

It is packed to please and serves its mission

# "SALADA" TEA

is used in millions of teapots daily. Send us a postal for a free sample. Please state the price you now pay and whether Black, Green or Mixed Address Salada, Toronto.



An "If" for Girls.

(With apologies to Mr. Rudyard Kipling.)

If you can dress to make yourself attractive  
Yet not make puffs and curls your chief delight;  
If you can swim and row, be strong and active,  
But of the gentler graces lose not sight;  
If you can dance without a craze for dancing,  
Play without giving play too strong a hold,  
Enjoy the love of friends without romancing,  
Care for the weak, the friendless, and the old;  
If you can master French and Greek and Latin  
And not acquire, as well, a priggish mein;  
If you can feel the touch of silk and satin  
Without despising calico and jean;  
If you can ply a saw and use a hammer,  
Can do a man's work when the need occurs,  
Can sing, when asked, without excuse or stammer,  
Can rise above unfriendly snubs and slurs;  
If you can make good bread as well as fudges,  
Can sew with skill and have an eye for dust,  
If you can be a friend and hold no grudges,  
A girl whom all will love because they must;  
If you sometime should meet and love another  
And make a home with faith and peace enshrined,  
And you its soul—a loyal wife and mother—  
You'll work out pretty nearly, to my mind,  
The plan that's been developed through the ages  
And win the best that life can have in store.  
You'll be, my girl, a model for the sages,  
A woman whom the world will bow before.

—Elizabeth Lincoln Otis.

**About Things to Eat.**

Can you imagine anything much nicer than one of these hot chicken sandwiches after a cold drive or a day in the open?

Stew one fowl in an abundance of water until tender. Then cut the meat into bits with scissors or a knife. Grind the giblets, omitting the liver and the skin, in the food chopper. Add enough stock to the meat to make it moist, and season well with salt and pepper. Keep on the stove so it will be warm. Thicken the remaining stock, using three tablespoons of flour for two cups of stock. Boil the stock, and add salt and pepper to taste. Place a thin slice of bread on a plate, and put one heaping tablespoon of chicken on it. Cover with a thin slice of bread, and then place one or two tablespoons of gravy on top. One fowl will make fifteen sandwiches. They are fine for socials.

**Maple Charlotte**—1 cup maple sugar, 2 tablespoons powdered gelatin, 2 eggs, 1 teaspoon vanilla extract, ½ cup chopped nuts, ½ cup boiling water, 2 cups milk, 2 tablespoons sugar, ½ teaspoon orange extract. Grate the maple sugar, and dissolve in the hot water. Dissolve the gelatin in the milk. Place the gelatin and milk mixture on the stove; when it boils, add slowly to the egg yolks beaten with the sugar. Stir over the fire until it begins to thicken; then remove from fire, and stir in the stiffly beaten egg whites. Add the dissolved maple sugar, vanilla and orange extract, and the nuts, chopped. Pour into a wet mold, and turn out when firm. Serve with cream.

**Mince-meat pudding**—1 cup mince-meat, 2 cups boiling water, 2 eggs, 4 tablespoons butter, 1 cup browned bread crumbs, 2 tablespoons sugar, 1 teaspoon baking powder, 1 teaspoon cinnamon, 1 teaspoon lemon extract, ½ teaspoon ginger, ¼ teaspoon allspice. Break mince-meat into small pieces, and boil with the water for fifteen minutes. When this is cool, add the eggs, which have been beaten light, the butter, melted, the bread crumbs, and the other ingredients. Bake in a moderately hot oven one hour, or steam two and one-half hours. Serve hot with a sweet sauce.

**Apple cake**—1 cup sugar, 8

# Payable to Bearer

By FRANKLIN WELLES CALKINS.

Hammond met Allen, his father's partner, unexpectedly at Highland. Allen had come out of the store as the stage halted to change horses before going into the mountains. "Hello, Ham!" said Allen. "Hoped I'd catch you here. While the stage halts come into the store and do some business for your pa and me." Hammond knew that Jim Allen had been riding for several days, looking for "grass feeders"; that is, hogs that he wanted to fatten on the unusually large crop of acorns at the hill ranch of Walker & Allen. Much interested, the young man followed Allen to a desk behind one of the store counters. There in his open manner the partner put his case.

"He had just had his first chance to get some grazers. A man who wanted to save his live stock from attachment under a mortgage was about to drive more than a hundred head of hogs to the nearest market. Allen had bargained for them, and the man, whose name was Bruner, was to have his money within four days.

"As the partner was riding home for the money and for men for the drive he had fallen in with two fellows on the road, one of whom had told him where he could find more hogs and also men for drovers. Allen had no cheque book with him and, knowing that Hammond expected to start the day before for the Silverton High School, had waited for the stage at Highland.

"I've borrowed a blank cheque and paper here," he said. "My signature's O.K., but I'm a poor scriber. You write the cheque and a note telling Bruner that I'll come for the hogs within a week. I didn't get Bruner's initials, and nobody here seems to know 'em; so you'd better write the cheque payable to the bearer. His post office for bag delivery is Pratt, seven miles on. Get the postmaster there to put your letter, with the proper initials, into Bruner's sack where I'll ride with you and a new driver to the man's box."

As Hammond was writing he heard a stranger tell Allen what were the best roads. The young man finished his business, and soon afterwards the stage, with two other passengers, took the road. At Pratt, Hammond changed routes. The postmaster there told him that Bruner's initials were C. N. and put the letter into the man's private bag. Hammond took his seat with the new stage driver, and the two men who had got in at Highland again occupied the seat behind. The bottom of the coach under and behind them was piled with mail sacks for roadside delivery.

As the stage bowed along one of the rear passengers spoke to the driver.

"Your a new man on this route, ain't ye?"

The driver replied that he had been driving about three months. The passenger said that his name was Smith; that he had sold some horses at Highland; that he lived over the big Divide on their right; and that he would ride on five miles farther and then get off and walk across.

As the two men became interested in their talk, the driver leaned his elbows on the back of the seat and moved a little to give him more room. The young man recognized Smith by his voice as the man who had given to Allen directions about the road. Smith and the driver talked steadily for some time; then both passenger got out, paid fares and were left afoot. After a time the driver turned to Hammond with a laugh.

"That fellow Smith," he said, "thought I'd never heard of him, I

# Annual Meeting of the Royal Bank

Reports Show Bank in Strong Position—Total Assets \$594,670,013—Profits for Twelve Months \$1,253,649.24.

The statement presented to the shareholders of the Royal Bank of Canada, at the Annual Meeting, held at the Head Office of the Bank of Montreal, on Thursday, January 13th, was a most satisfactory one, as the year brought to a close on November 30th last was one of substantial growth and the most successful in the history of this institution.

The Directors' Report was read by the General Manager, Mr. C. E. Neill, as follows:

Profit and Loss Account.	
Balance, November 29, 1919	\$1,096,418.74
Profits for the year, after deducting Charges of Management and all other Expenses, Accrued Interest on Deposits, full Provision for all Bad and Doubtful Debts and Rebate of Interest on Unmatured Bills	\$4,253,649.24
Appropriated as follows:	
Dividends Nos. 130, 131, 132 and 133 at 12 per cent. per annum	\$2,163,159.11
Bonus of 2 per cent. to Shareholders	492,680.20
Transferred to Officers' Pension Fund	100,000.00
Written off Bank Premiums Account	400,000.00
War Tax on Bank Note Circulation	180,295.47
War Tax on Bank Note Circulation	1,871,095.00
Balance of Profit and Loss carried forward	546,928.20
\$5,350,067.98	

The assets of the bank have been, as usual, carefully revalued, in order to make ample provision for all bad or doubtful debts.

The total Assets of the Royal Bank are now \$594,670,013.43, an increase over last year of \$61,022,928.88. The total deposits are \$455,017,887.02, the growth being \$61,463,229.74. While a shrinkage is shown in free deposits, accounted for by the fact that on November 30th, 1919, there were on hand large special deposits in connection with subscriptions to the Victory Loan, there is shown a substantial increase in interest-bearing deposits, which is a particularly satisfactory feature.

An increase of not less than \$2,961,830.00 in current loans is the result of the policy of affording legitimate Assets to clients of the Bank during a period of great trade expansion. The percentage of current loans, and total assets, now stands at 42.16. The liquid position of the Bank is well maintained, the liquid assets being 50.56% of Liabilities, and the actual cash and deposits in banks being over 30% of the total Liabilities.

The Capital of the Bank has been increased during the year by the issue of thirty-four thousand shares to shareholders. The reserve fund now equals the capital and a very satisfactory increase in earnings has been made, the net profits being \$4,253,649.24, equal to 23.70% upon capital or 12.1% of combined capital and reserve. The usual dividend and an additional bonus of 2% has been paid to shareholders and a balance of \$546,928.20 carried forward in profit and loss account.

During the year seven new branches were opened in Alberta, seven in British Columbia, five in Manitoba, two in New Brunswick, nine in Nova Scotia, twenty-seven in Ontario, three in Prince Edward Island, nine in Quebec, one in Saskatchewan, two in Newfoundland, twenty-two in the West Indies, two in South America.

across the road and, throwing up a hand, coolly commanded him to halt. Nerved for encounter, Hammond came to a stop several paces away and looked curiously and boldly into the man's face.

"I know that horse," said Dakota Smith, "and I'm a constable. Show your bill of sale for him or go under arrest."

It was an unexpected and startling order. For several seconds the young man sat considering. Beyond question the pair intended to hold him until they could cash the cheque. Evidently they were confident that they could run down his partly blown broncho.

Suddenly he had an inspiration and reached a grim resolution. He was big and strong and one of the best athletes at the Silverton High School. He would fight it if he must, but he would try strategy first.

"I might well ask you to show your papers," he said to Smith, "but I'll accommodate you."

He rode his mount forward until he could turn it alongside Smith's. Then from a coat pocket he brought forth a student's notebook and, taking from it an envelope that contained some meoranda, handed it to Smith. The man was taken aback in his turn; but he accepted the envelope and dropped his rein to open it.

With a stroke of his heel Hammond urged his pony suddenly forward. With a swoop of his left hand he threw Smith's bridle rein over the horse's head while with his right he brought his whip in a stinging cut across the animal's face. Bucking and plunging, Smith's mount wheeled and ran along the road. Hammond passed the other horseman before the fellow had fairly realized what was happening.

He heard Smith yell and, looking behind, saw that Smith's partner was already on his trail. He knew that Smith would quickly control his horse and that the precious pair would pretend to be chasing a horse thief!

Their mounts were fresh; his own had already had a stiff gallop of seven miles. He noticed that the man behind him was even then gaining ground, but he made no attempt to increase his own speed. That fellow, he felt certain, was the one who had the letter to Bruner. And so fast was he coming that the next moment his horse's muzzle was at the tail of Hammond's mount.

"Pull up there, or I'll shoot!" he shouted. "No getting away!"

A glance backward showed Hammond that his pursuer had no weapon in his hand. With a quick jerk of one rein to the left, Hammond brought his horse into collision with his enemy's and at the same time seized the fellow's arm in a fierce grasp. The mounts bounced apart and drew their riders out of their saddles. They fell into the dusty road with Hammond on top of the smaller man.

A brief and strenuous struggle followed. The under man fought stubbornly, for he knew that Dakota Smith would quickly come to his aid, but he could do nothing against the greater weight and strength of the young ranchman. Hammond twisted the man's arms beneath him and pinned them down. With his other hand he went swiftly through the fellow's pockets. Behind a wallet in an inside pocket he found the letter to Bruner. Trusting it between his teeth, he leaped free of the helpless man and tore the letter into scraps.

With an expression of deep chagrin on his face the fellow got to his feet and began brushing his clothes. Hammond went to his mount, which was calmly grazing at the roadside, and leaped into the saddle. At that moment Dakota Smith rode up.

"There in the road is your real thief, constable," Hammond said as Smith halted with stern inquiry in his face, "and here's your bill of sale—Bruner's letter and check." He held up some fragments of the torn paper. Instantly the competent Smith turned upon the beaten man. "So," he said with disgust, "you turned thief when I trusted you for square deal."

ing! You go back with me under arrest."

Hammond laughed grimly and rode on his way. At Silverton he was able to communicate with his father by telegraph. The next day the First National Bank of Silverton mailed its own draft to C. N. Bruner.

(The End.)

## Think Your Way to Success.

The key to success to-day has not changed from what it was fifty or a hundred years ago. It still is right thinking which has its application in action—action that is the result of the correct decision.

The truisms that brains are superior to brawn never needed more emphasis than it does to-day. The business man who thinks logically makes unerring decisions, and then has the courage of his convictions to act boldly on those decisions, is the man who will forge ahead and attain his goal. If he thinks along the wrong lines, if his reasoning power is weak and his judgment warped, his decisions will be incorrect and the result will be failure.

The keen business mind cuts a straight passageway through all obstacles to success. The mind that is not trained to analyze difficult problems becomes panic stricken in the face of seemingly insurmountable obstructions and is lost in a chaos of despair.

The executive head of any large corporation or business institution must be an expert thinker. Each day he must render important decisions without delay, on the result of which depends the success or failure of the organization. He holds his position merely on the strength of his ability to think correctly.

From my own experience and from my observation of many business successes and failures I can recommend no surer guide along the road to the attainment of life's ambition.

## Minard's Liniment for Burns, etc.

**Cedar Bark Nests.**

A new idea for hen's nests, to keep insects out of them, is to make them of cedar bark. Bugs, as every housewife knows, strongly object to cedar. For this purpose the bark is shredded and the buds of the tree may be included with it.

**COARSE SALT LAND SALT**

Bulk Carlots  
TORONTO SALT WORKS  
C. J. CLIFF - TORONTO

# COOKS!

You will immensely improve the tastiness of dishes and add tremendously to their nourishing value if you use plenty of

# BOVRIL

## Romantic History of Hudson Bay

In coming to earth near Moose Factory, at the southernmost point of Hudson Bay, pilots of the United States naval balloon which recently was blown from New York city to the frozen north in relatively a few hours, stumbled on a country rich in the history and traditions of the picturesque old Hudson Bay Company.

Henry Hudson—"Hendrik" Hudson to his Dutch employers—was responsible, strangely enough, for putting on the map both the starting and ending point of this recent chance balloon trip. In 1609 he anchored his famous Half Moon close to the present location of New York's Goddess of Liberty, and the following year, still searching for the elusive Northwest Passage, he sailed into Hudson Bay and followed its eastern shore south to near the present Moose Factory.

It was there in James Bay, the shallow southern arm of Hudson Bay, that Henry Hudson suffered the keenness of disappointment that can come only to the world's great dreamers. His dream was to find a passage to the "South Sea," and therefore a short cut to India. When he sailed into Hudson Bay and found that it was a great body of water he was sure his dream was about to be realized. But when he reached the shallow James Bay, and nosing across, found that there was a west coast to the great expanse of water, his dream came to an end.

It was on the shores of James Bay that Hudson and his crew curlew wintered following his discovery, and only a short distance to the north that the great explorer met his tragic end the next spring, when bound by mutineers he was set adrift in a small boat with a handful of sick men, to perish.

"The Company of Gentlemen Adventurers Trading to Hudson's Bay,"

which carved dominion for Great Britain across North America, established its first post near Moose Factory soon after King Charles II. signed his charter in 1670 and blithely made its members "true and absolute lords" of three-quarters of a continent, vested them with trading monopolies, right to pass laws and impose punishments, and even gave them power to make war on non-Christian peoples. During the three and a half centuries since that time Moose Factory has remained one of the important posts of the Hudson Bay Company, gathering a rich harvest of furs. It was the scene of many raids and counter-raids in the early days between the French and the company's employes.

Hudson Bay is one of the most characteristic features on the map of North America, standing out as strikingly as the Gulf of Mexico and covering almost as great an area. Though it falls far short of furnishing a passage to the South Sea, as the early explorers hoped, its westernmost coast is on the very centre-line of the continent. Much of the surrounding territory of the bay is unexplored wilderness.

On the west coast are Port Churchill, the bay's best port, and about a hundred miles to the south, Port Nelson. Both these ports are to be connected by railroads with Winnipeg and the wheat and cattle country to the west. Sailing vessels ply Hudson Bay between July 15 and October 1, and steamers for a slightly longer period. When the railroads increase the importance of the Hudson Bay ports it is believed that ice-crushing ships will make possible the shipping of cargoes between June 15 and November 1. By the Hudson Bay route Edmonton, Alberta, is 1,000 miles nearer Liverpool than by the Montreal route.