

A Money Cut and Heartsease

By Charles Dorian

England's most successful censors studied puzzles and riddles in her girlhood. She became so interested that she studied codes. When the war broke out she applied for a position in the censor's office and has proven herself very efficient in discovering important plots.

Our leisure hours successfully used may determine our future calling. Culture in its broadest sense is the result of keen readiness to see, just as charity is the result of keen readiness to understand. Keen wide-awakeness leads to education. An education may be had by any girl in any walk of life if she is willing to work for it. Strive always to associate with those who inspire you. I always watch with keen interest the girls who choose books from my library. A girl is helped into a higher sphere of life if she associates with fine books.

The highest culture puts one in touch with big sympathies and many subjects—love of books, love of art, poetry, love of Nature and love of humanity, all lead one into a bigger broader life. Keep notebooks. A deep love of beauty is a great beginning in a girl's education.

A Request

Will the woman who wrote me the beautiful letter enclosing pictures of her children kindly send me her address? I want to write to her personally. Letters are very much appreciated by the contributor of this department, and any time a letter is received from a girl troubled with a personal problem it will be given prompt attention.—P.R.H.

Royal Bank Establishes a Series of New Records

The annual statement of the Royal Bank of Canada for the fiscal year ending November 30th, 1917, is the most convincing exhibit ever issued of the almost amazing progress the Bank has made during the past few years.

The advantage to Canada of having large and strong banking institutions has frequently been commented upon in the principal outside financial centres, more especially since the Dominion has been thrown on her own financial resources due to war conditions.

Assets have increased at the rate of \$7,000,000 a month; Deposits at rate of over \$4,500,000 a month; Reserve Fund stands at \$14,000,000, against paid up capital of \$12,911,000. Bank co-operates in large government financing.

Under ordinary circumstances, bank statements have little of interest to the general public. It is just the opposite to-day and the various accounts of our leading banks are being closely scrutinized, not only throughout Canada, but to a still greater extent in the principal financial centres of the world, where it is necessary that bankers should have a thorough knowledge of how the country is working out its principal financial war problems.

A glance at the general statement of the Royal Bank would seem to indicate that it has enjoyed one of the most remarkable periods of expansion ever reported by a Canadian financial institution. This follows partly because of the absorption made of the Quebec Bank, but to a very much larger extent it is undoubtedly due to the organization and important connections which it has effected in every part of the Dominion.

Following on the almost incredible success of the recent Victory Loan, a statement such as is being sent by the Royal to its shareholders is bound to lend a great measure of confidence, not only in the Bank itself, but more especially as regards the outlook of the Dominion in attending to her own affairs.

A Doubtful Compliment

The politeness of the Japanese is proverbial. At a social occasion in Washington a young woman happened to say to an attaché of the Japanese embassy:

"In your country you compress the women's feet, do you not?"

"No, madam," responded the Japanese. "That is, or rather was, a Chinese custom. In Japan we allow our ladies' feet to grow to their full size."

And then, after a bow, he added in the politest of tones:

"Not that they could ever hope to rival yours, madam."

THE splendid management shot a bolt at General Superintendent Squares that made him sit up and take particular notice. His was a job built on taking notice, and it sort of staggered him to think that the management could be dissatisfied with the least detail of his organization. Indeed, it was only a short week before that he had been complimented on having controlled twelve hundred miles of railroad during the grain rush without a single serious mishap. That was a record on the Huron District of the Canada Provincial.

He read the letter twice and then tossed it over to his secretary.

"Acknowledge receipt and say I'll do it if I have to close up half the stations on the line."

It was his way of doing things—given an order he carried it out without protest. So far he had been able to keep the respect of all who worked for him and the friendship of not a few of them. His secretary had a great affection for the steel-eyed boss—which is saying a heap. If no man is great to his valet, no boss is great to his secretary.

Young Gilpin McAlpin scanned the letter, with a serious glance and then dashed off the reply. His nimble fingers performed magic scales on the typewriter for upwards of an hour, turning out sheaf after sheaf of letters, while the General Superintendent sat in the observation end of his private car watching the road and pondering that trenchant missive.

Gilpin got off at Peridot to file a message. Peridot was a jewel set in a golden valley. It took its name from the pale green river which circled around it. It was in a richly productive agrarian section and flowers abounded in great variety.

The railway premises there were the gem of the district. The velvety green lawns and the prolific beds of flowers won the keenest admiration of residents and travellers alike. Just now the hyacinths, tulips and daffodils were in full blaze, while the green perennials showed hearty signs of early development.

"It's just a darling spot here," remarked a young lady whose face vied with the freshness of the blooms she extolled, whose teeth gleamed as the snowy tulips and whose eyes sparkled as the blue hyacinths with the dew still on them.

"Yes, isn't it?" acknowledged Gilpin,

with his best smile, pausing to admire it with her.

"Oh, I beg your pardon," she apologized. "I thought you were my brother—he must have gone back on the train."

"Come on Béc," called a clarion voice from the sleeper. "Train's starting."

"There's five minutes yet," corrected Gilpin, addressing the girl, and passed on to the telegraph office.

Coming back he covertly secured one of the healthiest hyacinths growing there and handed it to the girl.

"Come Béc, quick," called her brother again. "It's starting now, sure."

Gilpin heard the conductor roar his "Bo-board!" and yet the girl remained. The train had actually started before she became alive to realities, and was about to run for the car.

"This way," directed Gilpin; "get aboard here and you can walk through." She accepted the suggestion accusing herself of crass stupidity.

Squares recognized her as the daughter of one of the biggest shippers over his line at North Quay, his headquarters. He proffered his hand.

"I know your father, Miss Lynd," he bowed. "Sit in this chair until we come to a stop. Then you can go to your car with greater ease."

"My brother," she started to object,

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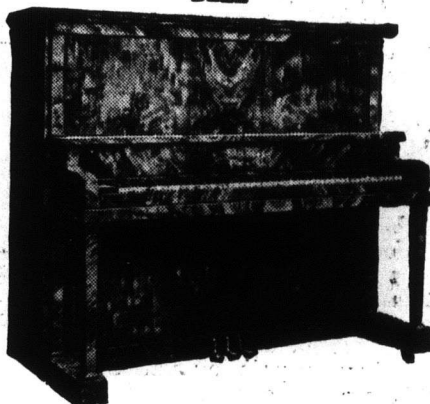
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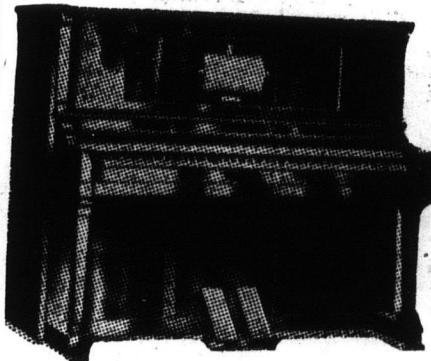
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