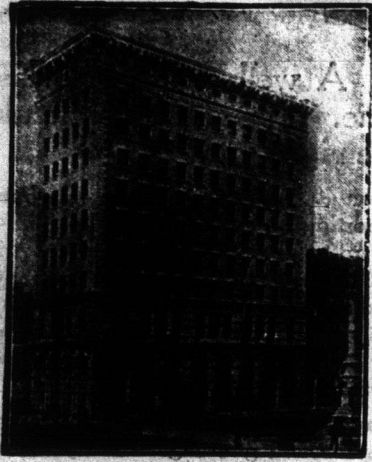


UNION BANK OF CANADA

Established 1865



HEAD OFFICE - WINNIPEG
 Paid Up Capital.....\$5,000,000
 Reserve.....3,400,000
 Total Assets, over.....20,000,000
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PRESIDENT—JOHN GALT, Esq.
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 H. B. SHAW, Assistant General Manager.
 F. W. S. CRISPO, Superintendent of Branches.

Head Office, Winnipeg.

6 Princes Street, E.C., and West End Branch, Haymarket, S.W.

Branches and Agencies West of the Great Lakes.

Manitoba—Baldur, Birtle, Boissevain, Brandon, Carberry, Carman, Carroll, Clearwater, Crystal City, Cypress River, Dauphin, Deloraine, Glenboro, Hamiota, Hartney, Holland, Killarney, Manitou, McCreary, Melita, Minnedosa, Minto, Morden, Neepawa, Newdale, Nings, Rapid City, Roblin, Roland, Russell, Shoal Lake, Somerset, Souris, Strathclair, The Pas, Virden, Waskada, Wawanesa, Wellwood, Winnipeg.

Saskatchewan—Abbey, Adanac, Alask, Arcola, Asquith, Assiniboia, Bounty, Buchanan, Cabri, Canora, Carlyle, Craik, Cupar, Cut Knife, Dinsmore, Dummer, East End, Esterhazy, Estevan, Eyebrow, Fillmore, Gravelbourg, Guernsey, Gull Lake, Herbert, Houghton, Humboldt, Indian Head, Jansen, Kelfield, Kerrobert, Kindersley, Landis, Lang, Lanigan, Lemberg, Loversa, Lumsden, Luseland, Macklin, Maple Creek, Maryfield, MacRorie, Melfort, Milestone, Moose Jaw, Moosomin, Morse, Netherhill, Neudorf, Ogema, Outlook, Oxbow, Pense, Perdue, Piapot, Plenty, Prince Albert, Qu'Appelle, Regina, Robsart, Rocanville, Rosetown, Saskatoon, Scott, Sceptre, Shaunavon, Simpson, Sisseton, Southey, Strassburg, Swift Current, Tesser, Theodore, Togo, Tompkins, Vanguard, Virden, Viceroy, Wapella, Wawota, Watrous, Webb, Weyburn, Wilkie, Windthorst, Wolseley, Yorkton, Zealandia.

Alberta—Airdrie, Alix, Barons, Bashaw, Bassano, Bellevue, Blackie, Blairmore, Bowden, Bow Island, Brooks, Bruderheim, Calgary, Carbon, Cardston, Carleton Place, Carstairs, Cereal, Chinook, Claresholm, Cochrane, Consort, Cowley, Didsbury, Edmonton, Empress, Foremost, Fort Saskatchewan, Grande Prairie, Grassy Lake, Hanna, High River, Hillcrest, Innisfail, Irvine, Jenner, Lacombe, Langdon, Lethbridge, MacLeod, Medicine Hat, Okotoks, Pasburg, Pincher Creek, Seven Persons, Standard, Strathmore, Swallow, Three Hills, Wainwright, Winnipeg.

British Columbia—Enderby, Glacier, Hazelton, Lillooet, Nanaimo, New Hazelton, Newport, New Westminster, Prince George, End of Steel G.T.P., West, Prince Rupert, Smithers, Squamish, Telkwa, Vancouver, Vanderhoof, Vernon, Victoria.

This Bank, having over 310 Branches in Canada, extending from Halifax to Prince Rupert, offers excellent facilities for the transaction of every description of banking business. It has correspondents in all cities of importance throughout Canada, the United States, the Continent of Europe, and the British Colonies.

Collections made in all parts of the Dominion, and returns promptly remitted at lowest rates of exchange.

Two Central Offices in Winnipeg—Main St. and William Ave., D. M. Neeve, Mgr. Portage Ave., cor. Garry St. (adjoining Post Office, F. J. Boulton, Mgr. Other Branches in Winnipeg as follows—Corydon Ave., Logan Ave., North End, Sargent Ave., Portage Ave. and Arlington St., Sargent Ave. and Arlington St., 490 Portage Ave.



The Comfort Baby's Morning Dip

"GOODNESS KNOWS,"
 says the Comfort Baby's Grandmother, "what we'd do without this Perfection Smokeless Oil Heater.

"If I'd only had one when you were a baby, you'd have been saved many a cold and croupy spell."

For warming cold corners and isolated upstairs rooms, and for countless special occasions when extra heat is wanted, you need the Perfection Smokeless Oil Heater.

PERFECTION SMOKELESS OIL HEATERS

The Perfection is light, portable, inexpensive to buy and to use, easy to clean and to re-wick. No kindling; no ashes. Smokeless and odorless. At all hardware and general stores. Look for the Triangle trademark.

Made in Canada

ROYALITE OIL is best for all uses

THE IMPERIAL OIL CO., Limited
 Winnipeg Toronto St. John Montreal
 Vancouver Halifax



showing good sense in taking her affairs to a man with the character and world experience of Marvin Turner.

When she arrived at his office, she found a well-dressed, well-fed man of forty, scrupulously clean shaven. He was bordering on the portly, but had not yet reached that interesting state.

Have him in mind, a big man, almost six feet, with the chest and shoulders of an athlete. Let him have gray unemotional keen eyes, set close together. And, too, fit him out with puffy protuberances under them, wigwagging tales on him, telling the world that he loves his table more than his wife, and his cellar more than either. Then there were his thin lips—not the lips of the idealist who would reform the bar, but the demagogue, the self-seeker. The skin of his face was lusterless, like flesh-colored wall paper.

This was the man Miss Harding saw when she was ushered into his inner office by a blonde stenographer who chewed gum. He arose and greeted her with a manner that was just enough short of the courtly to be consistent with the business atmosphere of the place.

"I knew your father, Miss Harding," he said in a big, deep voice. It was a voice that would command attention in a panic on a sinking ship. There was in it an authority, a note of command that impressed strangers with the importance of the man. And it appealed to Miss Harding. It gave her a sense of security; it was as if she had stepped from the perils of the outside city into a friendly haven, where those wishing her harm could not come. He went on to speak sympathetically of her dead parent.

"I knew that you and he were friends," she told him. "That is one reason I came to you." Then she went into the details of her experience with young Prouty, and ended by saying that she wished to change lawyers. "I am thinking of selling some property of mine," she continued, "so we can have some business dealings from the very first—that is, if you can find the time and inclination to take me as a client."

Turner thought he could arrange that, but the visit quickly took on the nature of a friendly chat. There was little of business in it—just enough to bring about an understanding.

Turner was sorry his new client had made the acquaintance of the law through a rogue like young Prouty, who was indeed a rascal. One had to be careful with whom one dealt. But there was not much of this talk. Mr. Turner's family and Miss Harding's household affairs entered into the conversation to such an extent that they were embarking upon a very agreeable friendship at the end of the interview.

As she was going, he asked:

"How do you intend to invest the money you will receive for that Harlem apartment?"

"That is one thing that was bothering me," she replied. "I hoped that you might advise me. I hate my bankers' advice, because they always want me to buy things that pay only four per cent."

"That's a banker every time," laughed Turner. Then abruptly: "Did you ever try the coppers?"

"The what?" she asked, puzzled.

"Copper mines," he explained. "They are very profitable investments. Many of the old families in Boston hold copper stocks and bonds and will consider no other form of investment. They pay big dividends. But we'll talk that over some other time when we're in a business frame of mind. Of course I can advise you about other ways of placing your money."

"Well," said Miss Harding, with relief in her tone, "I'm glad I came. I believe that we're going to get along famously. This morning I was almost worried ill; and now it seems as if a great load had been lifted from my shoulders." And she went away, as happy a girl as there was in all New York.

Turner went to a window and looked out of it a long time. Then he returned to his desk, spread out a piece of paper before him, and wrote on it:

\$250,000.

He leaned back in his chair and looked at the figures. The ink dried and still he looked. Presently his lips puckered until they formed a small round hole. When it was made to his liking he whistled: "Whe-e-e-cw!"

Immediately thereafter he picked up the paper bearing the figures. He tore it in strips. The one on which the amount appeared he put into his mouth and chewed until there was nothing left of it but a soggy paper wad. The others went into his wastebasket. When this strange bit of office routine had been accomplished Turner went to the door and called to his stenographer.

"I shall go to Chicago on the Twentieth Century Limited this afternoon. Arrange to have Merriman and Johns call next week some time, instead of tomorrow. I'll be gone several days."

Then he closed the door, locked it, and spent an hour in deep thought. Afterward he left the office, and that afternoon, when the Century pulled out of the Grand Central Station he was aboard for the thousand-mile overnight dash.

About nine o'clock he went into the buffet-library car where were writing desks and materials and sat him down at a desk well removed from any other occupant of the car. On a piece of paper he wrote:

Cooperative Copper Mines Company.

He looked at this critically. Then he shook his head and tried again:

Continental-American Copper Mining Company.

But this evidently would not answer, for though he muttered something about "European investors as an argument," the title was passed by. At length, after deep cogitation, he produced this:

Eastern Consolidated Copper Mines Company.

This was what he wanted. At least he appeared satisfied with his work, and, carefully tucking away the paper in his pocket, he went to one of the easy-chairs and beckoned to a waiter.

When the train pulled into Chicago the next morning he stepped down nimbly and was rushed in a cab to a hotel. There, after a quick visit to the barber shop, he called another cab and was driven to the offices of the Union Printing and Engraving Co., sending in his name as B. Thornton Myers, of New York. He had a consultation with a clerk, and left.

A few days later a small flat package was delivered to him at his hotel. Immediately he took off the wrappings and retied the package with plain white paper. Then he went back to New York as quickly as he could.

As soon as he was on the streets of his home town again he made for a

Found Out

A Trained Nurse Discovered Its Effect.

No one is in better position to know the value of food and drink than a trained nurse.

Speaking of coffee a nurse writes: "I used to drink strong coffee myself, and suffered greatly from headaches and indigestion. (Tea is just as injurious as coffee because both contain the drug caffeine.)"

"While on a visit to my brothers I had a good chance to try Postum, for they drank it altogether in place of coffee. After using Postum two weeks I found I was much benefited and finally my headaches disappeared and also the indigestion."

"Naturally I have since used Postum among my patients, and have noticed a marked benefit where coffee has been left off and Postum used."

"I observe a curious fact about Postum when used by mothers. It greatly helps the flow of milk in cases where coffee is inclined to dry it up, and where tea causes nervousness."

"I find trouble in getting servants to make Postum properly. But when it is prepared according to directions on package and served hot with cream, it is certainly a delicious beverage."

Name given by Canadian Postum Co., Windsor, Ont. Read "The Road to Wellville" in pkgs.

Postum comes in two forms:

Regular Postum—must be well boiled. 15c. and 25c. packages.

Instant Postum—is a soluble powder. A teaspoonful dissolves quickly in a cup of hot water and, with cream and sugar, makes a delicious beverage instantly, 30c. and 50c. tins.

The cost per cup of both kinds is about the same.

"There's a Reason"—for Postum.

—sold by Grocers.