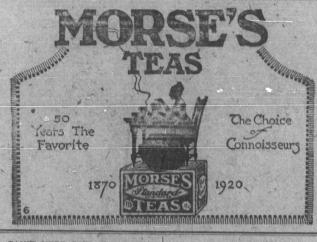
#### OCTOBER 22, 1920



CAN'T KEEP OUT THE PRESS

The mayor of New York under took to the press.

Several fires causing damage of \$100,-000 and over brought the fire loss in Canada in September to the exceptionally high figure of \$2,480,485, compared with \$1,857,800 for August, and \$1,940,272 for September, 1919. The loss for the first nine months of 1920, according to the

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A MEASURE

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and other papers, you can obtain protection for your securities and valued articles by renting a Safety-Deposit-Box in the vaults of this Bank,

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ficant when compared with the value you place on your deeds, documents

Strike and the world strikes with you, The mayor of New York under took to keep a reporter from his usual seat because his paper had published an article reflecting on him The mayor). The re-porter went to law and the judge ruled in his favor. He said "The press is the lever that moves the world as no other earthiv power could move it. It should not be hampered while in the lawful pur-suit of gathering news, or interfered with here the factor of the factor of the birds and the gang will cheer you, save and you'll have no friends, for we throw our suit of gathering news, or interfered with suit of gathering news, or interfered with. bucks to the birds and ducks and borrow while honestly disseminating really im-portant information for its gaders." be a winner, boost and you'll be a frost. Attempts have been made in Nova Scotia for the old sane ways of prewar days are by town councils and their committees now from the program lost. Strike and to bar reporters out but it has been ruled the world strikes with you, work and that all meetings of town councils, school you work alone; for we'd rather yell and poards and committees of either are open rules. boards and committees of either are open raise blue hell than strive for an honest bone. Rant and you are a leader, toil and you're a nut; 'twas a bitter day when

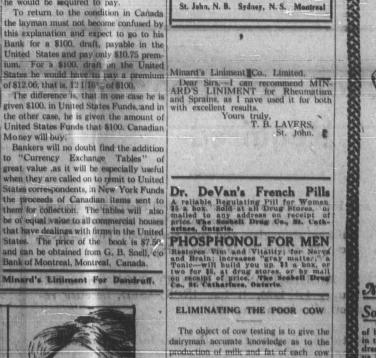
we pulled away from the oldtime work-day rut. Wait and there'll be a blowup, watch and you'll see a slump, and the fads and crimes of these crazy times will go to the Nation's dump,—Walt Mason.

your engagement to that girl at Catford?" the war-devastated region. While that Sandy: "Aye-they raised the tram-spirit rules in France nothing can stop spirit rules in France nothing can stop French recovery from the effects of war.

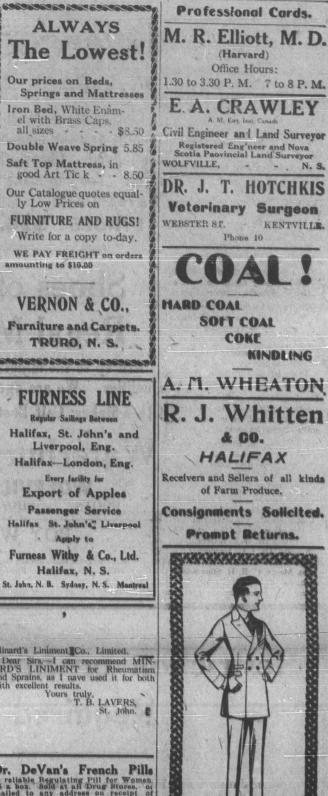
To return to the condition in Canada the layman must not become confused by this explanation and expect to go to his Bank for a \$100, draft, payable in the United States and pay only \$10.75 prem-ium. For a \$100, draft on the United States he would have to pay a premium

the other case, he is given the amount of United States Funds that \$100. Canadian Money will buy. Bankers will no doubt find the addition

great value as it will be especially useful when they are called on to remit to United States correspondents, in New York Funds the proceeds of Canadian items sent to them for collection. The tables will also their to conclude the above will also be of equal value to all commercial houses that have dealings with firms in the United States. The price of the book is \$7.59, and can be obtained from G. B. Snell, clo Bank of Montreal, Montreal, Canada.



in the herd. It is readily admitted that the average cow does not produce as much milk as she is capable of giving, and many dairymen keep one or more cows that do nor even pay for their keep. Cow testing shows which cows are worth keeping in the herd and gives evidence against those that should be eliminated from the herd. The progress 58, Dairy and Cold Storage Series by A. H. White, B.S.A. shows that many farmers rely on guess work to pick out their best cows from which to save helfer calves for the future herds. Frequently, these sses are not correct, cows which hav good conformation are not always the bes good conformation are not always the best producers in the herd. Dairy Records will do away with guess work, and the farmer can safely select his best cows for breeding purposes. The bulletin, "The Progress of Cow Testing" may be secured free upon application to the Publications Branch, Department, Advancement, State Department of Agriculture, Ottawa, In addition to giving the essential objects of cow testing it outlines the details of organ ization and gives some of the results oh ained, which shows that many farmer have increased the production of their herds from 30 to 75 per cent and some have doubled the herd average in a few years. Wherever cow testing has been followed for a few years, a decided increase in the average production of each cow will be found.



PAGE SEVEN

## Many a Man has

Solved the Problem

New York is a point or two below the rate of Premium quoted in Canada. This new table shows what the difference amounts to at all rates from 1/16 to 24% advancing by sixteenths. For instance, by consulting the table we see that when the rate of Premium in Canada is 121|16

% the equivalent Discount in New York would be 10.76 or approximately  $10\frac{1}{6}$ . The explanation is, that if the rate in Canada was 12 1/16 and one wished to convert \$100, of Canadian Money into convert \$100, of canadian where here funds, payable in the United States, the Bank would not, as one would at first glance suppose, deduct \$12.06; and issue a draft for \$87.94, but would deduct 104%or \$10.75, and issue a draft for \$89.25. If \$12.06 were deducted the rate of prem ium would be considerably more than 12 1/16%, as \$10.75 is exactly 12 1/16%

of \$89.25. On the other hand, a customer of a Bank in the United States asking for a rate for a \$100. draft, payable in Canada, would be given the quotation 10.75 dis-count, as the draft would cost him \$89.25. That is, for \$89.25 in American Money

nine months of 1920, according to the Monetary Times' compilation, is \$18,747,-398, and for the corresponding period in 1919 it was \$17,757,093. Jack: "Is it true you've broken off

Minard's Liniment For Dandruff.

# **BANK OF MONTREAL** Total Assets in excess of \$500,000,000. W. H. O. Phipps, Manager.



CRAZY TIMES

### amounts can be arrived at by simply mov-ing the decimal point to the right or left as required. The second edition, just issued, contains in addition a Table showing the comparison between the Premium on United States Funds in Canada and the Discount on Canadian Funds in the United States. Since the rates have reached their present high point, to the ordinary person it has often been a source of wonder that the Discount quoted in

THE ACADIAN

CURRENCY EXCHANGE TABLES

A book entitled "Currency Exchange

Tables" by G. B. Snell of the Head Office Staff of the Bank of Montreal, is-

sued some months ago, has been welcomed by the business houses of Canada as a

most timely aid for calculating the Ex-change on New York Funds. The table

change on twee for random random. The table gives the cachange of all abouts from \$100 to all, for a call rates condition  $1_{ch}$  advancing by sixty-foorts and from 1 3,52 to 10 , advancing by five thirty-seconds. The essentiates of larger or smaller

amounting to \$10,00

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