

The Royal Bank of Canada



The Farmer's Wife should have a Bank Account.

Sometimes the money received from the sale of her eggs and butter is not deposited in the bank and she gets no benefit from them.

The staff of this bank is trained to be especially courteous to ladies not familiar with banking ways.

CAPITAL AND RESERVES \$35,000,000
TOTAL RESOURCES - \$535,000,000
625 BRANCHES

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Every modern scientific equipment is in this modern establishment, in the hands of skilled dentists, to make the work painless. Our work is incomparable in finish and appearance. Have you been dreading to have your dental work done? No need of it; we have scores of satisfied patients who will tell you we

"DIDN'T HURT A BIT"

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Per set..... \$10.00
Expression Plates, from..... 15.00
Gold Crowns, 22 kar. gold... 7.00
Gold Bridge Work, per tooth 7.00
Porcelain Crowns..... 7.00

Porcelain Bridge Work, 7.00
Per tooth.....

Painless extracting of teeth. Gold Fillings, Porcelain Fillings, Silver and Alloy Fillings. Every bit of dental work carries the Robinson stamp. When you get tired experimenting with unskilled dentists, give me a trial. Hundreds upon hundreds of testimonials from patients. I have no other office in Western Canada. Do not be deceived by unscrupulous dentists who try to make you believe they have my system.

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The Financial Situation

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life insurance should a man have? That of course, will depend upon what expenditures he has to provide for. Suppose the living expenses of a family amount to \$2,000 each year—the death of the breadwinner will probably reduce those expenses to, say \$1,500. This means that the insurance carried by the head of the house should be sufficient to produce an income of \$1,500 each year, unless he has other sources of income such as government bonds or other gilt-edged securities.

The widow left with a family to support cannot afford to gamble with the insurance money she receives. The investments she makes must be absolutely safe, and safe investments do not bear a very high interest rate. Gilt-edged investments to-day bear from 5 per cent to 6 per cent. If we take 6 per cent as the average interest to be earned, we find that it would need an investment of \$25,000 to produce an income of \$1,500 per annum, which plainly shows that the man who wishes to provide an income of that amount for his family should carry at least \$25,000 of life insurance. This looks like a lot of insurance, and so it is—far more than many men carry. The cost of it would be comparatively small. A man of 25 could secure it on a straight life basis for \$415 per annum, a little more than \$1 per day.

Business Terms—What they Mean

A Joint Stock Company. A joint stock company is a concern which consists of a number of shareholders, the company being formed to carry on business in one form or another. The first step in the organization of such a company is for a number of persons to agree to form the company and to subscribe for a certain number of shares therein. These persons decide upon the name of the company, what its objects shall be, where its head office is to be located, and how much its authorized capital shall be. They also prepare and agree upon the by-laws and regulations which are to govern the company's business; always keeping in mind that the requirements of the law must be complied with.

The next step is to apply to the provincial government, if the company is to be a provincial one, for a charter. This charter, sometimes called the letters of incorporation, is recognized as the authority for a company to exercise its powers. The charter shows that the provincial government recognizes the concern as a joint stock company and will continue to recognize it as such so long as it lives up to the requirements of the law. It will be found advisable to employ a lawyer to attend to these preliminaries because the powers of the company will depend materially upon the manner in which the original petition for incorporation has been drawn up.

(To be Continued)

Unusual Letters

A native clerk employed on the west coast of Africa, says an English paper, considered himself to be entitled to an increase of salary, and accordingly he addressed this courteous note to his chief:

"Much respect to point out to you about my salary. As a matter of fact that to calculate my boarding and lodging and the other expenses, then it leaves me penniless always. Therefore I should like to put this matter before you very plainly, for being given any fibs of excuses, or any kind of sort. And I do hope that you will attempt to see to it, say this month or next. And if there should be no goodlings at all, I beg to put same before me at the end of this month, sir. Hoping to hear good result."

That calls to mind an amusing letter, written in reply to a circular sent out by a head master who favored the flogging of backward children:

"Der Sir,—I hav got ur floggin sirkular, and you have my sackshun to thrash my son Jhon ass much as u like. I no Jhon is a bad skolar, his spalng is simply atrochs. i have tried to tech him maself, but he will not lern nothing, so i hop you will put it into him as much as u can."

"P. S. Jhon is not my son, he is by ma wife's first husband."

The English superintendent of a hospital for Indian women recently received the following testimonials to her efficiency:

"Dear She My wife has returned from your hospital cured. Provided males are allowed at your bungalow. I would like to do you the honor of presenting myself there this afternoon, but I will not try to repay you. Vengeance belongeth to God. Yours Noticeably,—"

The second reads:

"Dear and Fair Madam. I have much pleasure to inform you that my dearly unfortunate wife will no longer be under your kind treatment. She having left this world for the other on the night of the 27th ulto. For your help in this matter I shall ever remain grateful. Yours reverently,—"

WORLD'S BIGGEST CHINAMAN RETURNS HOME AFTER THREE YEARS OF WARRING

All Chinamen are not little. This is to introduce Sergt. Ting-u-Wang, Manchurian chief, biggest Chinaman in the world, and one of earth's tallest men. Wang is seven and a half feet high, twenty-eight years old. He served three years in France as one of the "Coolie Labor army," a corps which



gave the Allies great assistance. Wang was used for quite a while guarding German prisoners on the march. One look of him assured docile behaviour. The picture was taken a few days ago just before Wang boarded the steamer "Dollar" for China. Wang has a farm in Manchuria. He was looking for a job as a bodyguard for some rich man, but as no one hired him he is on his way back to his farm.

To Be Exact

A recruit, on night guard for the first time observed a shadowy form approaching. Following his instructions he cried:

"Halt! Who goes there?"
"Shut up!" a husky voice replied with some impatience. "I ain't going; I'm coming back."

It Would Be a Little Awkward

A rather good looking young chauffeur applied for a position with a newly rich family that aspired to be considered of great social importance. The mistress of the house, says London Opinion, "interviewed" him.

"We call all our servants by their last names," she announced. "What is your last name?"

"You had better call me Thomas, ma'am," replied the applicant.

"No; we insist that you shall be called by your last name. Otherwise you won't do at all."

"Oh, I'm willing, ma'am, but I don't think the family would like to use it."

"What is your last name, then?" said his prospective employer, somewhat coldly.

"It's Darling, ma'am."

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