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cent of the profits earned in excess of 10 per cent of capital employed. The new tax proposed will only take 20 per cent of these profits.

The 7½ per cent customs war tax will be abolished and taxes on moving picture films will be removed. Sir Henry Drayton proposes to make every income and business profits tax-payer a tax collector. In future the tax-payer will be required to figure out the tax he should pay and will also be required to send a remittance for the amount arrived at when filing his income tax return, or he may pay 25 per cent of the tax when filing the return and pay the balance in three equal bi-monthly instalments, the first of such payments to be due two months after the return is filed. Needless to state, if the remittance is short the government will require payment of the shortage.

That very important phase of taxation, the tariff, was not definitely dealt with in a material way. Sir Henry contented himself by saying that it should be revised and that it would be revised—but not now. He stated that a tariff investigation has commenced and public sittings will be held throughout Canada after prorogation.

Hail Insurance

Why talk of hail insurance at this time of the year? It is only a few days ago since seeding began, why worry about hail? When you have decided that life insurance is an absolute necessity—and there are very few people who have not decided this—do you wait until you feel as if you are about to die before you try to buy your life insurance? When you have decided that it is good business to insure your live stock, do you wait until they are dying before you try to insure them? You do not wait until your house is on fire before you try to buy fire insurance. Neither should you wait until the hail storm is passing over the next fellow's farm before you look for the hail insurance agent. Now is the time to get your insurance. Do it now—if you keep on putting it off it may be too late. Procrastination is the thief of insurance protection. If hail insurance is worth having it is worth having now.

Victory Bond Prices

At this time of writing Victory bond prices are as follows:

Maturity	price	yield
1922	99	5.86
1927	99½	5.58
1937	101	5.41
1923	99	5.82
1933	99½	5.55
1924	98	6.01
1934	96	5.92

Some of our good Canadian Citizens are worrying because our Victory Bonds are selling at less than their face value. Some people have sold their bonds because the price has gone down—others are wondering whether they should sell or not. In order to decide what is the best thing to do under the circumstances, a number of matters have to be considered. First, did you buy your Victory Bonds as an investment or as a speculation? The answer given by every real Canadian will be that he bought as an investment. If this is the case with you, then if your financial circumstances permit, you will keep your Victory Bonds until they fall due, when you will receive a full one hundred dollars in Canadian money for every \$100 bond you own.

Another reason why you should not sell your Victory Bonds at all, not even for their face value, is this: The best, safest and most reliable security that any Canadian can invest his money in are the bonds of the Dominion of Canada. Your money is as safe as if it was in the Bank of England. By investing in these bonds you have become a real partner in the building up and development of your own country. If you need money temporarily at any time, your banker will not hesitate to loan you almost up to the face value of your Victory Bonds if you offer them as security. This is not the time to sell Victory Bonds—this is the time to buy them. Buy all you can and keep them until they are due and so long as Canada is Canada you will never regret your investment.

A MIGHTY QUESTION

The "Fresh-air" wandered o'er the farm,
No word he said,
Though problems by the bucketful
Crammed his small head.
One question hurt his narrow chest,
And it must come—
"Where does the oxen and the cows
Git all their gum?"

PART OF THE EXCITEMENT

A colored auntie was taking her first ride on a fast train when it jumped the track and plunged headlong into the ditch. After the crash "auntie" picked herself up and began munching a chicken wing she had brought along. The conductor hurried up to ascertain the damage.
"Were you hurt in the smash-up?"
he asked excitedly.
"Law, no!" she replied in astonishment. "Wuz there a smashup? I to't dese yere combustifications went right along wif de ticket."—Argonaut.

Home Again!



ROBIN lit in a poplar tree—
He smoothed his feathers and glanced at me,
Then poured from his little throat clear and strong
The mellow notes of his Spring-time song.

"I have travelled long, I have travelled far,
Down in the South where the warm winds are;
Oh, I am so happy and glad," sang he,
"For I'm home again in my own country."

"Oh, the South is sunny, the South is fair,
And wonderful flowers are blooming there;
But a lonesome feeling kept drawing me
Till it drew me back to my own country."

"And all in the orchards along the way
The bees were busy, the winds were gay,
And robins filling the air with song,
Were happily building all day long."

"They called to me 'Stay, there is room to spare,
Your Northern home must be cold and bare';
But the Northland called me, I could not stay,
So I rose in the morning and flew away."

"I found my old nest in the poplar tree,
My same little mate waiting here for me—
So here all the Summer-time will we stay
And hunt in your garden if we may."

—N. C. Berry.

The Royal Bank of Canada



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