

ways works in one or two ways, eithe

If you're a victim of terrorism begin

head committees, manage clubs

they could do it when you, better edu-

is simply because they have self-con-

fidence, while you are fearful. Per-

We had a copy in school, usually once a month, which may help you:

"We lose the good we oft might win

Brewing Tea.

All that one needs to make good

begin your reform to-day.

cause of the contact.

when

we are

It

If you have

Charge the Enemy, Fear. "Perhaps the greatest obstacle to we grow timid and are afraid to ven success is fear. Many a young busi- ture, or we become perfectly satisfied with ourselves and ness girl fears ridicule of her associates and the criticism of her employthrown with others we fail to grow be er. She is overwhelmed by a thousand nameless terrors. Constant apprehension not only destroys her efficiency, your fight against it to-day. Haven't but creates an atmosphere that reacts you watched many men and women of but creates an atmosphere that reacts you watched many men and women of to her detriment. When I find a girl your acquaintance who "do things," of reasonable ability held back for some unaccountable reason, ten fairs and granges, and wondered how chance to one investigation proves that it has its root in groundless apcated perhaps, could never do it?

prehension." This remarkable statement by the highest salaried woman executive in haps you have even greater ability, America, Miss Henrietta F. H. Reid, and are simply afraid to use it. assistant to the president of the Bush Terminal Company, appeared in a recent issue of a woman's magazine, in an article addressed to girls. It seemed by failing to attempt." too good to confine to young business been losing out through this failure, women who are consumed with the desire to "make good." In fact, it seemed to me that it belonged more to the farm boy and girl than to the

oung woman in business, for it has tea is an earthenware pot, some tea my experience that the people and water that is boiling at the time been most liable to underrate themselves in it is poured on the leaves, which this world are the boys and girls who should then be allowed to infuse for a have been bred on the farms, kept few moments, when the liquor must through force of circumstances from be poured off. That sounds easy and rubbing up continually against their it is all there is to it; it is astonishing fellows

Looking back to school teaching followed out in actual practice. The days in the old country school, it housewife's most common mistake is seems to me now that the majority of to use water at a temperature below poor marks the boys and girls got the boiling point. No matter how were given them, not because they choice the tea, if the water is not at didn't know the lesson, but because they boiling temperature the important they were afraid to recite. I can recall constituents of the leaf are not dismany a student whom I knew must be solved. Now that everybody is talk-able to answer every question I asked, ing economy it is a good time to call but who only dumbly shook his head, attention to the waste caused by using while some more self-confident class- water below the boiling point. To mate arose and rattled the lesson off. prove that one can waste in making There was nothing to do but put down tea get two grades, one a very cheap a bad mark, though. tea and the other a tea of the same

Fear of making a mistake, of being kind but double the price. Draw the laughed at, held these children back cheapest tea with boiling water and in school. It will probably hold them the better sample with water below back through life unless they make a the boiling point. You may be sur-determined fight to overcome it. Those prised at the result, but the taste will "thousand nameless terrors," how well the sensitive person knows them. And off cheap tea makes a better drink no one but the sensitive person knows than is possible to brew with water what untold bravery it takes to over- which is not boiling even when the come them. Going over the top re- tea itself is of good quality.

And the country profiles is more liable to those fears than the Ginnerroy of the city is to the boiling point. It may have been the city brew, ball 535,757 564,254 502,070 the carly accustomed to measuring himboling when poured, but the cold pot prev. ball 535,757 564,254 502,070 self by his fellows. The street is his playground, and while it may be undesirable from many points of view, waste as uncaten bread, or fat thrown the street is 100,000 to 0,000 to to find himself. He is inspired by the into the garbage can. It is not nec-daring of his braver fellows to try essary to economize to the extent of each fear-producing stunt, and learns cutting out your cup of tea, but when in time that one failure isn't going to you draw it see that you get all the wreck his life.

The farm child hasn't this opportunity. He has only the short recess and noon hour at school to meet his playmates, and then hurries home. As a result he is apt to grow shy and distrustful of his own ability, to become a victim of apprehensions which keep him back from success. The best cure for this is to keep him as much with other children as is possible. Isolation is bad for everyone. It al-

The Great West Permanent

BY ROYAL BANK Institutions Semi - Centennial

RECORD PROGRESS

Report Best in its History Liquid Position Strong— Showed Gain of \$613,418 at \$3,423,264; Assets at New High.

In further celebration of its firtieth In further celebration of it: firtieth anniversary, the Royal Bank of Can-ada, in its statement for the year end-ed November 29 last, reports a twelve-monthly period of record progress from the standpoints of financial strength, liquid position and profits. Recent exhibits of Canadian banking institutions have indicated that, J-though the period through which the banks have passed have been difficult banks have passed have been difficult ones owing to the important readjust-ments necessary, they have been able to further strengthen the already strong positions occupied at the end of the war.

The Royal Bank in its annual statement, made public yesterday, proves that it is no exception to this general rule, the report being the most notable rule, the report peng the most notable ever issued by the progressive institu-tion. Total assets for the first time in its career rose over the \$500,000,000 mark, being shown at \$533,647,084, a gain of \$106,134,102 over the figures of a year ago. To this splendid ag-gregate liquid assets contributed \$273,908,862 representing an increase

period.

Profits for the year were \$3,423,264, compared with \$2,809,846 in 1918, or equal to 21.74 per cent. on the aver-age capital employed during the twelve months. This compares with 20.1 per cent, in 1918 and 18 per cent. in the preceding year. how seldom this simple formula is in the preceding year. The capite of the bank was increased by \$3,000 000 during the year, an issue of \$2, 000,000 par value being issued to shareholders at 150 early in the current calendar year, while a second additional issue was sold to the Londor County, Westminster & Parr's Bank, Limited, with which the Royal formed close working arrangement in April last at a price of \$200 per share. These increases brought the outstand-ing capital of the Canadian institution up to \$17,000,000, the premiums on the new stock amounting to \$3,000,000 were added to reserve, bringing the latter up to a parity with the capital.

P. & L. Balance Over Million. convince you that boiling water drawn After all deductions, which includ-After an dedictions, which includ-ed disbursements among shareholders during the year in the way of divi-dends and the anniversary bonus, amounting to \$2,206,196, there re-mained a balance at the credit of profit and loss account of \$1,096,418, or over twice the amount carried into the 1919 accounts from the province come them. Going over the top re-quires no greater courage than charg-ing the enemy—fear. Fear of ridicule, fear of fallure, fear of making a mis-take, as Miss Reid puts it, keeps more people back than any other thing. Lea is often served in a china tea-pot containing the tea leaves and a larger pot supposedly filled with boil-ing water. Tea made by pouring the small pot through the tea is often unsatisfactory because of the following table:

40,000 50,000 500,000

you draw it see that you get all the virtue there is in the leaves. Use boiling water and practice real economy. 1918 \$42,124,658 26,000,000 10,678,020 20,024,899 6042

Will Human Race Die Out? From the recorded facts extending over nearly three centuries, it is found that in 1610 the average height of a man in Europe was 1.75 metres, or, say, five feet nine inches, while in 1790 it was only five four six inches - -1790 it was only five feet six inches.

In 1820 it was five feet five inches and a fraction. At the present time

What Makes a Sunburst

What is it that in the West where the rays of light are darting from be-hind big clouds? Some people will tell you it is a "sunburst." Others landscape from a distance the rays Profits For Twelve Months will say that you are looking at Jacob's streaming through the clouds can be ladder, while some one else may inseen extending down from cloud to form you that the sun is drawing earth; but when the sun is low in the water, and that it foretells rain. sky, the cloud shadows are cast far

When the shafts of light stream away toward one side from the sun downward from the cloud, the Jacob's Looking at this from a position ladder explanation seems propriate; and when the same kind of rays seem right angles to the line between cloud and sun we see the rays streaming to be coming up from the sea or, a very slantingly across the sky. river, the idea of water being drawn If we happen to be at the spot where upward by the sun seems to describe the cloud shadow is cast when we look the phenomenon. But when the bright toward the sun, the marvelous streamand dark rays radiate in all directions. ers of light and shadow seem to radi around the great cloud, then indeed ate around the cloud. In other words, the sun is a burst of glory and the we are looking at the slanting sun name "sunburst" is appropriate. rays from a point near the centre of

Step into a darkened room when a them. All around us they fall, touch ray of sunlight shines through a pining the ground far around on all sides. hole in the dark window curtain. A Shining upon the dust or water par-shaft of light falls through the air of ticles in the air, we see them projectthe room illuminating the tiny par-ticles of floating dust. If, instead of their centre. The illusion is due enthe darkened room, we have a dark tirely to perspective, a principle which place where the shadow of a heavy makes all lines extending away into mass of cloud is cast, and the sunlight the distance appear to come to a point. streams through a chink in the clouds, the dust or particles of moisture in When the cloud is near the horizon, the air will be illuminated and the shaft of light will become visible. the rays of light and shadow may

of a year ago. To this spiendid ag-gregate liquid assets contributed \$273,908,862, representing an increase in the year of almost 49 millions and being the equivalent of slightly in excess of 55 per cent. of the bank's liabilities to the public. The latter compares with 56.6 per cent. a year ago and 53.2 per cent. in the 1917 neriod. slant directly across the sky overhead completely cast a shadow over the are strongly illuminated by the slant whole sky when the sun is setting. single chink in the right place in the cloud will let a single ray of light shoot straight across the dark sky.

When is Egg Bad?

resembling sawdust in appearance. There is no such thing as a bad egg, Their market is the same as that for hough some eggs are better than frozen egg-fluid. others.

This, of course, does not represent the housewife's point of view. It is the commercial idea. Nothing is bad that can be sold for money, and no egg is so rotten that it will not fetch a price. most desirable polish. Dirty eggs are in a class by selves. No matter how fresh, they do not sell to advantage. But they have a-special market of their own, being sold to cheap restaurants and boarding

Cracked eggs (technically known as checks") go the same way largely; but if they are "leakers" they pass into the "rot can."

These are matters of great commer cial importance, for checks and dirties constitute 5 per cent. of the entire egg crop. Mostly they are "broken out, together with hopelessly stale eggs into large cans, being thereupon frozen and held in that condition until the season of egg scarcity, when they

How can the very poor get eggs in these days, when the price is so high? The answer is that they buy them by the pint, cracked or otherwise inferior eggs being commonly sold by pushcart peddlers in city slums.

Checks, dirties and stale eggs are largely used also for evaporating. Rendered water-free by heat in a

Celebrities Who Pined in Prison

Sir Walter Raleigh spent over ten What would the world say to-day if, on arriving in Ireland after their magyears of his life in prison, and the beautiful Mary Queen of Scots a much nificent flight across the Atlantic, the heroic Alcock and Brown, instead of longer period. So absolutely bored being received with the enthusiasm was the first named with prison life being received with the enthusiasm they so richly merited, had been seized that he attempted to destroy himself. by the authorities and thrown into As for Queen Mary, she, too, became

\$224.982.088 119.184.715 64.175.163 the Detention Barrack in Bublin?

Health When the sun is high in the heavens

Protecting Baby From Colds.

Next to digestive disturbances, babies suffer more from colds, bronchitis and pneumonia than from any other disorders. In fact, during early infancy pneumonia heads the list of infant deaths, only to be displaced a few months later by that most dreaded summer disease-diarrhoea.

at

vacuum, they are ground to a meal

The rotten eggs are strained and

The Pay Envelope.

wayfarer of the inquisitive turn of mind stopped for a moment to look on.

"My man," said the wayfarer, at

"Money!" exclaimed the amazed

wayfarer. "And when do you expect

"On Saturday," replied the work

Belgium Will Electrify Railways.

To Harness Ocean Tides.

power will whe conducted by the

French Government.

Practical experiments to determine

The Belgium Government will elec-

ength, "what are you digging for?"

The workman looked up.

man. as he resumed operations

he replied.

to strike it?"

The

"Money,

The workman was digging.

Little tiny babies are so helpless, so dependent upon their seniors for life itself that our responsibility is indeed great. We should put forth our best endeavor to avoid and prevent common colds, for they so oftengo into coughs, croup, bronchitis and even pneumonia.

And now as we enumerate a few of the common causes for baby's cold we hope the reader will put forth a big effort to prevent such thoughtless occurrences.

1. Some one brought the infection to the baby. Children coming in from school and father from the office should bear in mind baby's susceptibility to "cold catching."

2. Somebody coughed in his face. A cough spasm may be difficult to control; but to cough in baby's face is nothing short of criminal careessness.

8. Germ-laden hands have handled the baby. If the mother or caretaker is compelled to share her attentions with another member of the family suffering from the grippe or from a cold, baby should always be approached with hands that have been scrubbed with a brush dipped in either alcohol or a weak solution (one level teaspocn to the quart of water). clean, large apron that covers well should be worn when baby needs care. 4. He has drunk from an infected

glass. Countless germs cling to a drinking glass if a common glass is used by both patient and baby; and sold to leather manufacturers, who use you won't miss it if you wager on them for finishing their product, the baby's catching cold. The common oil contained in the yolks giving a drinking eup is responsible for muchof the widespread ravages of many

diseases to-day. 5. There is not enough moisture in the air baby breathes. The ordinary home is deficient in the amount of

moisture necessary for health. 6. Somebody wiped baby's face with

an infected towel. Like the drinking cup, a common carrier of cold germs is found in the family towel. It doesn't need to be a regular towel-for it may be any old, clean, soft cloth-cheesecloth, a piece of old soft undervear-but whatever it is, let it be baby's personal property. There is comfort in knowledge that no one else uses your towel. Children should be trained to help keep the order in the bathroom, and if the little fellow is given "his towel" to place on a particular hook or in a definite position on a rack or towel rod two birds are killed with one stone.

7. Baby was allowed to play on the floor. A friend wrote me of a pen he had arranged by building a fence the possibility of harnessing ocean around a sanitary cot. He reports a tides for the production of electric royal good time that his baby had and of its freedom from colds. Floors are cold and drafty and if baby is compelled to play on the floor extra clothing is necessary, such as leggins, sweaters, comforts, etc.

Child Mirth.

Mirth seems to be a result of good feeding. The underfed cannot play, They have not the power of spontane ous expression of happiness.

Recent studies of children in Germany and Austria by physicians and teachers in their Public schools inform terribly depressed owing to her us that as early as the severe Winter of 1916 children were apt to sit indo-

inferior class.

528,300

are sold to bakers and restaurants of trify its railways, beginning with the lines from Brussels to Antwerp, Luxemburg and Ostend.



6,042 10,391,516 36,599,976 44,705,300 10,067,481 24,374,191