

The Royal Bank of Canada Reports Strong Position

A Gain of Over Forty Millions in Deposits and Increase of Forty One Millions in Holdings of High Grade Securities Features of Annual Report to Shareholders—Deposits Total \$461,828,769, of which Savings Deposits are \$338,299,427.

The outstanding features of the annual statement of The Royal Bank of Canada for the fiscal year ended November 30th are the increase of over \$40,000,000 in deposits and a gain in high grade securities of \$41,231,335, of which \$24,000,000 is in Government bonds.

As was to be expected, making 1925 business activity, there is a decrease in current loans, but on the other hand the Bank has added materially to its quick assets, those now standing at \$278,024,739, as compared with \$233,125,474 at the end of last year.

An analysis of the general statement of assets and liabilities discloses the strong position in which the Bank has placed itself. Total assets now amount to \$533,789,599. This compares with \$538,368,554 at the end of the previous year, representing a gain of \$45,420,935 for the year. The liquid assets of \$278,024,739 are equal to 54.5% of liabilities to the public and the largest gain in them is represented by the increase in Government securities, which are up \$16,900,363.

Large Cash Holdings.
Included in liquid assets are also cash holdings of \$89,961,243, up from \$81,694,539. The principal accounts covered by this item are Dominion Notes \$34,730,446, as against \$29,446,597 and United States and other foreign currencies \$27,349,138, compared with \$22,243,572. Current government securities \$18,881,608, down from \$16,946,169.

The quieter business conditions throughout the country have resulted temporarily in a slackening in the demand for accommodation. Total current loans and discounts of \$257,225,355 compare with \$264,722,967 a year ago.

After an appropriation of \$400,000, Bank Premises Account shows a net decrease of \$209,451.

	1924	1923
Total Assets	\$533,789,599	\$538,368,554
Liquid Assets	\$278,024,739	\$233,125,474
Cash on hand	\$89,961,243	\$81,694,539
Deposits	\$461,828,769	\$427,334,255
Loans	\$257,225,355	\$264,722,967
Government Securities	\$18,881,608	\$16,946,169
Other Securities	\$3,000,000	\$2,000,000
Capital and Public Reserve Fund	\$25,634,914	\$15,900,363
Other securities	\$17,677,562	\$10,436,951
Capital	\$20,000,000	\$20,000,000
Reserve Fund	\$20,000,000	\$20,000,000

MUSIC IN THE HOME

Speaking before the Delphic Study Club in Montreal recently, upon the need for music in everyday life, Mrs. James McDougall broached a most useful, entertaining and up-to-date topic of service to all, and especially germane to our own day, the generation that music is one of the oldest and finest or arts nobody in these days will deny. The lowest savages have some instruments from which they coax sounds which to them mean harmony and the highest of civilized nations have brought the musical score to a wonderful pitch of perfection. There is scarcely any inert material out of which musical strains cannot be developed—metals and wood and bone and leather and glass and paper and stones—all in turn become interpretative agents of the sublime art, whilst a mere glance at the difference between, say a Kaffirzophone and a modern church organ will convince us how the musical culture of the human race has in the course of the ages developed. Music is no longer an extra or a luxury of life. It stands as the language of the emotion the world over. In the pursuit of musical culture and endeavor we have simply improved upon the hint of the winds and the waters, and followed the lead of nature as well as the native impulse of the human heart.

There are a few persons but have some ear for music and the average individual although not "professional" can manage to trot forth a hearty and home-ditty or in assembly help to "turn a tune." And of all music, that off he voice is the sweetest, the most affecting, and the best. To say nothing of the choral organizations or the efforts at "communal singing" which have fortunately become popular, the ordinary voice can be trained so as to render home songs in a pleasing whinner, and considered merely as a recreation this exercise is eminently worth while. Good songs are cheap enough. It is as foolish to neglect the culture of the voice because we cannot sing like Caruso or Melba as it

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BEAUTIFY IT WITH "DIAMOND DYES"
Perfect home dyeing and tinting in 15 minutes. Buy "Diamond Dyes"—no other dye. Buy "Diamond Dyes"—no other dye. Buy "Diamond Dyes"—no other dye.

Woman's Sphere

LOVESICK FARMHAND TO LIVE AND LET LIVE.

If you want to be popular, don't be too anxious to shine. Step out of the limelight and give somebody else a chance.

There's some things equalizes. It is all very well to be the life and soul of a party, but this sort of thing can be overdone. The girl who is invited to play and sing, and promptly seats herself on the piano-stool, is going to overshoot the mark if she stays there for the rest of the evening, to the exclusion of other guests.

This is done quite often, but even the most brilliant performers are apt to become boring, especially when an anxious hostess is uncomfortably aware of other stars in the room who are not being allowed a chance to sparkle.

By all means do your share towards entertaining; and if you are the possessor of pleasing "warbler" tricks, do your best without an undue amount of fussing. You owe this to your hostess, and it also gives you a chance to shine. Make the most of it certainly, but don't overdo it. If you do you may never be asked to "oblige" again.

If you would be popular be generous. The girl of brilliant accomplishments who is generous enough to sink herself in accompanying the efforts of others, who will accord them the centre of the stage while they sing or play, and can acknowledge their achievements with a graceful little compliment, is the girl who will acquire popularity with other women.

She will do this, not only because of her accomplishments, which are undoubtedly a great asset in the social sphere, but because she is generous enough to acknowledge and how to the artistry of others.

In other words—live and let live.

PIES DE LUXE.
Who is there who does not love pie? Almost everyone, men especially, count this his favorite treat. And especially does the country woman feel that she is being consistent when she serves some sort of delicious pie to her country dinner. So, since puddings and ices have taken the privilege of dressing up, why not make a pie de luxe?

Snow Apple Pie.—Make a short crust of a fine grade of pastry flour, an almost equal quantity of pure lard and just enough water, chilled, to make a paste. A pinch of salt, to the favor and some like to use a quarter teaspoonful of baking powder to each two cups of flour, but it is not necessary. Do not re-roll the crust; work quickly and have the oven a medium heat—hot enough to bake bottom crust before it soaks the filling. Then reduce the heat a little if it is a fruit pie or a custard and allow to bake slowly.

Choose tart apples and slice thinly. Lay in the crust, sprinkle with sugar and a little nutmeg and bake slowly without a top. Cool and serve with whipped cream upon each section.

Latticed Sponge Pie.—Fill a shell with a carefully made custard in which the yolks have been beaten slowly, and the sugar until they are well blended—two eggs to a pie and half a cupful of sugar. Add the flavoring and milk and fold in the stiffly beaten egg whites at the last. Lattice the top with strips of dough and bake slowly. When cool serve with pieces of currant jelly scattered over the top.

Double Fruit Pie.—Roll the lower crust as usual, filling the pan only half full of spiced apples. Season with spices and sugar. Bake slowly, as thin as can be handled; lay over the top and fill the pie pan up with chopped dates which have marinated in lemon juice and sugar. Top with a crust and bake slowly after the first crust has browned.

Orange Custard Pie.—Wash the rind of an orange and grate very fine, removing the fine white inside membrane. Beat three eggs light with half a cupful of sugar and fold in the grated orange. Add two cupfuls of milk slowly, stirring well, and the juice of half an orange. Bake slowly without top crust. Serve cold.

Open-Face Raisin and Pineapple Pie.—Dice a cupful and a half of canned pineapple, cut up a cupful of seedless raisins, cover with half a cupful of sugar and allow to stand an hour. Fill a partly baked pie shell, sprinkling a flour-and-sugar mixture over the fruit to absorb some of the juice. Bake slowly fifteen minutes.

Banana Pie.—Bake individual pie shells in muffin tins and cool. Crush sufficient ripe bananas to make four cupfuls. Fold in two stiffly beaten egg whites, half a cupful of sugar dissolved in half a cupful of lemon juice and stiff whip cream. Chill in the refrigerator. Sprinkle with sugar and spread coconut, softened in cream, half an inch over the top. Bake very slowly so the coconut will not burn. Serve hot or cold.

Fig Pie.—Stew dried figs until tender, season with nutmeg and a little strained lemon juice. Fill a pie shell quite thick, top with another crust and bake quickly. Serve with cream.

DECORATING GYPSUM WALL-BOARD.
All woodwork should be cleaned with gasoline and have the first coat of filler, and be thoroughly dry. Then cover the floors with heavy building paper or several layers of wrapping paper.

With coarse sandpaper smooth any rough edges of the wall-board at joints.

Dye think, "asked the fisherman, "that Old be on this job if it had any brains."

The next step is a coat of wall size, which may be prepared-varnish size, or a glue size made by thoroughly dissolving one cup of powdered glue in four cups of hot water. Let cool and apply with a paint-brush to all parts of the wall-board. The size will dry rapidly.

The walls are now ready for papering or painting. If painted, the desired tint or gloss paint can be used, as preferred, following carefully all directions on the containers. The first coat must be dry before the second coat is applied.

The walls can be tinted, being careful to have the ceiling a lighter shade

A PRACTICAL POPULAR SUIT FOR THE SMALL BOY.
4947



4947. This style expresses comfort and ease. It is an ideal play or school suit for a little boy. Velveteen, serge, jersey cloth or flannel may be used for its development.

The Pattern is cut in 4 Sizes: 2, 3, 4 and 6 years. A 4-year size requires 2 1/2 yards of 27-inch material.

Patterns mailed to any address on receipt of 20c in silver, by the Wilson Publishing Co., 73 West Adelaide St., Toronto.

Send 15c in silver for our up-to-date Fall and Winter 1924-1925 Book of Fashions.

SLEEPING BAG FOR BABY.
A sleeping-bag, if warm and pretty, is expensive, but an ingenious mother made one that was charming and cost nothing.

The sleeves of a white sweater were so worn that the garment had been cast aside. They were ripped out, the arm holes were crocheted together with white yarn and the bottom closed in the same way. The result was a decidedly pretty sleeping-bag and when buttoned up the garment kept a crown on the child's head, from getting uncovered while he lay in his afternoon nap on the porch.—J. M. T.

Churchyard Humor.
In the churchyards of England are to be found many peculiar and humorous epitaphs. Here is one from a Pembrokeshire churchyard:

Here lie I, and no wonder I'm dead. For the wheel of a wagon went over my head.

Mr. Westerman churchyard, Kent, is to be found an epitaph in which grammar has been neglected for the sake of rhyme:

Cheerful in death I close my eyes, into 'The arms, my God, I flie.

An epitaph on a man of the name of George Denham runs as follows:

Here lies the body of George Denham, if ye saw him now ye wadna ken him.

An epitaph in Wolverhampton churchyard reads as follows:

Here lie the bones of Joseph Jones, who was killed by a horse, and who died on the 10th of the month of December, 1845. He was buried in the ground, and he is now in Heaven or Hell, Take him which gives best dinner.

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WEAK DIGESTION DUE TO POOR BLOOD

Perfect Digestion Will Come If the Blood is Made Rich and Red.

There is no tonic for the stomach that is not a tonic for every other part of the body. The stomach depends, as does every other organ, on the blood for its energy.

There can be no perfect digestion unless you have rich, red blood. This is scientifically true. The way, then, to tone up the stomach is to enrich the blood.

Most stomach remedies try to enrich your food for you. How much better it is to tone up the stomach so that it will do its own work, as nature intended. This is accomplished in eating predigested food. Tone up your stomach, then your appetite and digestion will soon be normal.

If your digestion is weak and your blood thin, you need Dr. Williams' Pink Pills. Pink Pills are recommended to your blood; in addition use care in the selection of your diet and your stomach trouble will soon pass away.

Mr. Charles La Rose, Fruitland, Ont., suffered severely, and tells what Dr. Williams' Pink Pills did for her. She says: "I was a terrible sufferer from stomach trouble. The doctor called it nervous indigestion. Everything I ate distressed me, and I became so weak and rundown I could hardly walk. I had pain in the frame of a slate most of the time, and I slept very poorly. I was afraid I would not get well, as the doctor's medicine was not helping me. In this serious condition Dr. Williams' Pink Pills were recommended and I decided to try them, and I can truthfully say that they made me feel like a new person. I will always give this medicine a word of praise when I get a chance for I think there is nothing to be compared with it for dyspepsia, or any one weak, nervous or rundown."

You can get these Pills from any medicine dealer or by mail at 50 cents a box from The Dr. Williams' Medicine Co., Brockville, Ont.

He Was Honest But—
Here is a little story that illustrates the awkward position in which honest men are sometimes placed through being the inmates of a lunatic asylum. It is told by Mr. William T. Evans in his Thirty Years at Bow Street—the chief police court of London.

A few years ago a Bow Street officer had been sent to check on a woman who, in being lost in thought, for he had important business on hand, he left the place without paying at the desk. He was standing near the cashier waiting for a bus when the cashier tapped him on the shoulder. "You have not paid for your tea, sir."

"Good gracious," said the man from Bow Street, "I quite forgot." And he went back and paid his little account at the same time making many apologies.

On the following night he went to the same shop and had tea again. He was determined that there should be no mistake this time. On placing his crown on the cashier's desk he said to the young lady—the same young lady who had interviewed him on the previous evening, "I am the man who tried to do you out of the sixpence last night you are," she said with a smile as she rang the half crown on the desk.

But the smile suddenly vanished, and the owner of the coin was transfixed with horror. The half crown was laid, palpably bad.

It was in vain that its owner protested his innocence. The young lady looked at him freezingly and turned a deaf ear to all his explanations and apologies. Probably she believes to this day that she was dealing with a swindler.

KEEP LITTLE ONES WELL IN WINTER
Winter is a dangerous season for the little ones. The days are so changeable—one bright, the next cold and stormy, that the mother is afraid to take the children out for the fresh air and exercise they need so much. In consequence they are often cooped up in overheated, badly ventilated rooms and are soon seized with colds or grippe. What is needed to keep the little ones well is Baby's Own Tablets. They will regulate the stomach and bowels and drive out colds, and by their use the baby will be able to get over the winter season in perfect safety. The Tablets are sold by medicine dealers or by mail at 25 cents a box from The Dr. Williams' Medicine Co., Brockville, Ont.

Under the Clock With Lucy.
The English comic artist, Mr. Harry Furniss, used to tell this amusing story of a puzzled and flustered member of Parliament, who was not yet familiar with his new surroundings. The story is about a man's own name—Lord Furness.

When Mr. Furness was first returned to Parliament, being neither a baron nor a millionaire, he asked to see alone in one of the lobbies of the House of Commons. He held a note in his hand, strangely and nervously, so I knew at once it was not a bank check.

"—ah—am very sorry you are a stranger to me; I—a—stranger to the House. This note to a stranger was handed to me by a strange official. I read it before I noticed the mistake. It is addressed to you."

"Oh, that is of no consequence, I assure you," I said.

"Oh, but it is—it must be of consequence. It is—of—such a private nature, and so brief, I feel extremely awkward in having to acknowledge it."

He handed me the note and was running away when I called him back. I read:

"Meet me under the clock at 8—Lucy."

"I must introduce you to Lucy."

"No, no; not for worlds."

But I did. She was Sir Henry Lucy, I'd been known as Toby, M.P., the Parliamentary reporter for Punch.

Go West, Young Woman!
In the course of a lecture on economics, says the Tattler, the lecturer mentioned that in some parts of America the population consisted almost entirely of men. "I can therefore recommend the ladies to emigrate to those districts," he added jocularly. At last a young lady in the audience rose in high indignation and prepared to leave the hall. As she was making rather a noisy exit the lecturer remarked with a smile: "I did not mean, however, that it should be done in such a hurry."

Minard's for Sprains and Bruises.
Where?
"Not so far off you'll get tucked out, but far enough to be interesting. Omitt dangerous spots, such as high cliffs and timber-strewn forest spaces. Safely first on the winter hike."

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Please write for our price list on Poultry, Butter, and Eggs. We guarantee them for a week ahead. P. POLYAN & CO. LIMITED, 25-27 St. Nicholas Market, Toronto.

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If you'd like a little better tea than are using, please try "Red Rose"

RED ROSE TEA "is good tea"

The same good tea for 30 years. Try it!

Radio Reception Conditions.
While it is not yet possible to accurately forecast radio reception conditions, considerable progress has been made toward establishing the relationship between weather conditions and radio reception, according to engineers of The Marconi Wireless Telegraph Company of Canada, Limited.

Generally speaking it has been found that when the weather is a sudden or decided change in the weather reception conditions will be had, according to these authorities.

Cold weather in summer, warm days in winter or a change from cold and crisp to moist and snowy weather will invariably bring about poor reception conditions. Fading, both of the slow and rapid variety, has been found to be almost as bad for radio reception as static. Fading is almost inevitable when the weather changes, it is stated.

Every effort is being made by radio engineers in all parts of the world to determine the relationship between radio reception and the weather so definitely that forecasts as to radio reception will be as accurate as those now issued by the meteorological bureau about the weather. When this has been accomplished it will mark a big forward stride in radio receiving.

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PAPER, PHOTOS, ADDRESSES 10c. McCreery, Chatham, Ont.
Well Supplied.
The Man—"I have bought a barometer. Hannah, to tell when it is going to rain, you know."
His Wife—"To tell when it's going to rain! Why I never heard of such extravagance! What do you suppose the Lord has given you the rheumatism for?"
There is nothing in the world more pitiable than an irritable man oscillating between two feelings.—Goethe.

FROST BITES
Dangerous if untreated. Rub well with Minard's and take no chances. It restores circulation, heals the injured tissues. Always keep it on the shelf.

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FACE AFFECTED WITH ECZEMA
Also Behind Ears and On Limbs. Cuticura Heals.

Minard's Liniment for the Grippe.
Desperate.
In his announcement on a Sunday morning, the doctor regretted that money was not coming in fast enough, but he was pessimist.
"We have tried," he said, "to raise the necessary money in the usual manner. We have tried honestly. Now we are going to see what a bazaar can do."

AGENTS -
Man and Women—the Jiffy Knife Sharpener, new, efficient, 10 year guarantee. Good commissions, every house a prospect. Write PROVEN PRODUCTS, 65 Victoria St., Toronto.

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are the concentrated strength of prime, fresh beef. Use them to add flavor and savor to soups, sauces, gravy, stews, hash, meat pies.
Tins of 4, 15c, and 10, 30c.

Genuine BAYER ASPIRIN
Insist on BAYER TABLETS OF ASPIRIN
Unless you see the "Bayer Cross" on tablets you are not getting the genuine Bayer product proved safe by millions and prescribed by physicians 24 years for.

Safe
Accept only "Bayer" package which contains proven directions. Handy "Bayer" boxes of 10 tablets. Also bottles of 24 and 100—Drugists.

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