## "How Delicious"

## **Merchants Bank of Canada** Reports Record Progress

\$209,450,448.23 \$198,506,572.90

\$209,450,448.23 \$198,506,572.90

\$ 8,341,535.30 7,574.043.32 15,827,373.00 166,006,015.24 757,606.04

9,955,970.00 8,660,774.98 17,707,977.00 170,634,061.90 2,491,664.35

increase in current loans and discounts to customers to \$120,515,408, as compared with \$102,346,514, a gain of \$18,168,889.  Increase in Capital  With a view of increasing its facilities to the farmers and merchants and the manufacturers of the country, the Bank has provided for air increase in capital and as a result the paid-up capital now stands at \$9,955,970, an increase to date of \$1,614,434. At the same time the reserve has been increased by \$1.	mark. They now total \$209.	450,448, a morticular shown ent has round-ind ser- With he Bank chine bank ch	nan or a woman occupying seat- m originally planned to accommo- e two!  besity in middle and later life and inutrition in children come from eglect to furnish all the elements uired for an efficient human ma- ne. We rarely furnish too little d for any age.  tread is an essential food, so it is en three times a day. It is scien-	outer edge, is equivalent to three slices of buttered bread, and the ice cream is equivalent to a glass of milk. A plain lettuce salad will make the pie a la mode meal perfect.  More and more must women put time into the study of foods and their combinations and know how foods react in the human body. In this way we shall be able to meet the needs of our families and we ourselves shall escape the agony of mind of those who must reduce weight to increase	
400,000 and now stands at \$8,400,000	The general statement of	assets rule	of dietatics warns against cary	officiency'	
Both these amounts will be further	and liabilities, with compariso	ns with ing	the same food in more than one	emerency.	
increased by the instalments still	the previous year, shows	as fol- form	m during a meal, but how often	Have You a Pretty Hat Box?	
outstanding.	lows:	bres	akfasts like this are served: wheat	Any clever girl can make an at-	
ASSI	1920 191	9 fari	ina and toasted white bread. The	tractive hat box, by using her scis-	
Gold Coin, Dom. Notes and Cr. Balance	s with	mill	k taken with the farina and the	sors, a brush, and a can of paint.	
Banking Correspondents Deposit in the Central Gold Reserve	7,500,000.00 8,000	136.38   frui	it which precedes it make this an	Perhaps you would like one all black	
Government and Municipal Securities Railway and other Bonds, Debenture	21.114.908.29 36.240.	352.41 exce	ellent breakfast for the active,	and shiny and decorated with tiny	
Stocks	3.837.377.14 3.870	611.91 gro	wing child but the average woman	bunches of fruits. This is the way I	
Call Loans in Canada	8,254,586.81 6,843, 4,179,236.55 3,418	017.57 past 846.99 vert	t thirty-five years of age, con-	made mine:	
Loans and Discounts	120,515,463,60 102,346		ts her body into a storehouse	I purchased a medium-size round	
Loans and Discounts elsewhere	1,340,428.69 329.	334.27   (100	od stored in the form of fat) when	hatbox at a clothing store for ten	
Loans to Municipalities	4,635,381.80 3,578.	382.16   she		cents. An old patent leather belt	
Credit per contra	2,491,664.35 757,	.606.04 bres		which had long since been discarded	
Bank Premises		251.73 B	fread may often be omitted by	made the handle. This I cut into a	
Mortgages on Real Estate sold by the Bo	ank 705,567.02 528.	177.93   adu	its from the noon meal. In it are	narrow strap and fastened the ends	
Deposit with Dominion Government for poses of Circulation Fund	r pur- 450,000.00 377.	rene	eated the starch of potato, corn	securely to each side of the box. The	
poses of Circulation Fund	400,000.00 377,	ooo.00 and	a starch dessert such as rice	bushle enquine in the contra of the	

es under Letters of Credit.

curiosity decided that he must investigate. He dropped to his hands and knees and crawled forward. Cheek against the earth, he peered into the room from which the light came. A young man sat beside the light reading and about his ankle was an iron band, from which a chain led to a huge staple driven in the wall!

Wardeil studied the man and the

## SPECIAL CLUB



not mind the wind that was rising, making a choppy sca. A mile, two miles, slipped by. He was quite close to the nearest of the islands. He made his landing noiselessly.

A hundred feet away from the house he dropped to his stemach and crawled towards an open window form which the light streamed and not the opposite side of the building from the door. Crouched beneath the window he thought he could distinguish four different yoices, and from other sounds, he knew that the speakers were eating. Precious minutes before his astonished eyes, a light grass were eating. Precious minutes before his astonished eyes, a light grass were eating. Precious minutes before his astonished eyes, a light care. The wind had shifted suddenly. It was blowing hard from the morth, Guy thought of the row back, which would be dangerous. He had shout decided to lift himself enough to look into the room, when his own name was mentioned.

Food Combinations.

Incorrect food combinations are responsible for many mage problems of physical proportions and health than are incorrect quantities of food. Because the minerals in the potato and lacking in the wheat product are stouse of this we should, every one of us, ask ourselves, "What shall I eat?" both questions are important when we are planning food for children, for they require more in quantity than is usually planned for them or else we would not so often hear parents say in effect, "Our children have bottom-less pits, not stomachs to fill." This fact would not appear so strange were we always to remember that the weight of a child must be maintained in health, that there must be power for activity and if the activity the football plus some field work to some bedsed with potatoes as an accompaniment. It is now known that baked beans are not be power for activity and if the activity the football plus some field work.

be power for activity and if the ac- do serve splendidly as the starchy the power for activity and it the activity be football plus some field work the power furnished must be large.

The other day a notice was posted in a poultry show stating that a hen to be efficient must have eighty-one pounds of food each year. This food pounds of food each year. This food of lettuce salad and know that with the pounds of the form the form the form the same table.

Marked Expansion in Assistance Bank Has Given to Canadian Trade and Commerce. Saving Deposits Show Large Increase.

A further substantial gain in savings deposits indicates that the Canadian people are practising habits of sand industry of the Dominion is stablished attement of the Bank, to October 20th, 1920.

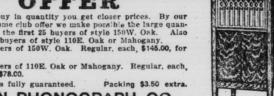
The Merchants Bank, with its complete organization throughout the Dominion, is known for the special assistance to growing and expanding businesses and the report now issued shows that it has been particularly active in this direction during the past year. This is reflected by the increase in current loans and discounts to customers to \$120,515,403, as compared with \$102,346,514, a gain of \$18,168,889.

Increase in Capital

growing child but the average woman past thirty-five years of age, converts her body into a storehouse (food stored in the form of fat) when she takes both the cereal and the bread.

Bread may often be omitted by adults from the noon meal. In it are repeated the starch of potato, corn and a starch dessert such as rice pudding. Some European nations do not serve bread at dinner and those who deem a double chin a tragedy would do well to adopt this custom.

Macaroni, which is a splendid potato substitute, is often served with meat and potatoes as a second vege-





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### Human Nature.

Beneath "these troublecome disguises that we wear" we are much the same, and if the most suc-reilious of fine ladies or the most fastidious

of men only knew,
We are very slightly changed
From the semiapes who rauged
India's prehistoric clay.

In the little interval of time given us upon this planet we are filled with us upon this planet we are filled with the most fatuous assumptions of hu-man vanity, and the reason for them does not appear. We ridicule the savages for what they do, and could anything be more savage than what we palefaces were doing from 1914 to 1918? We call those queer who are not of our outward ways and semblances, though in the real stuff of character they may be better, as Gunga Din was better than the thirsty

It doesn't take much to set us back from our acquired character to our original nature. Sometimes a long spell of sickness discovers to us what we really are, as compared with the fine creature we like to pretend we are. Starvation will bring old friends to the point of clutching each other's throats, and an excess of bodily fa-tigue may curdle the sweetest temper. Let us not hear that any human being has an angel character till he has been under some excruciating trial and has emerged with honor from

the ordeal.

The very serious trouble with most people is that they are human, like ourselves. They react in the same way under the same stresses. They also want sympathy and are looking for a friend. They, too, heartily enjoy, being suppressed or at least joy being appreciated or at least understood. Burdens that are heavy for us are heavy for them. It is as easy for them to watch other people at work as it is for us. They likewise enjoy picnics and parades.

It is time to get over the idea that we have to be comfortable because we were brought up that way, while others were predestined to misery and are so hardened to their condition that we needn't bother. One effect of travel—if the traveler is impressienable, and some travelers are notis to show us that no country has a monopoly of certain homely virtues that take root and flourish in the bleakest as in the richest soil. Nor is any other country particularly interested in our introspective studies of how good we are and our ingrow ing imagination of our greatness. Boastfulness is a posture as unlove-ly for the millions as it is for one. Let us give credit to others for pos-sessing some of the qualities we ad-mire so much in ourselves.

## Your Home Town.

There is something the matter with the man who doesn't care for the place he lives in; who doesn't come back to it with some degree of rapture and relief. The world citizen who boasts that all places are alike to him and any place is home where he hangs his hat misses out of his life one of the first and strongest incentives to decency and duty—which is the desime to win the general esteem and good opinion of the community in which one dwells. There is no re ward in money which compares in value with the golden treasure of a good repute. If a man cheats and lies and steals and bears false witness, he may build up a great for-tune and still be plagued at night with the knowledge that those about him hold a low opinion of his worth and works. Dr. Eliot, of Harvard, has told us that it is the favorable cpinion of a man's home town that is worth earning and retaining. One of the neighbors might be wrong; but if we take the summation of what many are saying, we probably shall arrive at a just estimate.

Mercly to live in a place doesn't take one a citizen. Your heart will make one a citizen. Your heart will be where your work has been put in to help forward any good thing that is going. Of course, one must be true to the immediate family circle and look well to the rooftree and the dooryard of one's own household first of all. But that intimate indoor dev tion, commendable as it is, may become a selfish sentiment that takes no thought for those measures of public welfare in whose benefits wo all share. Fault-finders are numberless, who stand ready with harsh censure and snap judgment upon what the toilers are doing. The toilers are too busy doing the work of the faultfinders, and they cannot stop to ex-plain. What every plantation of hu-man beings is in need of, if it is to flourish, is a group of men who love others better than they love their own in selfless endeavor. No man gets the name of civic patriot by doing things simply for himself. He must serve the public interest and the general good, not his own pocket; while the range of his charity may cover the whole world, it should, in the homely phrase, "come home to roost'

Alaska a Field for Wheat.

Alaska gives great promise of becoming a wheat-growing country. Quite a good start in this direction has been made in the Tanana Valley, and the results were so successful that the planting will be increased. Many of the farmers are enthusaistic about wheat growing and the results wheat growing and the country of the farmers are enthusaistic. about wheat growing, and thus receive every possible encouragement from the government.