

THE NEWS RECORD

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BANK CREDITS TO BE CURTAILED.

A circular addressed to the general managers of the Canadian banks by Mr. E. L. Pease, president of the Canadian Bankers Association, has been forwarded to the press of the country. It is emphatic on the necessity of the curtailment and conservation of banking credits.

"It is no more possible," says Mr. Pease, "to superimpose upon the volume of pre-war credits the immense volume of additional credit required by the Government for war purposes than to superimpose upon the volume of pre-war production of goods the immense volume of additional goods required by the Government to prosecute the war. Our problem is to convert less essential into more essential credit, and to convert less essential to more essential production and distribution of goods. The saving of credit and money goes hand in hand with the saving of labor and materials in the programme of adjusting the business of the country to a war basis, and our best hope of avoiding competition between the Government and its citizens for credit, money, labor and materials, which can only result in credit and price inflation and higher costs of living, is saving."

The advice tendered merchants is similar to that offered to manufacturers, namely reduction of stock, the reduction or elimination of that portion of their stocks consisting of substitutes of fashion or luxury and the substitution of plainer and more serviceable articles.

The people of Canada are generally being called upon to conserve food, labor and money. Now comes the call to conserve credit. All to the end that they may assist the federal government and prepare against the day when the machinery of trade may temporarily be thrown out of gear.

This country is approaching the brown bread stage of the war. That period when necessities are to receive foremost place and non-essentials relegated to the background. The adoption of the slogan of Essentials Only will not be injurious seeing that the wheels of industry are humming and it is the part of wisdom in the fat years to store corn against the lean years.

This war is an endurance contest. Its end is not in sight and all impediments may have to go by the board.

The Canadian banking system has since the war began, well withstood the demands made upon it. It is clear that its admonitions did not originate from the mere being low in the barrel, but from sane reasoning.

Manufacturers will be urged to

For Summer Cottage Sanitation



It's splendid!

reduce their obligations rather than increase the capacities of their plants; to reduce their inventories; to eliminate from their products elements which add to their cost but not to their intrinsic value; to avoid introducing new styles.

Manufacturers who are making what may be termed luxuries are recommended to assist the Government by adopting at least a part of their plants to the manufacture of articles clearly required either for the prosecution of the war or for raising the health and efficiency of the civilian population.

The payment to shareholders or partners of dividends in excess of pre-war returns is deprecated. Trade gains in excess of normal returns, it is advocated should be set aside to provide for the continuance of ordinary dividends and for unseen contingencies that will arise during the reconstruction period following the war. It is felt that there will be heavy demands for new industrial development.

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Bankers are in a good position to gather inside knowledge of the financial status of the country. They are better able than any other body to state the needs of the present and to forecast those of the future. When they jointly issue an appeal for the conservation of credit and urge that it be confined to essentials, it implies observance.

The order, if it may be so termed, is tempered by the knowledge that it is a forehand expedient which if followed will conserve the resources of the country, induce saving and strengthen the industries of the land for the day when peace conditions, whether good or ill, must be faced.

BY THE WAY

Autumn seems to be setting in somewhat early.

Although it was a Yankee who invented the binder, many farmers in North Carolina reap their wheat by hand. A shortage of help placed these in a pickle. A Greensboro business man has made himself popular by purchasing a reaper and sending it from farm to farm free of all charge, excepting for the stipulation that the operator is to be given chicken pie for dinner.

A SMILE OR TWO

Say Not.

You make a dozen mistakes a day, don't you? But that doesn't keep you from expecting your wife to be perfect, does it?—Cincinnati Enquirer.

A Draft Evader.

The man arose from his seat and quietly walked over and closed the window.

"Another draft evader," said an onlooker.

Luck.

"He's certainly playing in luck."

"What's the matter now?"

"It turns out that his wife can make as good muffins and biscuits out of war flour as she could out of wheat."

St. Mary's 'Separate School' Promotion Exams

Form IV. To Form IV Jr. Sr. Louis McCarthy, Anna Moser, Magnus Kraemer, Leonard Culliton, Emil Scharr, Alice Burgess, Marie Affhold, Jerome Dauberger, Dolores Rey, Agnes O'Donoghue, Walter Wunder, Gabrielle Michael, George Hück, Colette Zuber, Florence Bialkowski, Clarence Hergott, Hubert Hummel, Edward Lehman, Evelyn Vogel, Alice Muldoon, Helen Latfin, Leo Wintermeyer, Carl Zettel, Stanley Erdman, Helen Burgess, Harold Seitz.

Form III Sr. To Form IV Jr. Sr. Clara Dietrich, Minnie Cluthe, Marie Collins, Jack Davidson, Mary Hickey, Edward Rich, Clayton Bieth, Rita Hannenberg, Thomas Ryan, Lydia Audlin, Vincent Hentges, Joseph Kienapple, Clara Schmidt, Margaret LaBonte, Irvine Winterhalt, Margaret Lawsky.

Form III Jr. To Form III Sr. Sydney Buchanan, Alice Gehl, Delphine Totzke, Alfreda Reiber, Shirley Pucher, John Fischer, Alex Piatkowski, Mytka Solotwa, Joseph Simon, Harry Kieckson, Frank Ludwig, Colette Dietrich, Pearl Forwell, Arthur Bogel, Mary Meyer, Sylvester Bieth, Joseph Hickey, Christina Dettler, Rita Wunder, Alex Wey, Bernice MacCallum, Mary Winterhalt, Roderick Ball, Rosetta Dietner, William Cullen, Wilbert Young, Harold Fischer, Marie LaBonte, Wilfred Muldoon, Carl Hinsberger, Kathleen Schell, Bernard Lehman, Kathleen Zettel, Margaret Reinhardt, Leonard Heiman, Catherine Heintzman, Madeline Wunberg, Margaret Fischer, ydney Hartlieb.

Form II Jr. To Form II Sr. Room 5.—Cornelia Huber, John Mota, Ruth Vogel, Raymond Dauberger, Doretta Schnarr, Jerome Arnold, Edward Welhouser, Jerome Hummel, Edgar Fischer, Geraldine Zuber, Raymond Schmidt, Leona Malezewska, Michael Michael, Peter Cragnoline, Geraldine Winterhalt, Stephen Zupane, Lawrence Wittig, Urban Moser, Wilfred Sehl, Arthur Dopy, Leo Reinhardt, Vera Totzke, Marie Forwell, Mary Petrowitz, Margaret Schell, Maurice Perrier, Stanley Kowalski, Edgar Martz, Mary Potwarka, Allen Rey, Gerard Mowat, Wilfred Schell, Josephine Marale, Frederick David, Julia Meyer, Catharine Dietner, Anthony Lemanski, Leo Longo, Walter Moser, Florence Ryan, Helen Tracy, Priscilla Erdman, William Cnsner, Arnold Muselman, Joseph Krulick.

Room 4.—Gabriela Sedlmeier, Catharine Schneider, Mildred Ward, William Cain, Louis Warzecka, Albert Schlosser, Roman Hammusch, Anna Zettel, Margaret Hammer, Nellie Murawsky, Anna Schmitt, Genevieve Cies, James Cullen, Hannah Kot, Carl Von Neubron, Joseph Zuber, Leo Hart, Carl Schneider, Jerome McCarthy, Jerome Hentges, Alfred Hergott, Carl Hoffe, Norman Beckner, Helen Ludwig, Gertrude Buschlen, Harold Webber, Frank Putt, Herbert Baetz.

Form I Sr. To Form II Jr. Room 4.—Anna Davidson, Joseph Robert, Mildred Rooke, Jerome Hinsberger, Alexander Kipper, Kathleen McGinnis, William Schell, Monica Kraemer, Eric Elchert.

Room 3.—Genevieve Huber, Jerome Reinhardt, Liola Muldoon, Leo Scharr, Ignatius Dietner, Reinhold Dico, Margaret Fischer, Eleanor Tschick, Jerome Schmitt, Beatrice Steier, Dorothy Bialkowski, Thoma Fadden, Dorwin Howitt, Elizabeth Dopy, Rita Cullen, Albert Cragnoline, Stan-

Kull Woman Has Gained 28 Pounds

Improvement of Mrs. McCann Is Talk of Entire Neighborhood

"My wife has actually gained twenty eight pounds by taking Tanlac and her wonderful improvement is the talk of all the neighborhood," was the remarkable statement made by John McCann of 197 Laval Street, Hull, recently. Mr. McCann has lived in Hull all his life and is well known.

"Yes sir, I can say for a fact," he continued, "my wife hasn't been in such good health before in seven years. She had been in a badly run-down condition for about that long and gradually got worse in spite of the fact that she could do. She seldom ate any breakfast, and very little at any time. She was so nervous she couldn't sleep well, and so weak she could hardly get about the house, much less do any of her work. It seemed like she would almost die at times with sick headache. She often had dizzy spells and would get so sick and weak she would just have to give up and go to bed. She looked pale and sallow and had fallen off in weight from one hundred and twenty-eight pounds to one hundred and ten."

"I had seen Tanlac so highly recommended that I finally got a bottle for her and I have never seen such a wonderful improvement in anyone. Soon after she commenced taking it she began to pick up and look better. She has taken five bottles now and she has not only got back to her old weight of one hundred and twenty-eight pounds, but she has actually gone ten pounds above that, as she now weighs one hundred and thirty-eight. Her appetite is splendid and she's never bothered with nervous headaches or dizziness any more."

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Tanlac is sold in Kitchener by E.O. Ritz & Co. in Galt by R.W. McKellean, in Hespeler by J.W. H. Phin, in New Hamburg by W.H. Boullee, in Milbank by R.B. Hamilton, in West Montrose by A.E. Richter & Co., in Preston by H.L. Erickson, in Waterloo by A.B. Leach, in Doon by L.C. Bullock.

Robert Hinsberger, John McGinnis, George Moody, Edward Ohlbeiser, James George, Joseph Censner, Violet Forwell, Hilda Bamberger, Michael Heintzman, Matthew David, Carl Young, William Fischer, John Novak.

Room 8.—Winifred Zuber, Cyril Ball, Dorcen Hewitt, Walter Rich, Jerome Hummel, LeRoy Wynowski, Eugene Fehrenbach, Edward Lippert, William Ruby, Jerome Wendling, Herbert Stumpf, Joseph Hergott, Ralph Schump, Hubert Schmitt, Herbert Flynn.

Form III Jr. To Form III Sr. Room 8.—Clement Kraemer, Eleanor Dietrich, Dorothy Gies, Georgina Hinsberger, Margaret Murawsky, Marie White, Julia Potwarka, Martha Stoesser, John Schlechter, Martha Michael, Margaret Beckner, William Hinsberger, Mary Soblatzki, George Lobenstein.

Room 7.—Monica Hinsberger, Florence Welhouser, Victor McKenty, Margaret Buschlen, Louis Hiatkowski, Dorothy Rejefski, Anna Vogel, Ida Lemanski, Maurice Ferguson, Macellus Schantz, Mary Kipper, Delphine Fischer, Norman Wendling, Genevieve Schmitt, Clarence Ludwig, Anthony Bialkowski, Kathleen Ludwig, Anclia Reshaw, Martha Seitz, Genevieve Mallock, Edward Fehrenbach, Irene Meyer, Charles Lehman, Rose Elchert, Ida Held, Rose Hoffe, Edna Schmalz, Colette Wintermeyer, Harry Sehl, Daniel Murawsky.

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Wednesday All Day Bargains

This week the Wednesday half holiday will not be observed on account of the full holiday on Monday.

To-morrow (Wednesday) will therefore be an all day Bargain Day and the following prices will bring many buyers. Come early and get good choice.

Remnants, Dress Goods, Silks, Georgettes, Silk Poplin, Linings, Foulards etc.

Tomorrow morning we will have on sale the largest and best lot of remnants we ever put on our tables. This lot comprises all kinds of dress goods ends, plain and fancy silk ends, georgettes, linings, foulards and silk poplin ends. These have been our best selling lines and come in lengths of 1 1/2 to 5 yards, all good for separate skirts or children's dresses, etc., and marked CHEAP for RUSH SALE WEDNESDAY MORNING.

FANCY WHITE HABUTAI REGULAR \$1.25 FOR 98c 3 pieces only fancy white habutai, 36 inches wide in neat small patterns for waists or children's dresses, good washing silk, regular \$1.25 for 98c

SHANTUNG SILK 75c FOR 59c 3 pieces shantung silk, 33 inches wide in natural color, only for skirts, middies, dresses etc., regular 75c for 59c

Savings in Black Silks. \$2.00 BLACK PAILETTE \$1.49 1 piece only black paillette, good width, rich glossy black finish, will give best of wear, regular \$2.00, on sale \$1.49

\$2.25 BLACK DUCHESE \$1.79 1 piece only black duchesse, 36 inches wide, beautiful finish, good wearing quality, regular \$2.25, on sale \$1.79

COTTON REMNANTS. 1 table of cotton remnants, containing gingham, toiles, prints, sheeting, towelling, table linen ends, all lengths and marked cheap for RUSH SALE tomorrow morning. Come early and secure some of these snaps. *

Mantle Department

PALM BEACH suits in pretty styles with belts and plaits, button and pocket trim med, in misses' sizes only reg. \$15.00, for \$9.50