

**BANK ASSETS SHOW INCREASE IN APRIL**  
Total assets of Canadian banks increased by over forty million dollars during the month of April. The monthly bank statement shows total assets of \$2,663,924,458 at the end of April, as compared with \$2,622,756,500 on March 31st. Total liabilities, which amounted to \$2,391,556,095 on April 30th, show an increase of \$42,885,511 over the March figures.

An increase of over eighteen millions in demand deposits, and of approximately thirteen millions in deposits outside Canada, is revealed at the end of March, to \$1,162,975,332 on April 30th, or nearly fourteen million dollars. There was an increase of approximately twelve millions in the total of call loans outside Canada.

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For the best in ACCIDENT and SICKNESS INSURANCE. Apply to **The Dominion of Canada Guarantee and Accident Insurance Company**  
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**TRADE BALANCE IS AGAINST CANADA**

Interesting Figures Issued by Dominion Bureau of Statistics. United Kingdom Trade Gain.

Canada is still importing more from the United States than she is exporting to that country and still exporting more to Great Britain than she is importing thence, according to the latest trade returns published by the Dominion Bureau of Statistics. These figures cover the twelve months ending April. During that period Canada imported from the United Kingdom goods valued at \$111,375,000, and exported goods valued at \$294,555,000 to that market, while our imports from the United States were \$507,406,000, as compared with exports of \$286,430,000.

As our total foreign trade has been falling rapidly, there is a falling off in all these items, but our export trade to Great Britain is holding up much better than exports to the United States or than our imports from either country. The decline in the exports to the United Kingdom for the twelve month period ending April, as compared with the figure for the year ending with April, 1921, was only about eighteen million dollars, while our exports to the United States fell off more than \$250,000,000 for the same period. In imports the falling off from the United Kingdom was a little less than one hundred million, while from the United States the decline was over three hundred million.

Our trade with Australia continues to show a heavy balance of exports over imports, but there has been a decline in exports while imports have risen in value. The exports to Australia for the twelve months ending April, 1921, were exceptionally heavy, eleven million dollars, compared with eleven million for the corresponding period to April, 1922, and ten million for the twelve months ended with April just past. Our imports from Australia for the year ending with last month were \$1,175,000 as compared with \$820,000 for the previous year, and \$1,243,000 for the year ending April, 1922.

**PROVERBS OF THE NATIONS**

**JAPANESE SAYINGS**

The biggest of serpents has no terrors for the eagle.  
A fog cannot be dispelled by a fan.  
One written word is worth a thousand pieces of gold.  
One good word can warm three winter months.  
Winnow while the wind is blowing.  
In plenty, think of want—in want do not presume on plenty.  
It's the little wheels of a wagon that go first.  
Those whose care extends not far ahead will find their troubles near at hand.

You can't put two sho of sake into a one-sho bottle.  
Buy land that slopes toward the centre, and marry a girl whose mother is good.  
Two things never fall—a moonlight night and well-cooked rice.

When the great serpent travels crane-flies keep out of its track.  
A beaten soldier fears a reed.

The frog who has never seen the sea thinks the well a fine stretch of water.

**ODD AND INTERESTING FACTS**  
Few Turks have more than one wife, although their law allows them to have four.

A method of stilling waves in front of breakwaters by an infusion of air bubbles has been perfected.

Lions and tigers kept in captivity require one day a week without food to keep them in good health.

It is said that a healthy horse eats nine times its weight in food in a year—a healthy sheep six times his weight.

Ex-Presidents of the United States receive a pension of \$25,000 a year after they retire by a provision in the will of the late Mr. Andrew Carnegie.

In Tibet one son at least of every family must join the church, partly from spiritual motives, partly to gain the temporal protection of the monasteries, the most powerful factor in the country.

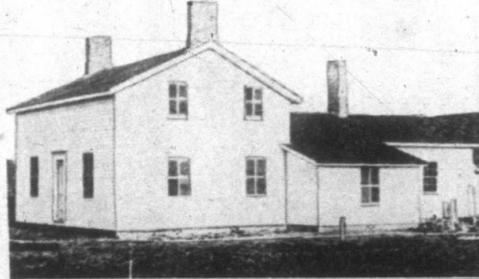
Compliment a flapper on her versatility and she'll likely tell you she never wrote a verse in her life.

Finding a man big enough for the job is merely a matter of placing a mere mortal in charge and letting responsibility do the rest.

As a general thing, a woman's love is seven parts sympathy, two parts vanity and one part curiosity.



Mrs. Andrew Carnegie (left) and her niece. This is the first photograph in years of the widow of the famous steel magnate.



On July 30, 1863, Henry Ford was born in this house at Greenfield, Michigan. He is now having it restored as a memorial to his mother.



**THE HENDRIE BROTHERS AT WOODBINE**  
On the left Sir John, former Lieutenant-Governor of Ontario, in the centre, Col. Wm., president of the Ontario Jockey Club, on the right, George M., President of the Windsor Racing Association.



Ready to soar. Milwaukee is going to have a balloon race. This is an entry.

**WHAT REALLY HAPPENS IN A FRACTURE OF THE SKULL**

By ROYAL S. COPELAND, M.D., Commissioner of Health, New York City.

When nature planned the protection of the brain she made every effort to guard it effectually against all conceivable injuries. She inclosed it in a sphere of strong bone. Then, to make assurance doubly sure, she made this bone of two layers.

The result of all these wise precautions is that fracture of the skull and injury of the brain are comparatively rare. It takes a very hard blow or fall to damage these structures.

When the injury is severe enough to break bone, it is usually one layer or table that is fractured.

"Centre-coup" is a term used to describe a fracture or an injury where the force of the injury is applied to one side of the head, and the damage is found on the opposite side. It is similar to that phenomenon occurring when the first of a row of billiard balls is struck, resulting in the last of the line flying away.

This theory was disputed by some eminent surgeons, but the experience of the world war has demonstrated its truth.

Most fractures of the skull are confined to the base or the lower part of the skull. The vault or dome of the skull is much less likely to break.

The automobile is responsible for a tremendous increase in cases of this form of fracture. It travels with such speed that if one is struck he is hurled to the ground or pavement with such force as to crack or to

shatter the skull.

After an accident of this sort there will be bleeding from the nose and mouth. Blood may run from the ear. Pretty soon the bleeding stops and clear fluid—the brain fluid—flows. The whites of the eyes may be suffused with blood. Paralysis of the facial muscles or of the eye muscles may be noted.

About 60 per cent. of cases of fracture are quickly fatal. If the victim lives for two days his chance of ultimate recovery is excellent.

The effects of fracture of the skull depend on the part of the brain damaged and the extent of the injury.

Fractures at the base of the skull are more dangerous, because in this part of the brain are many important regions, controlling vital functions of the body.

Following fracture of the skull the victim may have very slight symptoms and be able to walk home. In other cases, there is profound effect, unconsciousness, difficult and noisy breathing, and weak pulse.

Until the doctor arrives the patient should be kept quiet. Ice packs or cold compresses to the head are useful. Keep the head high by using a couple of pillows.

An operation may be needed to lift the broken bone, but usually the progress is favorable, if the first few days are safely passed.

**THE REGION OF ROMANCE**  
The Lake of Bays is one of the scenic gems of the Dominion of Canada, which is so richly starred with lovely lakes. It has a shore-line indented in such a manner that it affords constant delights and surprises, and is designated as "the lake of a thousand bays." On sites overlooking these bays have been erected charming cottage homes with, here and there, hotels that are in keeping with their setting of wistful waters and brooding woods. To spend a summer vacation here is to be near to Nature in her most fascinating mood. An entire season may be spent in exploring the Lake of Bays and her sister lakes, and you may choose for your excursions, according to personal desire, canoe, sailing craft, motorboat or steamer. There is also the widest choice of vacation pastimes—bathing, golfing, fishing, boating, bowling, tennis, etc. Perfumed by millions of pines, invigorating breezes blow across these lakes, providing a real tonic that is "easy to take." The average altitude is about one thousand feet above sea level. The Lake of Bays is reached through Huntsville on the Grand Trunk, 148 miles north of Toronto. A handsomely illustrated booklet telling you all about this lovely district sent free on application to: H. R. Charlton, General Advertising Agent, Grand Trunk Railway System, Montreal, P.Q.

**ANSWERS TO HEALTH QUESTIONS**  
A. D. Q.—I have a hissing noise in my ears. Can you give me a cause and remedy for this?  
A.—This condition is generally caused by chronic nasal catarrh extending to the ears. I would suggest that you consult a nose specialist for examination and treatment.  
MISS R. M. Q.—What causes deep circles under the eyes?  
A.—This condition may be caused by indigestion, auto-intoxication, uterine or ovarian trouble. I would suggest that you consult your family doctor for an examination to determine the precise cause in your case.  
A. F. Q.—Kindly tell me how to use olive oil to remove scars from the neck. Will it remove them permanently?  
A.—Olive oil will not remove scars from the neck. If the scars are very large I would suggest that you consult a plastic surgeon. These scars are very often removed by a plastic operation.  
E. R. Q.—I have a friend whose eye-lids are always very red. Do you think this is caused by some internal sickness?  
A.—Without an examination it would be impossible for me to determine the cause of your friend's trouble. He should have a thorough physical examination, and it would also be advisable to have his eyes examined by a specialist and follow the treatment prescribed.

**THE OLD LAW OF SUPPLY AND DEMAND IN REGARD TO TEA**

The supply of tea in the world today is very much less than the constantly increasing demand. The recent reduction of four pence per pound of the duty on tea entering England, which is by far the largest tea consuming country in the world, has had a decidedly stimulating effect on consumption. It is expected that this further demand will force the price of tea still higher.

**WORDS OF WISE MEN**

Prove all things, and hold fast to that which is good.  
Idleness, travels leisurely, and poverty soon overtakes it.  
There is no service like his who serves because he loves.  
Moral obligation binds men without promise or contract.  
Unless you conduct your business in a way that profits your character, your other profits won't do you much good.  
The situation is brightening a little. France hasn't threatened to withdraw from anything this week.

A.—It is normal to perspire freely when exercising. This is not causing your hair to fall out. You ought to consult a skin specialist, who will determine the cause of your loss of hair.  
MRS. H. W. Q.—I have taken four bottles of mineral oil, but still have to take Sciditz powders three or four times a week to keep my bowels open. Is there anything else you would suggest that I do?  
A.—Add more stewed fruits and bran to your diet, and take the oil both morning and night.  
F. P. F. Q.—Over a year ago I vaccinated myself with the virus obtained from a friend. I have been told that I might contract some disease. Is this so?  
A.—I do not think you have any cause to worry now, but to be sure ask your doctor to have a blood-test made. If I were you, however, I would not do this again. You should have been vaccinated with the proper vaccine by your own physician or at a hospital.  
A lot of men might make good except for their uncanny skill in the art of making excuses.  
No feminine wardrobe is complete without a few things that may be slipped on hurriedly. Well, well; banana skins are cheap.

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