"Following our settled practice, the Audit Committee of your Directors have very carefully examined all the bonds held by the Corporation. As Chairman of

this Committee, I am glad to state these securities were found in order and as

important duty of those of us who must remain in Canada is to increase, by every means in our power the production of foodstriffs. In the case of the city dweller, this duty can be most readily filled by intensified cultivation of such spare ground as he is free to occupy. To encourage this most obvious and essential undertaking, The Canada Trust Company last year awarded a series of priget throughout the City of London for the best results obtained in grow-

of prizes throughout the City of London for the best results obtained in grow-

ing vegetables on a plot of not less than a thousand square feet. With the co-operation and under the direction of the London Horticultural Society, this

contest was carried through to a successful conclusion, and the material increase in production is worthy of record. The Trust Company propose, in the present year, to continue their efforts in this respect, and I sincerely hope every avail-

able citizen of London will make the most strenuous efforts, in his own interests

and in the welfare of the country, to increase our food supply by the method

The Ven.-Archdeacon Young in moving, and Mr. Henry Macklin in seconding the usual vote of thanks to the President, Directors and Staff, expressed the opinion that London might well be proud of the Huron and Erie as a well-managed and progressive institution which, despite the adverse influence of war was able to maintain its attention to the control of the control

was a valuable asset. He was of the opinion there was no financial institution in Canada whose staff was more thoroughly alive to the responsibility of their

ability of those who certified to the report before the meeting. Their names,

The retiring Directors were re-elected for the ensuing year, as follows:

George T. Brown, Hume Cronyn, M.P., F. R. Eccles, M.D., Robert Fox, H. E. Gates, A. H. M. Graydon, F. E. Leonard, T. G. Meredith, K.C., Philip Pocock. At a subsequent meeting of the Board, Mr. T. G. Meredith, K.C., was re-

elected President; Mr. Hume Cronyn, M.P., 1st Vice-President, and Mr. F. E.

Mr. C. E. German, in moving the re-appointment of the Company's auditors,

nented on the value to an institution of auditors possessing the integrity and

A resolution approving subscriptions to various Patriotic and Red Cross

ught, contributed largely to the confidence in the Corporation of both

duties, and who discharged these with accuracy and courtesy alike.

Mr. Graydon, in replying, pointed out how much the work of the Board of Directors was facilitated by the efficiency of the Company's staff. If a Corporation has no soul, it at least has a personality, and that of the Huron and Erie

The adoption of the report carried unanimously.

war, was able to maintain its strong position.

"It has been abundantly demonstrated, as the war progresses, that an all-

We hereby certify that for the year ending December 31st, 1917, we have audited the Books and Accounts and have examined the Securities of The Canada Trust Company, except those of its branches at Regina, Winnipeg and Edmonton. All our requirements as auditors have been compiled with, and in our opinion the above statements are properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by its books.

The Books and Accounts of the Branches at Regina, Winnipeg and Edmonton have been audited and the Securities there have been examined by Mr. J. C. Pope, C.A., and by Messrs. F. C. S. Turner & Co., C.A., and by Messrs. Baldwin, the Rowman C. A., respectively and the results as certified to by them are incorporated in the above statements. Dow & Bowman, C. A., respectively, and the results as certified to by them are incorporated in the above statements,

represented by the Report.

shareholders and public.

Funds was carried unanimously.

Leonard, 2nd Vice-President.

suggested.'

\$8,914,043 57

London, February 1st, 1918.

M. H. Rowland J. F. Kern

\$8,914,043 57

#### Proceedings of the Huron & Erie Annual Meeting which to erect a suitable office. The costs of this site, the completion of our purchase in Windsor, and the erection of a building in that city, make up the increase which you will find under the head of 'Office Premises.'

The Fifty-Fourth Annual Meeting of the Shareholders was held at the Corporation's offices in London, Ont., on February 13, 1918. The President, Mr. T. G. Meredith, K. C., took the chair, and Mr. D. Mc-

Eachern acted as Secretary. The President, in moving the adoption of the Annual Report and Financial Statement said:

"The Directors have pleasure in submitting the financial statement which shows another year's satisfactory and successful operation of the Corporation, of interest to the shareholders to know that our total mortgage investments at the end of the year amounted to \$10,584,773 or \$750,000 less than Seven Millions of Ontario mortgages, about One Million of Manitoba, Two and One-Half Millions of Saskatchewan, and \$167,000 of Alberta. year practically all the past due interest had been paid in Alberta, while in the ther three provinces the arrears of interest were less than two-thirds of one

per cent of the amount invested. These Ten and a Half Millions are represented by 4,378 mortgages, making an average loan, as you will note, of less than \$2,500. Of these loans, the greater portion is secured by farm property, and the balance on productive properties (chiefly residential) in the larger cities of Ontario or in the City of Winnipeg. The values placed by our own inspectors upon the lands and premises forming our security total nearly Twenty-Five Million Dollars, so that our loans average less than 45 per cent of our inspectors' valuation.

As is always the case among so many borrowers, some have been unable to

meet their payments, but in a few cases only have we been forced to take sale or foreclosure proceedings. In every such instance we have been able to dispos of the mortgaged property, and for the tenth consecutive year we have no real estate on hand other than office premises. Speaking generally, both in Ontario and in the Western Provinces, repayments on mortgages have been extraordinarily good, better, indeed, than in any

year since the war. As the results show, we have been repaid more money than, n reality, we cared to accept. Passing to the other items of our assets, Municipal, School District and Rural Telephone Debentures have decreased by over \$200,000. Here, again, the record of payment, both of principal and interest, is highly satisfactory. The only increase in our list is shown under the heading of Government Bonds, our holdings of which have grown from \$716,000 to almost double that figure.

The Huron & Erie and The Canada Trust Company subscribed for \$2,000,000 of the Dominion Victory Loan, and have been alloted their full proportion of the same (this investment was made out of the Companies' own funds and is independent of further large amounts subscribed by our shareholders and cus-

tomers). The payments on this account and our further purchases of Government Bonds make up the increase noted above. While the profits for the past year are nearly \$10,000 in excess of those of 1916, this increase was largely absorbed by more liberal gifts for war purposes and by additional taxes which the Corporation was called upon to pay. So far, therefore, as our shareholders are concerned, the total paid to them by way of dividends or added to the Reserve Fund and to Undivided Profits, is but slightly

RED CROSS DANCE

HELD AT THEDFORD

We were again called upon to repay a considerable proportion of our matur-We were again called upon to repay a considerable proportion of our maturing British debentures, but thanks to the continued growth of our Canadian debentures and deposits, the decrease in the total assets of the Corporation is the comparatively small sum of \$125,000. In this connection I call your attention to the marked growth in the assets of The Canada Trust Company. The Annual Report of that Company (now available for your perusal) shows a gain (cyclusive of Trust Estates) of the Canada Counter of Dellars. (exclusive of Trust Estates) of over One Million and a Quarter of Dollars. Taking the aggregate of both companies, it will be seen we still continue to more than hold our own.

After the present year, our list of debentures maturing in Great Britain becomes rapidly smaller, when we can hope for a substantial growth in the assets of the Corporation, due to the prosperity of Canada and the excellent standing of the Huron & Erie.

A more serious matter for the shareholders is the continued rise in the rate which we are called upon to pay upon our debentures. This is due to the demands of the Dominion, the Provinces, and their Municipalities; demands which, more and more, must appeal to, and depend for satisfaction upon the Canadian investor. To offset this marked increase, there has been no corresponding inrease in mortgage rates; indeed, as has been pointed out on former occasions, the demand for mortgage loans is so light that were it not for the continued offering of Government bonds at attractive prices, we would find it difficult to invest our funds profitably.

We have to mourn the death in battle of two more members of the staff—Mr. Michael Stark, D.C.M. of Regina and Mr. C. W. Baskerville of Winnipeg having fallen on the field. Our Companies still have twelve members of their

staffs on active service. We have, as well, lost by death our senior inspector in Regina, Mr. George Like his father before him, Mr. Lee gave our Companies years of

voted and loyal service. Another year of war has not rendered more easy the task of direction and We, however, face the future with confidence, and with the aid of a staff, who have amply proved their efficiency in this time of stress, believe we can continue to safeguard the investments of all those who are interested in the Huron & Erie.'

Mr. F. E. Leonard, in seconding the motion for the adoption of the Report, "As was foreshadowed at the last Annual Meeting, we have opened a Branch in the City of Windsor, Ontario. Last year a suitable site was purchased, upon which a compact office building has been erected Mr. E. Victor Smith (who has for over fifteen years been in the service of the Company) was appointed

Manager, and an excellent start has been made towards the foundation of a profitable business in the thriving City of Windsor and the neighboring border The success of the Branch some years ago established on the Market Square in this city, under the energetic management of Mr. W. T. Westby, has been so marked that the premises now occupied have proved quite inadequate. After lengthy negotiations your Board were able to purchase a sufficient area upon

Head Offices: London, Canada. Branch Offices: London (two), St. Thomas, Windsor, Winnipeg, Regina, Edmonton.

HUGE ICE BLOCKS work. The staff had been added to and further additions were expected. Hon.
T. Crawford complained that fires had

# BAR PROGRESS ON

ceded below the tops of its banks. There is now grave danger of sickness, as practically all the wells of the port were affected by the flood. People are boiling

There were many narrow escapes drirng the time the flood was at its height.

mained after the water of the creek re-, mg and unless it is rescued it will like carried out into the lake when th

ET a woman ease your suffering. I want you to write, and let me tell you of my simple method of home treatment, send you ten days' free trial, postimple method of home treatment, you ten days' free trial, post, and put you in touch with en in Canada who will y tell what my method done for the m. you are troubled weak, tired tions, bladder weakness, constipation, cabear-own pain in the sides, regularly or irregularly, bloating, sense of falling or misplacement of internal organs, nervousness, desire to cry. palpitation, bot flashes, dark rings under the eyes, or a loss of interest. paid, and put you in touch with women in Canada who will gladly tell what my method has done for the m. If you are troubled with weak, tired feelings, head-ache, back-ache, bearunder the eyes, or a loss of interes

not decreased as had been expected from the appointment of a fire marshal. Hon. I. B. Lucas said that a fire marshal could not work miracles. In answer to the question of Sam Carter (South Wellington), he stated that the PT. STANLEY STREETS department had not had much success in prosecutions for incendiarism. The province during 1917 had lost \$4,000,000 less from fires than in 1916. The number of fires was also reduced by three water Has Receded, but Yards

Mr. and Mrs. R. McKenzie and son left today for a two-months' trip to California.

The young ladies intend holding a tea in Pallridge's hall on Saturday in aid of Red Cross work.

DALE—CURRIE.

WILTON GROVE. Feb. 15.—The same willow of \$6,000 to provide for salaries and expenses in connection with an item to \$14, when Miss Marion Currie and a pretty wedding on Thursday, February 14, when Miss Marion Currie and a Smith Dale were married.

DISCUSSED IN COMMONS

TORONTO, Feb. 15.—The Legislature was especially worthy of note. Estimates amounting in all to \$25,-162.59 were passed, including \$3,004.06 for the administration of justice, \$11,-165.76 for the attorney-general's department, and \$6,002.79 for the treasury department, and \$6,002.79 for the treasury department.

Joseph Edgar (Parry Sound) introduced a bill for the incorporation of the willage of Maganetawan.

their water.

Water Has Receded, but Yards
Are Full.

[Special to The Advertiser.]
Port Stanley, Feb. 16.—The water has receded rapidly and today huge blocks of ice, which bar progress on some parts of the village streets, remain as reminders of the floods. Backyards are still thought the flood that they were taken out of the second-story windows.

Many blame the Federal Government contractors left their scows in the creek at the bridge, and this, with the bridge piers, held the ice in and backed the water of the creek up until it over-flowed its banks. Had the scows been left further down, it is said that experience has shown that the village scapes flood.

The tug Glen Erie has been left high and dry on the ice by the water reced-

in life, write to me to-day. Address: Mrs. M. Summers, Box 12, Windsor, O