

For a Delicious Cup
of Tea Combined
with Economy in Use

"SALADA"

Is so full of good qualities, as to
measure up to every desire of purse
and palate— "Try It Today"

TALKING IT OVER
With Lorna Moon

NATURE'S SIGNBOARDS
I liked the way that he bit right into
an apple with his firm white teeth,
and I liked the way that he sprang
long-leggedly when he sat in a chair.
I like even, white teeth. I have a
theory (which is all right) that people
with crooked teeth can't think straight;
and I like long-legged men—I don't
know why! And so because he had
two attributes which I admire, I looked
for other things about him to admire
and I found them—one always does—
but if he had been short and had had
crooked teeth, I would never have seen
him.

Silly? Certainly it's silly! We're all
silly on that point! Didn't YOU
see Jack first because he should-

ers are "as broad as a house?" And
didn't HE notice you because there is
a little gurgle in your laugh like a
happy brook on a summer's day?
I know a woman who was first
attracted to a man because he had
more hair on the back of his hands than
any man she had ever seen! And
there is a pretty girl who is enamoured
of a man with a slight cast in his eye;
she says it makes him "look SO dis-
tinguished!"

You cannot tell what will attract or
what repel. I remember trying to
make a match between a pretty girl
friend and a nice boy whom I had met
I felt sure that they would fall victim
to each other's charms, but the meeting
was a miss fire.

"Don't you like J—?" "I asked her
"I do NOT," she answered. "He
has an expression like a patient, cow".
Later she married an arrogant bully
explaining his fascination for her by
saying "I'll never get my own way
again. Dear D— is so master-
ful."

Those little things that attract one
and repel another—they are just sign-
boards that Nature puts up to advertise
her wares. Some of us are attracted
by one kind of sign board and some
by another, so Nature the crafty old
merchant rarely has to hold a bargain
day.

William Burkett, 43, C.P.R. en-
gineer, died at Montreal from the
effects of burns suffered when a
steam pipe burst, and he was stand-
ing about the face, head and upper
part of the body.

TOWN LEAGUE FOR HESPELER.

Gunner Frank Murphy, who re-
turned home a few days ago from
overseas, leaves for London on Tues-
day, where he comes up before the
medical board. Several in town
want Frank to organize a baseball
team for next season. He was man-
ager of the local team when they
won the Waterloo County cham-
pionship before going overseas. He
has played baseball in England and
also in France. Although wounded
twice and making two trips to
France to fight the Huns, he still

Gray Hair
Hairs Health

UNION BANK OF CANADA

54th Annual Statement—30th November, 1918

The Fifty-fourth Annual Meeting of the Shareholders of
the Union Bank of Canada was held at the Head Office
of the Bank, in the City of Winnipeg, at twelve noon, on
Wednesday, the 28th instant.

The President, MR. JOHN GALT, in the chair.

DIRECTORS' REPORT

The Directors have pleasure in presenting their report
showing the result of the business of the Bank for the year
ending November 30th, 1918.

During the year, owing to the depletion of the staff caused
by enlistment for military service, the following offices were
closed:—Coadjutors, Eastern Corners and Toledo in the
Province of Ontario; Advance, Guernsey, Jansen, Major,
Netherhill and Salvador in the Province of Saskatchewan; of
which all except Advance have since been reopened.

The number of Branches and Agencies in operation on
November 30th, 1918, was 299.

The usual inspection of all Branches and Agencies has
been made.

Mr. S. E. Elkin, M.P., of St. John, N.B., has been elected
to fill a vacancy on the Board of Directors.

J. JOHN GALT, President.

PROFIT AND LOSS ACCOUNT

Balance at credit of account, 30th November,
1917. \$106,624.34

Net profits, for the year, after deducting ex-
penses of management, interest due deposi-
tors, reserving for interest and exchange, and
making provision for bad and doubtful debts
and for rebate on bills under discount, have
amounted to. \$24,174.56

\$130,798.90

Which has been applied as follows:—

Dividend No. 124, 2 1/4 per cent., paid 1st
March, 1918. \$112,500.00

Dividend No. 125, 2 1/4 per cent., paid 1st June,
1918. 112,500.00

Dividend No. 126, 2 1/4 per cent., paid 3rd
September, 1918. 112,500.00

Dividend No. 127, 2 1/4 per cent., payable 2nd
December, 1918. 112,500.00

Transferred to Rest Account. 200,000.00

Written off Bank Premises Account. 75,000.00

Contribution to Officers' Pension Fund. 10,000.00

Contribution to Halifax Relief Fund. 5,000.00

Contribution to Canadian Red Cross, Manitoba
Branch. 5,000.00

Contribution to Young Men's Christian Asso-
ciation Overseas. 3,000.00

Contribution to Salvation Army Overseas. 2,000.00

Contribution to Belgian Relief Fund. 1,000.00

Contribution to Knights of Columbus, Army
Hut Appeal. 1,000.00

Contribution to Navy League of Canada,
Sailors' Week. 2,500.00

War Tax on Bank Note Circulation to 30th
November, 1918. 50,000.00

Balance of Profits carried forward. 126,298.90

\$930,798.90

General Statement of Liabilities and Assets

AS ON 30th NOVEMBER, 1918

LIABILITIES

Capital Stock. \$ 3,800,000.00

Rest Account. 126,298.90

Balance of Profit and Loss Account carried forward. 126,298.90

\$ 3,726,298.90

Unclaimed Dividends. 10,261.43

Dividend No. 127, payable 2nd December, 1918. 112,500.00

\$ 3,849,060.33

Notes of the Bank in circulation. 12,134,649.00

Deposits not bearing interest. 58,805,207.86

Deposits bearing interest. 68,437,490.47

Deposits due to other Banks in Canada. 424,601.94

Deposits due to Banks and Banking Correspondents elsewhere
than in Canada. 1,751,177.75

Acceptances under Letters of Credit. 141,553,127.02

Liabilities not included in the foregoing. 72,797.11

\$153,181,451.52

ASSETS

Gold and Silver Coin. \$ 940,446.58

Dominion Government Notes. 15,113,307.00

Deposit with the Minister of Finance for the purposes of the Circulation Fund. 260,000.00

Deposits in the Central Gold Reserves. 7,600,000.00

Notes of other Banks. 763,793.00

Cheques on other Banks. 3,817,392.16

Deposits due by other Banks in Canada. 92,051.67

Deposits due by Banks and Banking Correspondents elsewhere than in Canada. 2,932,356.72

Dominion and Provincial Government Securities not exceeding market value. 12,527,937.82

Canadian Municipal Securities, and British, Foreign and Colonial Public
Securities other than Canadian. 15,720,338.76

Railway and other Bonds, Debentures and Stocks not exceeding market value. 2,501,824.71

Call and Short (not exceeding 30 days) Loans in Canada, on Bonds, Debentures
and Stocks. 6,508,728.64

Call and Short (not exceeding 30 days) Loans elsewhere than in Canada. 3,389,150.00

72,368,327.06

Other Current Loans and Discounts in Canada (less rebate of interest). 74,021,028.40

Other Current Loans and Discounts elsewhere than in Canada (less rebate of
interest). 1,944,112.28

Real Estate other than Bank Premises. 298,152.80

Mortgages on Real Estate sold by the Bank. 141,656.89

Overdue Debts, estimated loss provided for. 327,941.68

Bank Premises, at not more than cost, less amounts written off. 1,237,806.79

Liabilities of customers under Letters of Credit, as per contra. 2,793,467.06

Other Assets not included in the foregoing. 166,159.25

\$153,181,451.52

JOHN GALT, President.

H. B. SHAW, General Manager.

Report of the Auditors to the Shareholders of the Union Bank of Canada.

In accordance with the provisions of subsections 19 and 20 of Section 56 of the Bank Act, we report
to the Shareholders as follows:—

We have audited the above Balance Sheet with the books and vouchers at Head Office and with the
certified returns from the branches.

We have obtained all the information and explanations that we have required, and are of the opinion that
the transactions of the Bank which have come under our notice have been within the powers of the Bank.

In addition to our verification at the 30th November, we have, during the year, checked the cash and
verified the securities representing the investments of the Bank at its chief office and principal branches and
found them to be in agreement with the entries in the books of the Bank relating thereto.

In our opinion the Balance Sheet is properly drawn up so as to exhibit a true and correct view of the
state of the affairs of the Bank, according to the best of our information, and the explanations given to us,
and as shown by the books of the Bank.

T. HARRY WEBB, E. S. READ, C. R. HEGAN,

Auditors of the firm of

WEBB, READ, HEGAN & CO.,

Chartered Accountants.

Winnipeg, 20th December, 1918.



Demobilizing Canada's Army

THE actual work of bringing back our soldiers to Canada and getting
them out of khaki is in the hands of the Department of Militia and
Defence. Complete plans have been made and machinery organized to
handle the work. Every detail has been considered. The plan is harmonious
and will work smoothly. It is described here. Notice how every contin-
gency has been considered. How the soldier is cared for at every step.
How everything is done for his comfort and to inform his waiting relatives
and friends.

From France to England.

Peace is not yet signed. The victorious
Canadian Corps is still a fighting unit. But
as fast as the situation permits the Cana-
dian Corps in France will be returned to
Canada by rail to England, as far as possible,
to the areas from which they came. These
units will be reconstructed so as to include
only men desirous of returning to the area
to which the unit has been allotted.

The remainder of the Canadian forces
overseas will be returned in drafts of 500
men for each area. Married men first,
according to length of service. Then single
men, according to length of service.

Preparing to Leave England.

Canada has been divided into 22 dis-
persal areas for demobilization, with a
dispersal station for each.

1. The province of Prince Edward Is-
land—Charlottetown.
2. The province of Nova Scotia—Halifax.
3. One half of New Brunswick—Moncton.
4. One half of New Brunswick—St. John.
5. The north country of Quebec down
to Three Rivers—Quebec.
6. The remainder of Quebec—Montreal.
7. The Ottawa Valley and Ontario
down to the Thousand Islands—Ottawa.
8. The Kingston district west to Oshawa
and north to the Madawaska River—
Kingston.
9. The Toronto district north to the
French River and the north military coun-
try—Toronto.
10. The Niagara Peninsula—Hamilton.
11. Southern Ontario—London.
12. From White River to the Lake of
the Woods—Port Arthur.
13. All of Manitoba except the Brandon
territory—Winnipeg.
14. The Brandon territory—Brandon.
15. Southern Saskatchewan—Regina.
16. Northern Saskatchewan—Saskatoon.
17. Southern Alberta—Medicine Hat.
18. From Calgary north to Nordegg—
Calgary.
19. Northern Alberta—Edmonton.
20. All of British Columbia except 21
and 22—Vancouver.
21. Vancouver Island and the immedi-
ate mainland—Victoria.
22. Cariboo, Kootenay and Gale—Revel-
stoke.

Each soldier chooses his dispersal
area in Canada to which he wishes to go.

A report of the number of men for each
dispersal area is cabled to Militia Head-
quarters.

As fast as they can be absorbed by the
dispersal areas—a cable is sent to England
for drafts.

Prior to sailing, a cable is sent from England
stating how many men are coming and
giving their occupations.

In this way arrangements are made to
handle the men, to care for them, and to
find employment for them.

Before a man leaves England he is
medically examined, his discharge papers
and other documents are made out. All
delay in Canada over these details is avoided.

On the Ship.

The transport staff check the medical
and pay documents. The Y.M.C.A. pro-
vides recreation and entertainment.
Twenty-four hours before arrival in Cana-
da a wireless is sent to the port giving
details of any men who are sick and in
need of hospital care, and general in-
formation that will ensure speedy trans-
port from boat to train.

Wounded Men.

Wounded men are brought

The Repatriation Committee

thinks he can get in the game a-
gain.

A movement is on foot to organi-
ze a town hockey league. Hesper-
lie has all kinds of material. It is
true they have no hockey rink, but
still they have the dam.

Anchor ice in the feed channel
leading to the powerhouse of the
Dominion Power and Transmission
Company at Deewy Falls complete-
ly tied up the system.

Fonetic Spelling.

Sergeant—Now, then, line up al-
phabetically for pay. What's your
name, fly lad?

Private—Phillips, sir.

Sergeant—Well, what yer doing
up here? Get back among the F's
at once.—Pearson's Weekly.

His Meals.

"Do your meals ever distress you?"
"Yes, often when I pay the check."
—Boston Transcript.

Resemblance.

"My dear," said Mr. X. as he
looked at his wife's purchases, "you
resemble me of the Greek slave."
"How so?"
"You were sold at auction."

The Safer Way.

"He called his mother-in-law an
old cat."
"That took some courage."
"Oh, he didn't do it in words."
"Yes, often when I pay the check,"
he sent her a package of catnip."

Director of
Repatriation
OTTAWA

EASTERN
HATS & CAPS
FOR DAD AND HIS LAD