

TO ADD TO THE FUN OF CHRISTMAS MORNING

Novel Ways to Distribute Gifts and Clever Surprises To Please the Youngsters.

The fun of Christmas morning may be very much enhanced if the gifts are distributed in some novel and surprising way. Every family is apt to have some custom of its own in this respect, but it will be a pleasant novelty to change it.

Of course, where there are children there is rarely an improvement on Santa Claus. But not every household has wee ones, yet the older folks will enjoy something out of the ordinary quite in the spirit of youth.

One such way of making fun is the Christmas pie. This is not an article to cause indigestion, though some of its contents may be very solid in character. Fill a small wooden washtub with sawdust or bran. If the family is not large a tin pan will do. Carefully wrap each package in tissue paper and tie with red ribbon. Put in all the gifts and from each one leave a long end of ribbon. When the tub is full, cover with bran, put on a white tissue paper crust, through which bring out the ends of the ribbons. On the end of each ribbon have the name of the one for whom the gift is intended. Decorate the outside of the pan with green tissue paper and stick a sprig of holly here and there. It's a case of putting in your thumb and drawing out a plum, only you get the plum by pulling the ribbons bearing your name.

When the time-honored practise of hanging up stockings is still adhered to, much merriment can be caused by making one huge stocking some five feet in length of generous proportions. Sew it with stout thread and suspend it from the ceiling with broad ribbons. Each one drops in his gift and the stocking is then opened on Christmas morning by some one elected by the family. The Christmas ladder is another pretty idea. Decorate the rungs and side with green and red tissue paper, and tie the gifts on each rung; on the top place a row of candles which may be lighted at night. Instead of tissue paper one can use some of the Christmas greens if preferred.

For all round fun nothing is much better than a fish pond. Make it like those of church fair fame, and station some one back of the curtain to make sure each fisher will get not only a bite, but land a "fish". The spider web is not new, but it is mirth producing just the same.

Where gifts are small they can be presented in some clever and surprising forms. English walnut shells make odd receptacles for small gifts of jewelry, trinkets or tiny trinkets. Gilded and tied together with ribbon, they are very dainty and can conceal a gold piece or a bit of jewelry very cleverly. Surprise oranges are also novel. The gift is wrapped and padded with tissue paper until it assumes the proper shape. Then wind about this orange-colored yarn until you have a fair likeness of an orange. Green leaves of tissue paper help complete the resemblance. All these little devices add much to the pleasure and jollity of the family gathering Christmas morning.

In dressing a Christmas tree the thought and care and taste are quite as important as the expenditure of much money, and innovations are sure of a welcome from the children as long as the new idea does not mean "useful" presents or a prosaic earthly looking tree instead of an evergreen from Fairyland.

A charming idea is to hang the tips of the green boughs with glittering crystals, which reflect the light and glisten like rainbow circles from Santa's land.

The process of covering the tree twigs with crystal is cheap and simple, although the effect is exquisitely lovely.

Halifax to Boston "SS" SACHEM" about Jan. 1st Halifax to Liverpool via St. John's, Nfld. "SS" SACHEM" about Jan. 9th.
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Put into a bucket a pound or more of alum and pour a gallon of boiling water upon it. Place the tree in such a position that the tips of the boughs may remain in this solution for some hours—perhaps over night. Repeat the process until as many boughs are tripped with crystals as will make the tree very beautiful; or if preferred, cut off the twigs, crystallize them and tie them on the boughs.

Many showy ornaments may be made at home. Cut from common pasteboard a number of different forms, such as hearts, roses, anchors, crescents, stars, etc., brush them on both sides with liquid glue, and then dip them in a bowl filled with sand, sawdust, mustard seed, or pounded rice, or with a mixture of two or more of these ingredients. When this rough coat is perfectly dry, color the forms with any of the metallic or enamel paints, thus completing very effective decorations. Tiny flags costing but a trifle per dozen, form brilliant ornaments when thrust into the smallest and glossiest of green, yellow and red apples.

Golden fruit is popular on frost-tipped Christmas trees and reminds one of the orange tree bearing the ripened fruit in an early frost or snow-storm. This fruit is easily made by gilding English walnuts, etc. Hammer a long tack into the end of the walnut by which to suspend it after gilding. Using a feather or soft brush, wash the nut with muckilage; then roll it in gold powder until it is well gilded; or, cover it with tinfoil in imitation of gold leaf and paint it with gold paint.

The large prickly balls which grow in gum trees and many treasures collected during the summer vacations may also be gilded or crystallized. And although these little ornaments are in-expensively secured they will not only help make the tree dazzlingly beautiful but will be prized as souvenirs if they are scattered among the little people at the close of the evening, when the tree has been stripped by the distribution of gifts which have helped

to adorn its branches. A Greenland tree, covered with glittering snow, is produced by carefully scattering it with raw cotton, with the thin shavings of powder of a tinner's shop. On the top branches the snow is quite heavy and grows lighter until the lowest limbs are powdered.

The candles are white, and the few fruits that the tree bears are white also, either because they have been wrapped in raw cotton and sprinkled with silver, or because they are white by nature, like sugar plums.

The stand beneath the tree is covered with the same sparkling snow and all the presents are done up in white paper and tied with silver cord.



FIRST CHRISTMAS TREE

When Ansgarius preached the White Christ to the vikings of the North, so runs the legend of the Christmas tree, the Lord sent his three messengers Faith, Hope, and Love, to help light the first tree. Seeking one that should be high as hope, wide as love, and that bore the sign of the cross on every bough they chose the balsam fir, which best of all the trees in the forest met the requirements. Perhaps that is a good reason why there clings about the Christmas tree in my old home that which has preserved it from being swept along in the flood of senseless luxury that has swamped so many things in our money-mad day. At least so it was then. Everytime I see a tree studded with electric lights, garlands of tinsel

gold festooning every branch, and hung with the hundred costly knickknacks the storekeepers invent year by year "to make trade", until the tree itself disappears entirely under its burden, I have a feeling that a frud has been practiced on the kindly spirit of Yule.

Wax candles are the only real thing for a Christmas tree, candles of wax that mingle their perfume with that of the burning fir, not the by-product of some coal oil or other abomination. What if the boughs do catch fire? They can be watched, and too many candles are tawdry, anyhow. Also red apples, oranges and old-fashioned cornucopias made of colored paper and made at home, look a hundred times better and fitter in the green; and so do drums and toy trumpets and wald-horns, and a rocking horse that need not have cost forty dollars.

Two thousand troubled years, Time's weary brow have worn, Since that strange star to shepherds told The Prince of Peace was born.

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Summary of Assets and Liabilities

31st October, 1923

ASSETS

Gold, Dominion Notes, and Silver Coin	\$ 81,589,681.80
Deposit with Central Gold Reserve	17,000,000.00
Balances due by Banks and Banking Correspondents elsewhere than in Canada	14,259,744.89
Call and Short loans on Bonds, Debentures and Stocks	129,884,917.90
Dominion and Provincial Government Securities	63,165,030.28
Railway and other Bonds, Debentures and Stocks	2,328,051.22
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian	37,601,758.88
Notes and cheques of other Banks	44,911,059.10
United States and other foreign currencies	361,593.00
Loans and Discounts and other Assets	281,888,581.74
Bank Premises	9,800,000.00
Liabilities to customers under letters of credit (as per contra)	9,471,690.01
	\$692,382,109.42

LIABILITIES TO PUBLIC

Notes in circulation	\$ 41,602,735.50
Deposits	583,391,196.23
Letters of credit outstanding	9,471,690.01
Other liabilities	1,384,625.14
	\$635,850,246.88

Excess of Assets over Liabilities to public **\$56,531,859.54**



Give Your Wife a Chance



I DON'T think men realize all the work a woman has to do. Take cleaning. With the stoves in the house, it's never done. Ashes on the floor, soot on the walls, dust everywhere.

The place for a heating plant is in the cellar. I can put a Gilson Pipeless in your place even if you have only a small cellar excavation. It can be installed in a day. Besides dirt and dust, you'll get rid of a lot of work, save a lot of work, save a lot of money, and get real cozy, healthful heat in every room.

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